

SECTION 11 - COORDINATION OF BENEFITS

Coordination of Benefit Rules

Coordination of benefits is the determination of whether PHP is the primary or secondary payer on claims submitted on behalf of enrolled Members.

PHP may not always be the first Plan to submit the claim to. Coordination of Benefit rules do apply when PHP processes the claims. By following the rules below, you can be assured of payment without delay:

- If the Member is 65 years old or older and has coverage under an employer group health plan (who is an employer with 20 or more employees), of either the Member's current employment or the employment of a spouse or partner, that coverage pays first
- PHP pays first if the Member is under age 65 and entitled to Medicare due to disability (other than end-stage renal disease), is a Member and has employer group health plan (who is an employer with 2-99 employees), either through the Member's own employment or the employment of a family member. Otherwise, the employer group health plan will pay first if the employer has 100 or more employees
- If the Member is eligible for Medicare solely on the basis of end stage renal disease (ESRD) and is covered under an employer group health plan, the employer group health plan is primary for the first thirty (30) months
- PHP is the secondary payer for work-related illnesses or injuries, or veteran's benefits for treatment of service-connected disabilities
- PHP follows the same guidelines for payment as Medicare and the Wisconsin Medical Assistance Program (WMAP)

Subrogation

Subrogation collection means any recoverable amount arising out of settlement of personal injury, medical malpractice, product liability or Worker's Compensation. Therefore, in the event that a Member becomes a subject of any of the aforementioned, PHP will pursue through subrogation the recoupment of payment of any claims made by PHP for treatment provided to the Member. PHP requires the Plan Provider to submit all claims for the Member.

It is the policy of PHP to identify third party payers and coordinate benefits such that all other appropriate third party liability payments are applied before PHP makes a payment on a claim. PHP will follow federal regulations and Wisconsin Statutes with regard to assuming coordination of benefit functions and subrogation of third party liability. Excluded are those cases where cost of subrogation exceeds amounts recoverable.