

PACE CLAIMS PROCESSING

Step 6: Coordination of Benefits - Exception Resolution

Processing Information

Transaction ID	COB-2024120210300005
Claim Reference	CLM-2024-1202-792468
Timestamp	2024-12-02 10:30:06.500 UTC
Duration	3.800 seconds
Status	⚠ EXCEPION RESOLVED - Medicare Primary

Exception Detection

⚠ **COB EXCEPTION DETECTED** Potential primacy conflict identified: • Patient DOB: 03/15/1957 (Age 67 - Medicare-eligible since 2022) • Claim submitted: UHC as Primary • Employer size: 15 employees (< 20 threshold) • MSP (Medicare Secondary Payer) rules may apply *Traditional RPA: Would PEND for analyst to call other carrier (3-5 days)*

PACE Agentic Resolution

Step 1: SENSE - Flag Primacy Conflict

Check	Finding	Risk Level
Patient Age	67 years (Medicare-eligible)	High
Employer Size	15 employees (< 20)	High
COB Database	No other coverage listed	Anomaly
Claim Submission	Commercial Primary	Conflict

Step 2: ACT - Query External Systems (Tool Use)

PACE B2B Portal Bot → CMS HETS (HIPAA Eligibility Transaction System) Query: Medicare eligibility for SSN ***-**-4521, DOB 03/15/1957 Endpoint: HETS 270/271 Real-Time Eligibility Response Time: 1.2 seconds **HETS**

RESPONSE: _____ Medicare Beneficiary: ANDERSON, ROBERT J

Medicare Number: 1EG4-TE5-MK72 Part A Effective: 03/01/2022 Part B Effective: 03/01/2022 Part A Status: ACTIVE

Part B Status: ACTIVE Part D: NOT ENROLLED _____

Step 3: REASON - Apply MSP Logic

MSP (Medicare Secondary Payer) Decision Tree: 1. Is patient Medicare-eligible? → YES (Age 67, enrolled since 2022) 2. Does patient have employer group coverage? → YES (UHC via Anderson & Associates) 3. Is the employer size 20 or more employees? → NO (15 employees) **MSP RULE 42 CFR § 411.100:** "For aged beneficiaries (65+), Medicare is PRIMARY if the employer group health plan is based on employment with an employer of FEWER than 20 employees."

DETERMINATION: Medicare is PRIMARY payer. UHC is SECONDARY.

MSP Rule Application

Factor	Value	MSP Impact
Beneficiary Age	67 (≥ 65)	Aged beneficiary rules apply
Medicare Part A	Active since 03/2022	Medicare coverage confirmed
Medicare Part B	Active since 03/2022	Physician services covered
Employer Size	15 employees	< 20 = Medicare Primary
GHP Type	Small employer group	Not MSP Working Aged exception
Result	—	Medicare = PRIMARY

Resolution Action

✓ **COB EXCEPTION RESOLVED** PACE has determined: • Medicare is PRIMARY payer (per MSP rules, 42 CFR § 411.100) • UHC is SECONDARY payer • Claim cannot be processed by UHC until Medicare processes first **Action Taken:** 1. Claim DENIED with instructions to bill Medicare first 2. Facets COB record UPDATED with Medicare as Primary 3. Future claims will route correctly 4. Provider notified via EDI 835

Facets COB Record Update

Field	Before	After
Primary Payer	UHC (87726)	Medicare (CMS)
Primary Payer ID	UHC-7924681	1EG4-TE5-MK72
Secondary Payer	None	UHC (87726)
Secondary Payer ID	—	UHC-7924681
MSP Status	Unknown	Medicare Primary - Small Employer
Employer Size	Not verified	15 (< 20 confirmed)
Last Updated	01/01/2024	12/02/2024
Updated By	Enrollment	PACE Automated

Comparison: Traditional RPA vs PACE

Traditional RPA Outcome: • Claim PENDS with code 'COB-001: Other Coverage Verification Required' • Routed to COB analyst queue • Analyst manually calls CMS or uses HETS portal • Average resolution time: 3-5 business days • May require multiple call attempts

PACE Agentic Outcome: • Exception detected and resolved autonomously • HETS query executed via B2B portal bot (1.2 seconds) • MSP logic applied automatically • Total resolution time: 3.8 seconds • Facets updated, no human intervention

→ Proceeding to Step 7: Denial & Remittance Generation