

Coordination of Benefits (COB) Payment Methodology Update

Effective 1/1/2027 Home State Health is updating its Coordination of Benefits (COB) payment methodology. Effective with this change, COB claims will be calculated using the lesser contractual allowable amount between the primary insurer and Home State Health as secondary payer.

What Providers Should Know

- Providers should continue to bill the primary insurer first and submit the primary remittance advice when submitting COB claims to Home State Health.
- Total reimbursement from all payers may not exceed the lesser contractual allowable amount.
- This **does not impact** member eligibility, **member cost share**, or covered benefits.
- Home State Health remains committed to accurate claims processing and compliance with applicable coordination of benefits requirements.

We value your partnership and appreciate all you do to support the health and well-being of our members. Thank you for your continued commitment and collaboration.