



Maryland
INSURANCE ADMINISTRATION

HOW TO USE YOUR HEALTH PLAN

USING BENEFITS WHEN YOU HAVE MORE THAN ONE HEALTH PLAN

IF YOU HAVE MORE THAN ONE HEALTH PLAN: COORDINATION OF BENEFITS

If you have more than one health plan, all of your plans work together to pay their shares of your health care costs.

You need to tell your providers if you have more than one health plan. Coordination of benefits rules determine which plan is primary (pays first) and which is secondary (pays second). Talk to both health insurers. Learn what's expected of you and how the plans will coordinate.

The primary health plan processes your insurance claim first. If there's still a balance, then the secondary plan processes the claim for the balance. The plans won't pay more than the total claim amount. You won't get double the benefits if you have two health plans. And, you have to meet the deductibles and pay your share of the costs in each plan.

Even if you have more than one plan, that doesn't mean that the plan covers **every** health care service. A plan only pays for covered benefits. So, for example, if you have cosmetic surgery to improve your looks, neither health plan will pay any of the costs if neither covers cosmetic surgery.

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Here's an example of how coordination of benefits works: Let's say you visit your doctor and the bill comes to \$100. The primary plan pays the amount it covers. Let's say that's \$50. If the secondary plan covers the doctor's visit, it might pay up to \$50 – if you've met your deductible and don't have any other cost-sharing responsibilities.

A few examples of ways people may have more than one health plan are:

- ✓ You're enrolled in your employer's health plan and your spouse has added you to his or her plan.
- ✓ A child is covered by both parents' separate health plans.
- ✓ A child has her own health plan (from school or work) and stays on her parent's plan until age 26.
- ✓ A child is married and is on his/her spouse's plan and stays on his/her parent's plan until age 26.
- ✓ A person is enrolled in Medicare and also has a private health plan.
- ✓ A person is enrolled in Medicaid and also has a private health plan.
- ✓ A service member or veteran has TRICARE or coverage through the Veterans Administration (VA) as well as another health plan.

When you use health care services, check that they are in-network for both health plans if you'll use both health plans.

NEED ASSISTANCE?

The Health Coverage Assistance Team (H-CAT) can help you:

- Get answers to your health insurance questions.
- Address health insurance problems or concerns.
- File a complaint about your health insurance issue or concern.
- Connect you to resources.



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