

Medicare coordination of benefits

For employees or dependents who have health insurance in addition to Providence Health Plan coverage, it is important to coordinate benefits to ensure correct payment and the most affordable out-of-pocket costs for the member.

Employees should notify their Medicare plan if they do have additional insurance and whenever there are any changes to that plan. The types of additional insurance they might have include:

- Coverage from your Providence group health insurance for employees or retirees, either through the employee or their spouse
- Coverage under workers' compensation because of a job-related illness or injury, or under the Federal Black Lung Program
- Coverage for an accident where no-fault insurance or liability insurance is involved
- Coverage through Medicaid
- Coverage through the "TRICARE for Life" program (veteran's benefits)
- Coverage for dental insurance or prescription drugs
- Continuation coverage through COBRA

Claims should go to both Medicare and to Providence Health Plan or any other additional insurance carrier. One plan always pays first (the primary plan), and the other plan always pays second (the secondary plan). The primary plan will pay for the services under its policy's terms first, and the secondary plan will pay any member out-of-pocket costs according to its terms. Employees should keep in mind that insurance carriers will pay only for those services that are covered in their plans.