

For example, if you receive a medical bill for \$1,000 and the primary payer pays \$800, the secondary payer will pay the remaining balance of \$200. However, if the primary payer pays the full \$1,000, the secondary payer will not pay anything.

### Tips for Working with COB

When you have multiple health insurance plans, it's important to understand how COB works and how it can affect your benefits. Here are a few tips to help you manage your benefits:

- Make sure that each insurance company has all of the necessary information about your other coverage, including plan numbers and policy dates.
- Confirm that your primary and secondary payers have updated information about each other.
- Ask your health care providers to submit claims to both insurance companies.
- Understand any limitations or exclusions that may apply to your benefits.
- If you have questions, contact each insurance company for clarification.

Overall, it's important to understand how COB works and how it affects your benefits. By being aware of the rules and exceptions, you can ensure that you are getting the full coverage you need from both insurance companies.

### Subrogation And Reimbursement

#### Subrogation And Reimbursement

When you have other health coverage, such as Medicare or another employer's health plan, Northwind Standard may still provide coverage in certain circumstances. This is called "subrogation and reimbursement." Subrogation and reimbursement works when another health plan pays for a service that is covered by Northwind Standard. In this case, Northwind Standard will pay for the same service, assuming that it was medically necessary and you received it from an in-network provider.

If Northwind Standard pays for a service that is already covered by your other health plan, you may be responsible for reimbursing Northwind Standard. This can happen if you do not provide Northwind Standard with proof of your other coverage.

There are certain exceptions to subrogation and reimbursement. If you are a Medicare beneficiary, Northwind Standard will not seek reimbursement from Medicare. In addition, Northwind Standard will not seek reimbursement from any other health plan if the service you received is not covered by the other health plan.

When filing claims, it is important to keep in mind that you need to provide Northwind Standard with proof of your other coverage. This can include a copy of your other plan's