

# COB on Demand

Coordination of Benefits cost avoidance when you want it.

HMS's COB on Demand service will identify, verify and communicate existing other coverage at the point of enrollment or point of prior authorization, all within 24 hours. COB on Demand moves cost avoidance upstream, reducing the need for pay and chase activities.

COB on Demand maximizes the effectiveness of TPL segments.

Government-sponsored healthcare programs are critical lifelines for their members. The time period following enrollment is often a high utilization period where new recipients seek out necessary health services. Having the ability to identify other coverage for these new recipients at the point of enrollment offers significant advantages to all program stakeholders.

- Health plans avoid costs that are the responsibility of the third-party payers; and reduce the administrative burden of pay and chase claims.
- Recipients receive improved benefits and continuity of coverage, especially where managed care decisions are in part based on the existence of other coverage.
- Healthcare providers gain earlier access to insurance data, enabling them to realize higher payments from recipients who have access to commercial coverage.

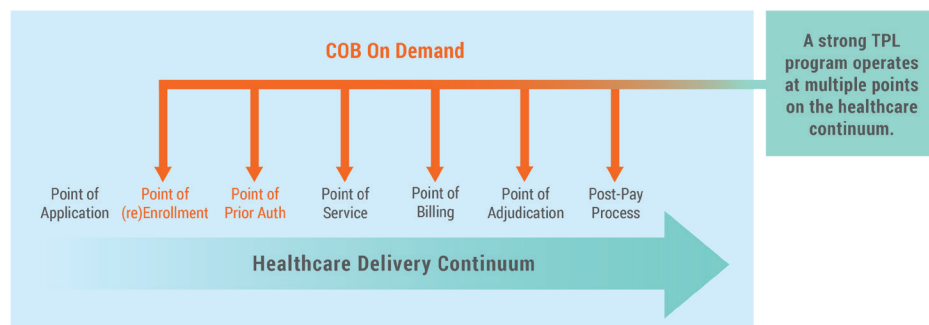
COB on Demand does not replace but enhances existing Coordination of Benefits (COB) efforts. Those identification and verification initiatives remain necessary to capture coverage changes post enrollment.

## Applicable Programs

COB on Demand is designed for programs that have secondary payer or payer of last resort status including Medicaid, the Children's Health Insurance Program (CHIP) and AIDS Drug Assistance Program (ADAP).

## Application and Compliance

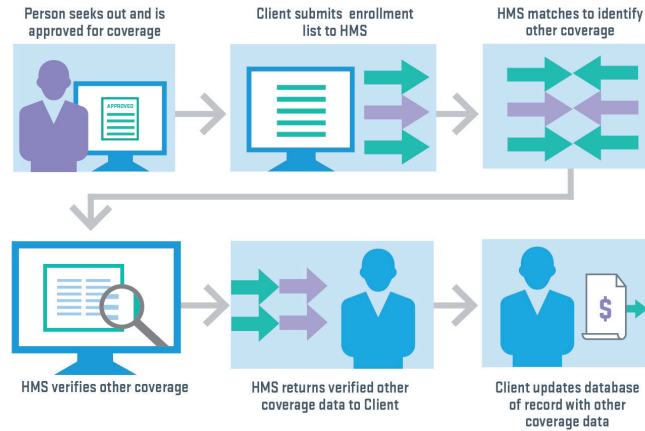
- COB on Demand may be delivered through an API connection facilitating interoperability with Medicaid Enterprise Systems and other enrollment and claims management systems. It is also available through a User Interface or rapid batch process.
- COB on Demand is operated in HMS's secure environment that meets or exceeds state and federal healthcare data security standards. HMS is HITRUST certified.





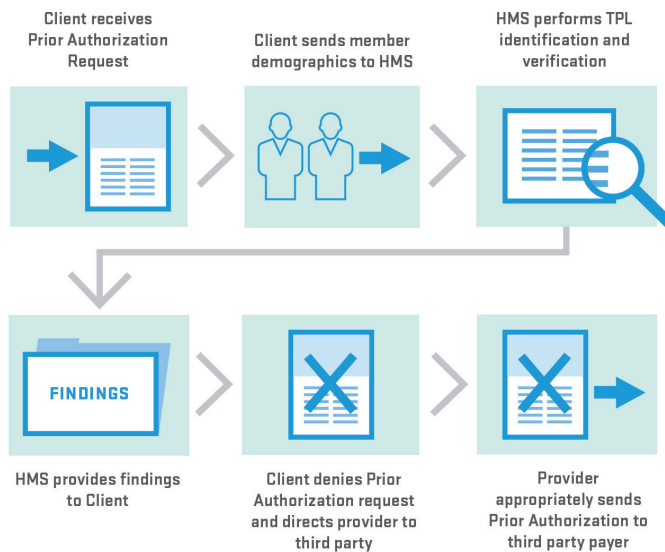
# COB on Demand

## Point of Enrollment Process



COB at enrollment creates maximum opportunity for savings through cost avoiding claims immediately following a beneficiary's enrollment, where data shows utilization to be at its highest.

## Point of Prior Authorization Process



When Prior Authorization requests are received, the examiner is generally looking for appropriateness of service within the plan's limitations, not who should be paying. COB at point of prior authorization identifies the primary payer, regardless of service authorization outcome.

**Contact your HMS representative to learn more about COB on Demand.**

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