



Health Plans

Underwritten by  Commercial Plans

COORDINATION OF BENEFITS

GENERAL INFORMATION

Coordination of Benefits (COB) allows health plans that provide health and/or prescription drug coverage to determine their respective payment responsibilities when two or more health insurers provide coverage for the same individual. The health plans work together to determine which insurance plan is the primary payer and pays first, and the extent to which the other plan will contribute and pay towards the remaining cost.

HOW COB WORKS

The COB provisions of your policy or plan determine which plan is primary. The primary plan's benefits are applied to the claim first. The unpaid balance is usually paid by the secondary plan to the limit of its responsibility. COB is designed to avoid the costly duplication of payment for health care services and/or supplies under multiple health coverage plans. Because of this provision, the sum of the benefits that would be payable under all plans will not exceed one hundred (100) percent of the total allowed expenses actually incurred.

ENROLLEE RESPONSIBILITY

It is your responsibility to provide us and your physician with information concerning any duplication of coverage under any other health plan, program, or policy you or your covered dependents may have.

UPDATE YOUR INFORMATION TO PROCESS CLAIMS FASTER

Coordinating your benefits helps us process your claims faster and maximizes your benefits, which can lower your out-of-pocket costs.

It's important that we keep your information up-to-date. We'll send you a letter from time to time asking if you have any additional coverage. Please respond to that letter.

Have you recently added a second insurance plan? Fill out the coordination of benefits form located on our secure portal at myHFHP.org/login.

QUESTIONS

If you have questions about your health benefit plan, there are several ways to contact us to obtain the assistance you need:

By telephone

If you have questions about your plan or need assistance in a language other than English, please contact Customer Service.

Toll-free: 1.855.443.4735

TDD/TTY: 1.800.955.8771

Our Customer Service hours are: **Monday through Friday** from 8 a.m. to 5 p.m.

By email

Send your questions or comments to: hfhpinfo@health-first.org.

By fax

Send your fax to: 1.855.328.0062

By mail

Send correspondence to:

Customer Service
Health First Health Plans
6450 US Highway 1
Rockledge, FL 32955

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