

To: Keystone First Providers

Date: November 17, 2022

Re: Third Party Liability and Coordination of Benefits Reminder

Third Party Liability and Coordination of Benefits Third Party Liability (TPL) is when the financial responsibility for all or part of a Member's health care expenses rests with an individual entity or program (e.g., Medicare, commercial insurance) other than Keystone First.

COB (Coordination of Benefits) is a process that establishes the order of payment when an individual is covered by more than one insurance carrier. Keystone First, is always the payer of last resort. This means that all other insurance carriers (the "Primary Insurers") must consider the Health Care Provider's charges before a Claim is submitted to Keystone First. Therefore, before billing Keystone First when there is a Primary Insurer, Providers are required to bill the Primary Insurer first and obtain an Explanation of Benefits (EOB) statement from the Primary Insurer. Health Care Providers then may bill Keystone First for the Claim by submitting the claim along with a copy of the Primary Insurer's EOB.

Important note – Upon discovery of new TPL, or revisions to existing TPL information, providers should supply that information to Keystone First. If you have specific questions regarding TPL and COB billing, please contact your Provider Account Executive or Provider Services at 1-800-521-6007.

For more information regarding TPL or COB, visit the dedicated TPL web page at www.keystonefirstpa.com → provider → claims and billing → third-party liability