

BCBSAZ no longer automatically generates secondary claims

pages.azblue.com/Blue-on-Blue-coordination-of-benefits---JULY-2021.html

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Some Blue Cross® Blue Shield® of Arizona (BCBSAZ) members are covered under more than one BCBSAZ-issued policy. We call this “Blue-on-Blue” coordination of benefits (COB). As a courtesy, when we have received a claim for the primary Blue-on-Blue policy, we have often automatically generated a claim submission for the secondary policy.

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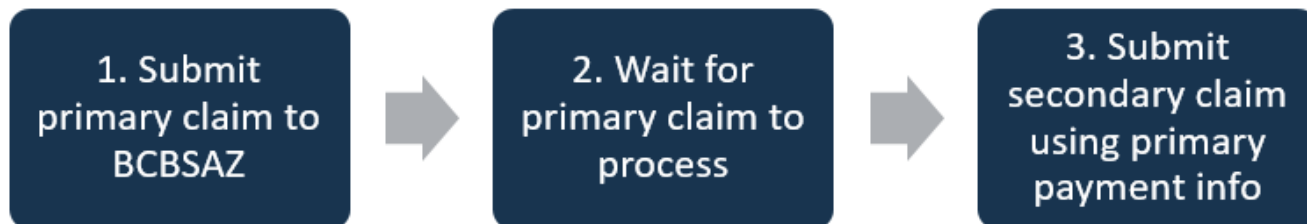
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As we migrate to a more robust claim system that requires more consistency for COB, we are discontinuing our practice of generating a secondary claim on your behalf. You must now wait until the primary claim has processed and then submit the secondary claim as you would for any other COB claim submission. To avoid denials, remember to include information about the primary payment when you submit the secondary claim. Please ensure that your billing team receives this information.

Blue-on-Blue COB example

Melinda Member is covered under her company’s BCBSAZ employer group plan and also under her spouse’s BCBSAZ employer group plan from a different company. In this case, her group plan is primary and her spouse’s plan is secondary.

What you need to do



Note: Even though it may appear that the primary plan has paid in full, *always* submit the secondary claim.

How BCBSAZ determines the secondary COB payment

Billed Charge \$3,000	BCBSAZ – Primary Payer	BCBSAZ – Secondary Payer	COB Payment Determination	
Allowed amount	\$1,800	\$1,600	Greater of the allowed amounts	\$1,800
Member cost share	\$750	\$610	<i>(already factored in by payers)</i>	
Insurance payment	\$1,050	(not to exceed \$990)	BCBSAZ Primary	\$1,050
			BCBSAZ Secondary	\$750
Member cost share after COB	→	→	\$0	

Get more information

For more information about COB, see the BCBSAZ Provider Operating Guide, Section 13, available on the secure provider portal at azblue.com/providers > Provider Resources > Guidelines > Provider Operating Guide.” If you have questions about this COB claim submission change, contact your [provider liaison](#) or call us at 602-864-4231 or 1-800-232-2345, ext. 4231.

Our members can take a digital ID card with them wherever they go with the MyBlue AZSM mobile app.

