

## Coordination of Benefits

### Overview

Coordination of Benefits on a prescription plan allows a member with more than one prescription drug coverage plan to have their claims processed through both coverage plans. This can help to offset some costs not covered by a member's primary insurance.

### Primary and Secondary Plans

In order for coordination of benefits to work properly, it is important to first determine which plan is considered primary and which plan is considered secondary. The primary plan will be the plan that covers a member as the employee. The secondary plan will be the plan that covers the member as a spouse or dependent. If both parents cover a dependent child, typically the parent with the first birthday in the calendar year will cover the dependent as primary, and the other parent's coverage will be secondary.

### How to Have the Pharmacy Process Your COB Claims

If you have more than one prescription drug plan and plan to use Coordination of Benefits, it's important to make sure the pharmacy has the processing information for both plans. It's also important to make sure the pharmacy is aware which plan is considered primary and which plan is considered secondary. The pharmacy will first process your prescription through the primary plan. Once that is done, they will then process the prescription again, this time using the secondary coverage. Depending on which employer the secondary coverage is through, your copay could be as low as \$0. If the pharmacy is having difficulty processing the COB claim, they can call the Pharmacy Help Desk for assistance, and that phone number is on the back of your prescription card.

### COB Processing Example

You and your spouse are both State of Rhode Island employees. You each have your own coverage under the State of Rhode Island plan, and you each are also covered as a spouse on the other's plan. You'd like to use Coordination of Benefits for your prescription claim. First, you will need to present both of your prescription cards to the pharmacy and identify which plan is your primary plan and which is secondary. The pharmacist will process the prescription first through the plan that lists you as the employee, and then through the plan that lists you as the spouse. Once the claim processes through both insurance plans, the copay should be \$0 on that prescription.

\*Keep in mind that not all employers offer Coordination of Benefits. If your secondary coverage is **not** through The State of Rhode Island, please check with your secondary coverage provider to see if they offer Coordination of Benefits.