

COB Fact Sheet: Medicare Coordination of Benefits and You

The Medicare Coordination of Benefits (COB) program wants to make sure Medicare pays your claims right the first time, every time. We collect information on your health care coverage and store it in your Medicare record. This record must be updated every time you make a change to your health care coverage. Information comes from these sources:

- Your Initial Enrollment Questionnaire (IEQ),
- Your doctor and other providers,
- Your group health plan,
- Your employer, and
- You.

You can help keep your Medicare record up to date. Let your doctor and other providers know about insurance changes so that they can pass them along to Medicare. Medicare will use this information to determine who should pay your claims first. This will speed up and improve the payment process.

Medicare may be your secondary payer. Your record should show whether a group health plan or other insurer should pay before Medicare. Paying claims right the first time prevents mistakes and problems with your health care plans.

If you have general questions about Medicare Coordination of Benefits, contact the COB Contractor's Customer Service Department using our toll-free lines: 1-800-999-1118 or TTY/TDD: 1-800-318-8782 for the hearing and speech impaired. Our representatives are available to assist you Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time, except holidays.

Medicare Coordination of Benefits information is also at <http://cms.hhs.gov/medicare/cob> on the Internet. Select "Beneficiaries and Advocates."