

**Coordination of Benefits Processing Examples**  
**MMO Secondary Payor - STANDARD COB**

Primary Insurance Processing				
Illustration A Office Visit	Illustration B Emergency Room Services	Illustration C Surgical Services	Illustration D Surgical Services	Illustration E Non Covered Service (Primary Plan)
Assumes Use of Network Providers \$25 Copay, then 100% Coinsurance	Assumes Use of Network Provider \$50.00 Copay, then 90% Coinsurance	Assumes Use of Network Provider \$1,000 Deductible, then 90% Coinsurance	Assumes Use of <u>Non-Network</u> Provider \$1,000 Deductible, then 90% Coinsurance	Assumes Use of Network Provider \$1,000 Deductible, then 90% Coinsurance
Charge for Office Visit \$100.00	Total Charge for Emergency Room Services \$500.00	Total Charge for Surgical Services \$4,000.00	Total Charge for Surgical Services \$4,000.00	Total Charge for Non Covered Services \$1,000.00
Provider Write-Off Amount -25.00	Provider Write-Off Amount -\$150.00	Provider Write-Off Amount \$400.00	Amount Subject to Balance Billing \$400.00	Provider Write-Off Amount \$0.00
Allowable Amount (UCR) 75.00	Allowable Amount (UCR) \$350.00	Allowable Amount (UCR) \$3,600.00	Allowable Amount (UCR) \$3,600.00	Amount Not Covered \$1,000.00
Office Visit Copay <b>\$25.00</b>	Emergency Room Copay - \$50.00	Deductible -\$1,000.00	Deductible -\$1,000.00	Deductible n/a
Primary Insurance Payment 50.00	\$300.00	\$2,600.00	\$2,600.00	n/a
	Coinsurance x 90%	Coinsurance x 90%	Coinsurance x 90%	Coinsurance x 90%
<b>Subscriber Liability \$25.00</b>	Primary Insurance Payment \$270.00	Primary Insurance Payment \$2,340.00	Primary Insurance Payment \$2,340.00	Primary Insurance Payment n/a
	Subscriber Liability	Subscriber Liability	Subscriber Liability	Subscriber Liability
	Emergency Room Copay <b>\$50.00</b>	Deductible <b>\$1,000.00</b>	Deductible <b>\$1,000.00</b>	Non Covered Charges <b>\$1,000.00</b>
	10% Coinsurance (\$300.00 x 10%) <b>\$30.00</b>	10% Coinsurance (\$2,600.00 x 10%) <b>\$260.00</b>	10% Coinsurance (\$2,600.00 x 10%) <b>\$260.00</b>	<b>Subscriber Liability \$1,000.00</b>
	<b>Subscriber Liability \$80.00</b>	<b>Subscriber Liability \$1,260.00</b>	<b>Subscriber Liability \$1,660.00</b>	
			Balance Bill Amount <b>\$400.00</b>	
			<b>Subscriber Liability \$1,660.00</b>	

Medical Mutual SuperMed Plus Secondary Insurance Processing				
Illustration A	Illustration B	Illustration C	Illustration D	Illustration E
Assumes Use of Network Provider \$20 Copay, then 100% Coinsurance	Assumes Use of Network Provider \$75 Copay, 100% Coinsurance	Assumes Use of Network Provider \$500 Deductible, 100% Coinsurance	Assumes Use of Network Provider \$500 Deductible, 90% Coinsurance	Assumes Use of Network Provider \$500 Deductible, 90% Coinsurance
Allowable Amount (UCR) \$75.00	Allowable Amount (UCR) \$300.00	Allowable Amount (UCR) 3,000.00	Allowable Amount (UCR) \$3,000.00	Allowable Amount (UCR) \$1,000.00
Office Visit Copay - \$20.00	Emergency Room Copay - \$75.00	Deductible -500.00	Deductible -500.00	<b>Deductible -\$500.00</b>
MMO Payment if MMO was Primary \$55.00	MMO Payment if MMO was Primary \$225.00	MMO Payment if MMO was Primary 2,500.00	10% Coinsurance (\$2,500.00 x 10%) -\$250.00	<b>10% Coinsurance (\$500.00 x 10%) -\$50.00</b>
MMO Payment if MMO was Primary \$55.00	MMO Payment if MMO was Primary \$225.00	MMO Payment if MMO was Primary 2,500.00	MMO Payment if MMO was Primary \$2,250.00	MMO Payment as Primary \$450.00
Primary Insurance Payment 50.00	Primary Insurance Payment \$270.00	Primary Insurance Payment \$2,340.00	Primary Insurance Payment \$2,340.00	Primary Insurance Payment \$0.00
Balance after considering both payment \$5.00	Balance after considering both payments <b>(\$55.00)</b>	Balance after considering both payments \$160.00	Balance after considering both payments <b>(\$90.00)</b>	Balance after considering both payments \$450.00
<b>Subscriber Liability (Primary Insurance) \$25.00</b>	<b>Subscriber Liability (Primary Insurance) \$80.00</b>	<b>Subscriber Liability (Primary Insurance) \$1,260.00</b>	<b>Subscriber Liability (Primary Insurance) \$1,660.00</b>	<b>Subscriber Liability (Primary Insurance) \$1,000.00</b>
MMO Secondary Insurance Payment -\$5.00	MMO Secondary Insurance Payment \$0.00	MMO Secondary Insurance Payment -\$160.00	MMO Secondary Insurance Payment \$0.00	MMO Secondary Insurance Payment -\$450.00
<b>Total Subscriber Liability \$20.00</b>	<b>Total Subscriber Liability \$80.00</b>	<b>Total Subscriber Liability \$1,100.00</b>	<b>Total Subscriber Liability \$1,660.00</b>	<b>Total Subscriber Liability \$550.00</b>

As secondary insurance, MMO pays the lesser of the Subscriber Liability under the Primary Insurance or what MMO would have paid if MMO was primary.