

# Optimizing COB Data: Answers to Your Burning Questions

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2023

# Meet Today's Presenters



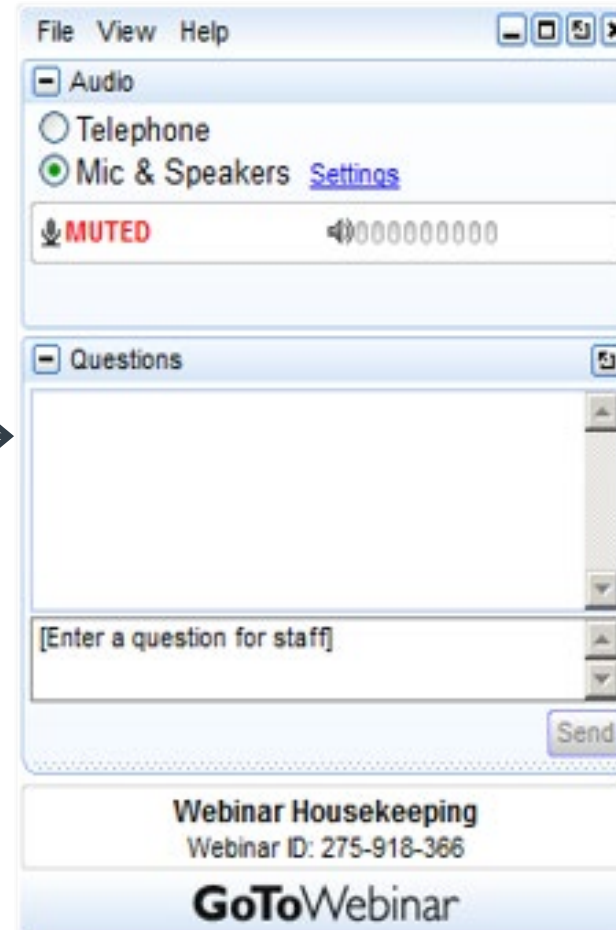
**Michelle Toscano**  
Business Development Executive  
**CAQH**



**Sherri Murray-Richardson**  
COB Subject Matter Expert & Growth Program Director  
**Elevance Health**

# Housekeeping and Logistics

Type your question here



# Today's Agenda



COB Overview

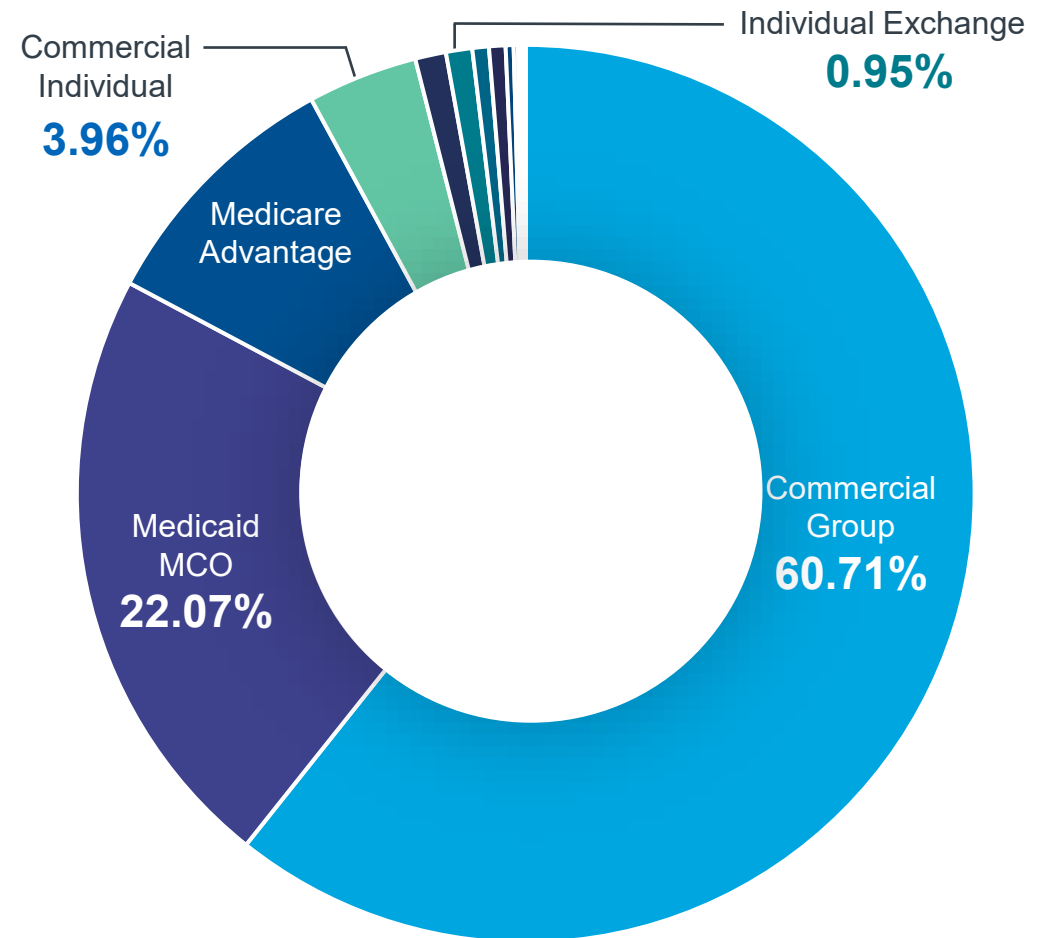
COB Process at Elevance Health

Answers to Your Burning COB Questions

# First Nationwide Commercial and State Member Database

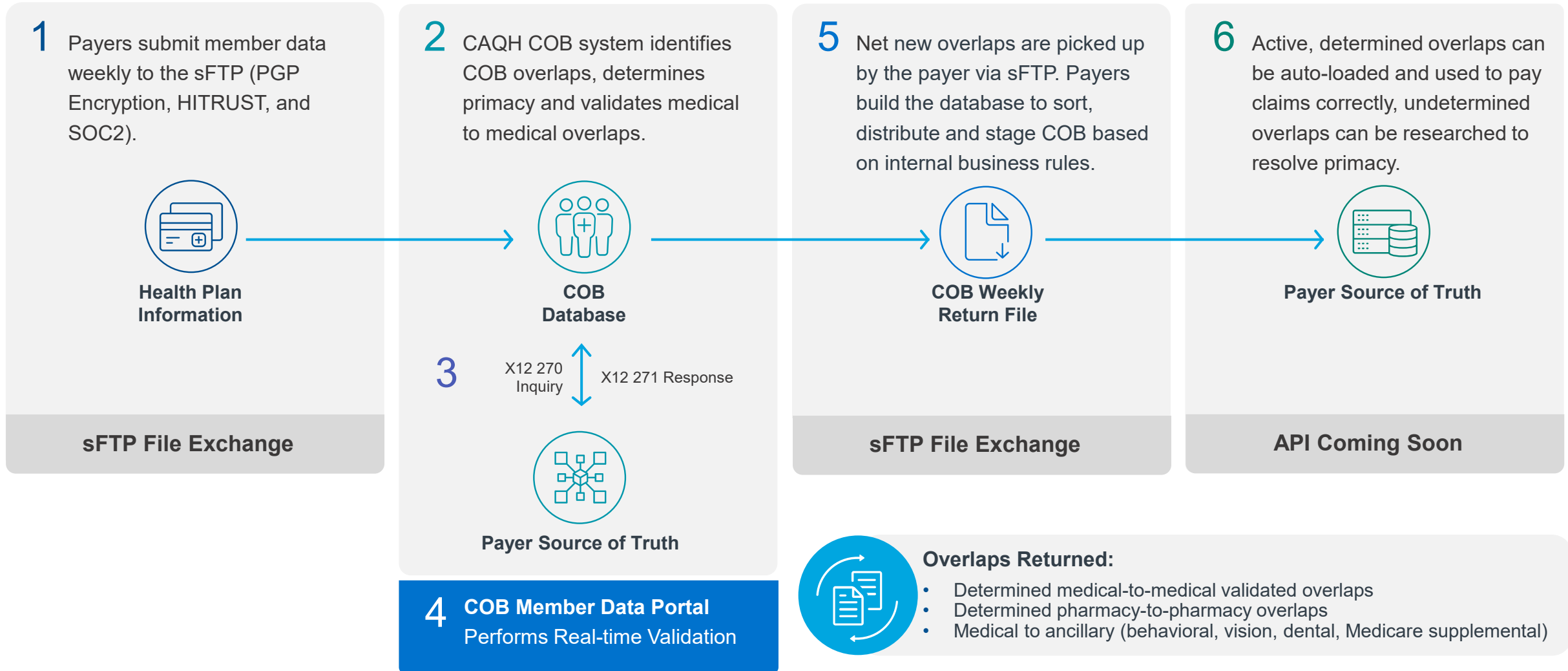
## Lines Of Business:

- Commercial Group
  - ✓ Fully Insured and ASO
- Commercial Medicaid (MCO)
- Medicare Advantage (MA)
- Commercial Individual
- Individual Exchange
- FEP
- State FFS (DC)
- Medicare Supplemental
- Medicare Part D
- Student Health Plan
- Dual Eligible
- Medical and Pharmacy
- Behavioral Health (coverage type)
- Vision (coverage type)
- Dental (coverage type)



Currently 85% validated >90% validated by end of year

# COB Validation Process: Net New Member Overlaps Weekly



# Member Data Portal Displays View of Payer Data, Primacy and Validation



## Member Data Portal and Data Quality:

- Real-time validated updates
- Payer to payer inquires
- Payer overrides

Details
✕

Secondary

Primary

| COB Classification & Overlap Information |                     |                  |               |            |          |                           | Notes |
|--|---------------------|------------------|---------------|------------|----------|---------------------------|-------|
| Overlap Type                             | Primacy Reason Code | Code Description | Primary Payer | Start Date | End Date | Overall Validation Status |       |
| 04                                       |                     |                  | Anthem        | 1/1/2021   | N/A      | Pending                   |       |

| Field Details  | Payer Details (6/8/2023) | Other Payer Details (6/8/2023) |
|----------------|--------------------------|--------------------------------|
| Member Details |                          |                                |
| First Name     |                          |                                |
| Last Name      |                          |                                |

| Field Details              | Payer Details (6/8/2023) | Other Payer Details (6/8/2023) |
|----------------------------|--------------------------|--------------------------------|
| Coverage Details           |                          |                                |
| Validation Status <i>i</i> | Pending (6/8/2023)       | Pending (6/8/2023)             |
| COB Smart Payer Name       | Aetna                    | Anthem                         |

**Validation Date of Service**

# Prospective CAQH COB Data to Get in Front of COB Spend for All LOB

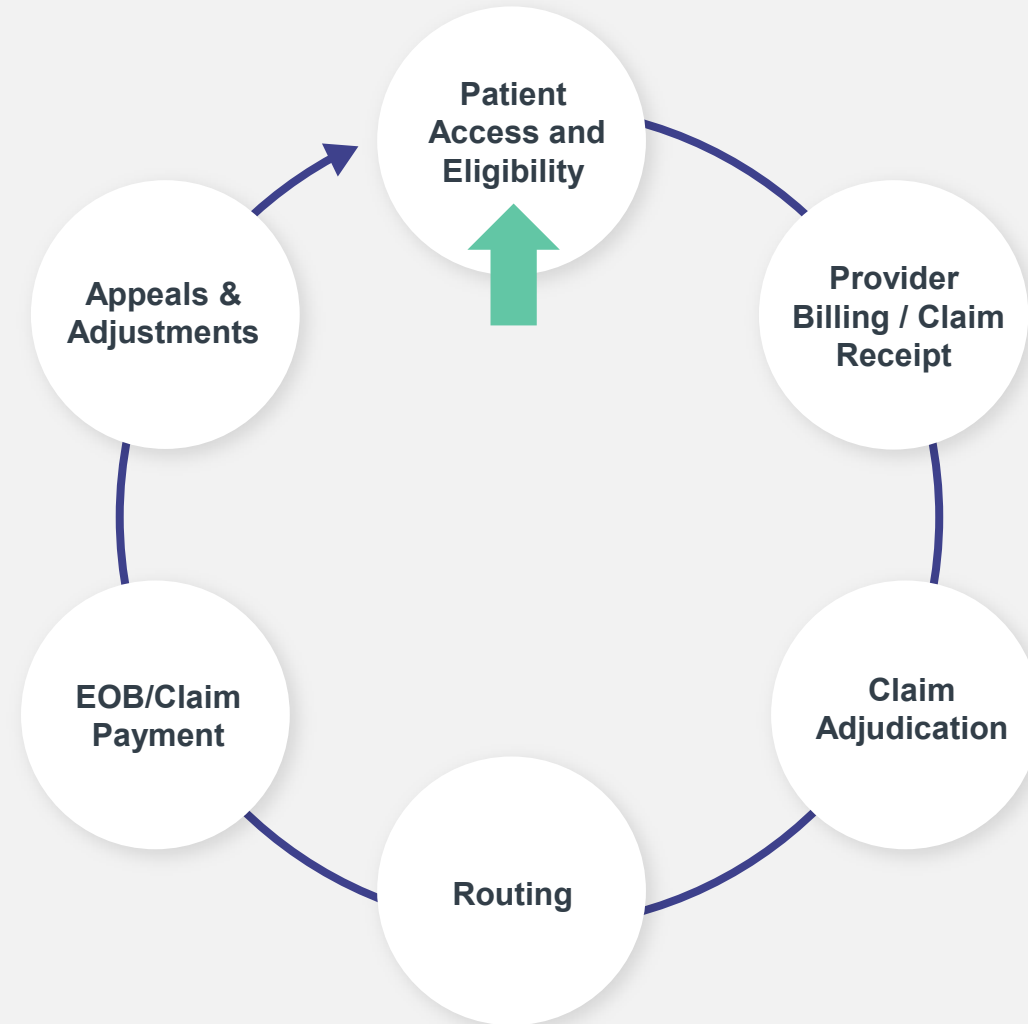


## COB Savings

- Administrative
- Claim
- Vendor

## COB Impact

- Payer to payer collaboration and consensus
- Take members and providers out of the middle of COB resolution





# COB Process at Elevance Health



## **COB Organization Structure:**

- Consolidated COB Functions
- End-to-end Philosophy

## **COB Consensus:**

- COB Connect
- Member Anomaly
- Explainable Primacy Determination
- Case Management

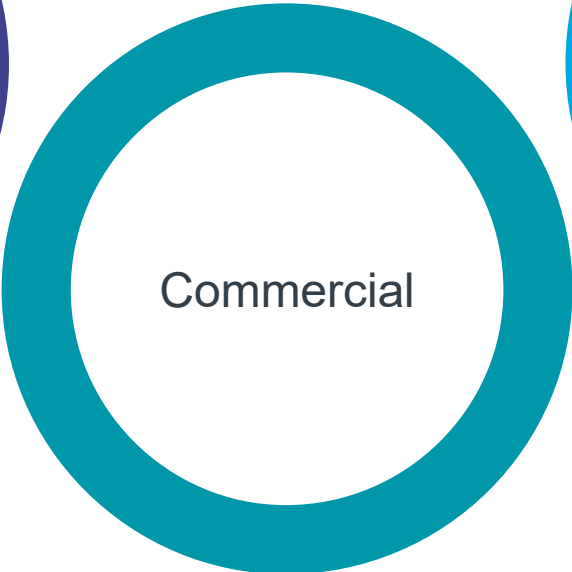
## **Concepts and Focus Areas:**

- CAQH COB
- CMS HEW
- Data Mining
- Newborn Pre-pay
- MSP Demands
- Pharmacy

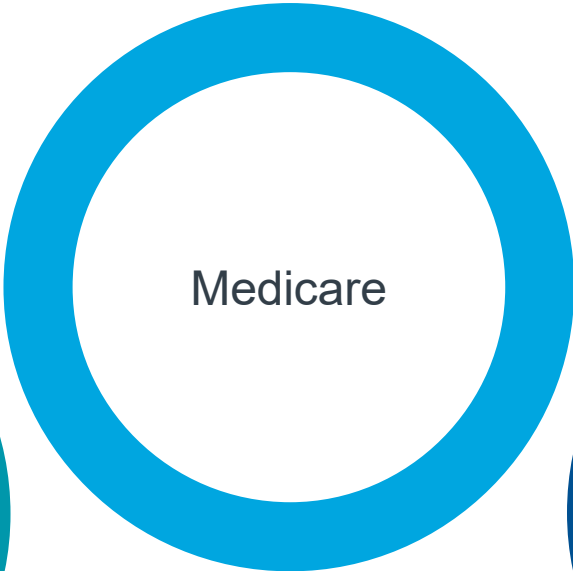
# Answers to Your Burning COB Questions



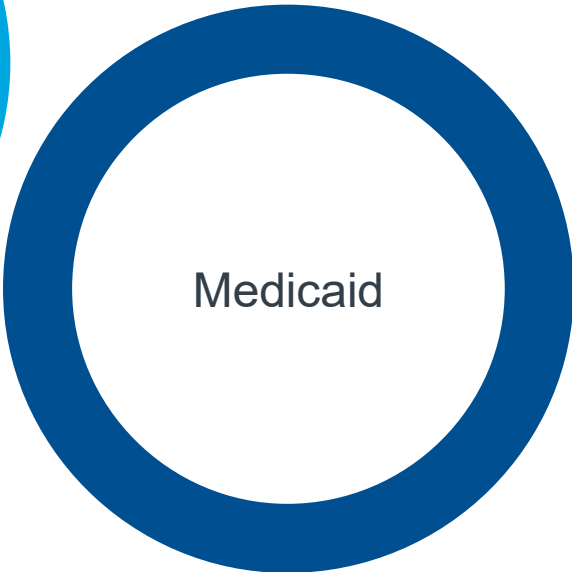
General COB  
Best Practices



Commercial



Medicare



Medicaid

# CAQH Creates Shared Industry Utilities



## The COB Database is:

- National
- Prospective
- Scalable
- Automated
- Low cost
- High quality
- Shared data model
- COB portal
- A long-term data strategy

September 27-29

Westin Georgetown | Washington, D.C.



# Join Industry Thought Leaders



**The agenda includes robust networking opportunities and four session tracks.**

Topics focus on how data can be used to solve healthcare's key challenges, including:

- Pharmacy and pre-service COB
- Network diversity and health equity
- Medicaid redetermination and member outreach
- Data quality strategies
- The latest regulatory models
- The privacy landscape
- Artificial intelligence in healthcare
- And much more



**Member  
Data**



**Provider  
Data**



**Policy &  
Research**



**Innovation**

Questions? Email us at  
[CAQHConnect@caqh.org](mailto:CAQHConnect@caqh.org)  
<https://go.caqh.org/CAQHConnect2023>

# Follow Up With Your Burning Questions



**Michelle Toscano**  
[MToscano@caqh.org](mailto:MToscano@caqh.org)  
Business Development Executive  
**CAQH**



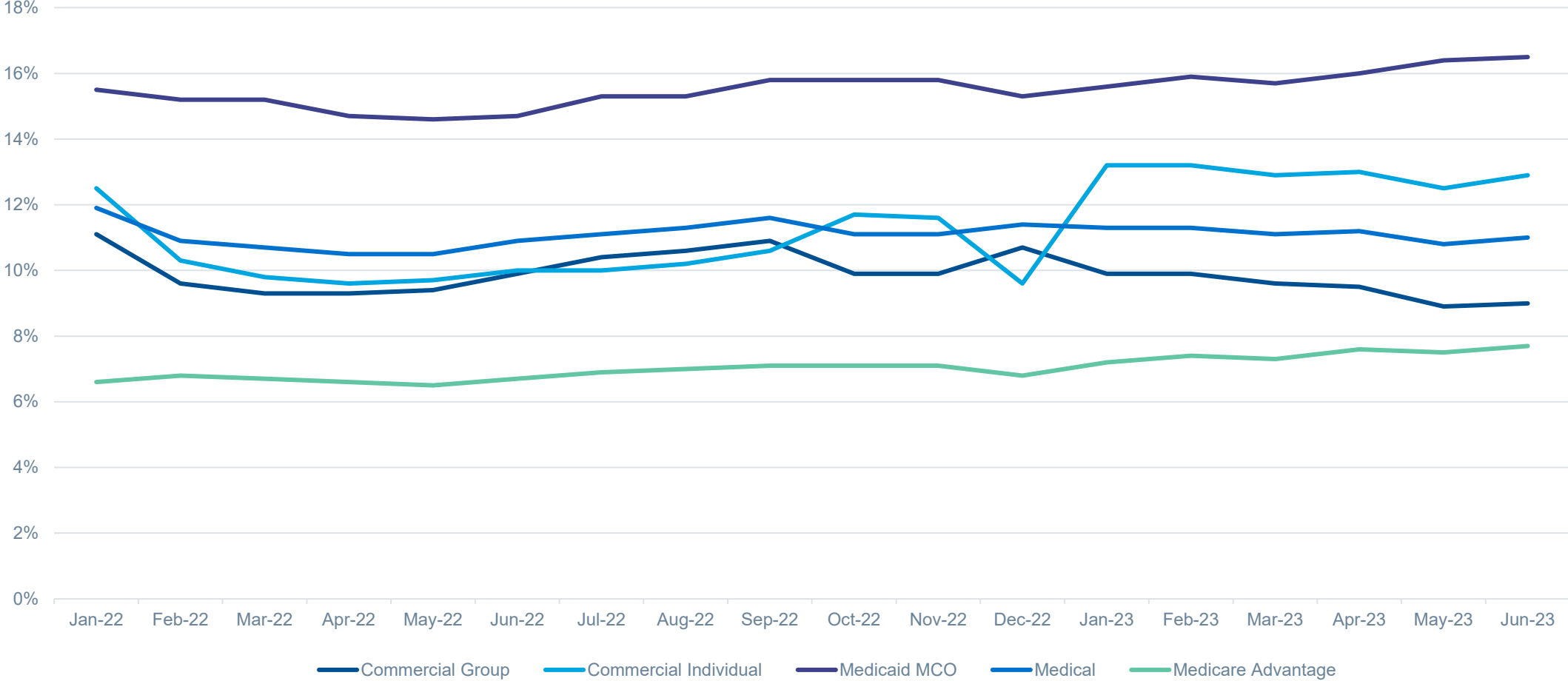
**Sherri Murray-Richardson**  
[Sherri.cob.Richardson@carelon.com](mailto:Sherri.cob.Richardson@carelon.com)  
COB Subject Matter Expert & Growth Program Director  
**Elevance Health**

# Thank You!

# Appendix

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# Average COB Rate by Lines Of Business



Source: Based on internal analysis from the CAQH COB Solution



# 225M+

Lives in the COB Database



**90%**  
of the database is  
now validated

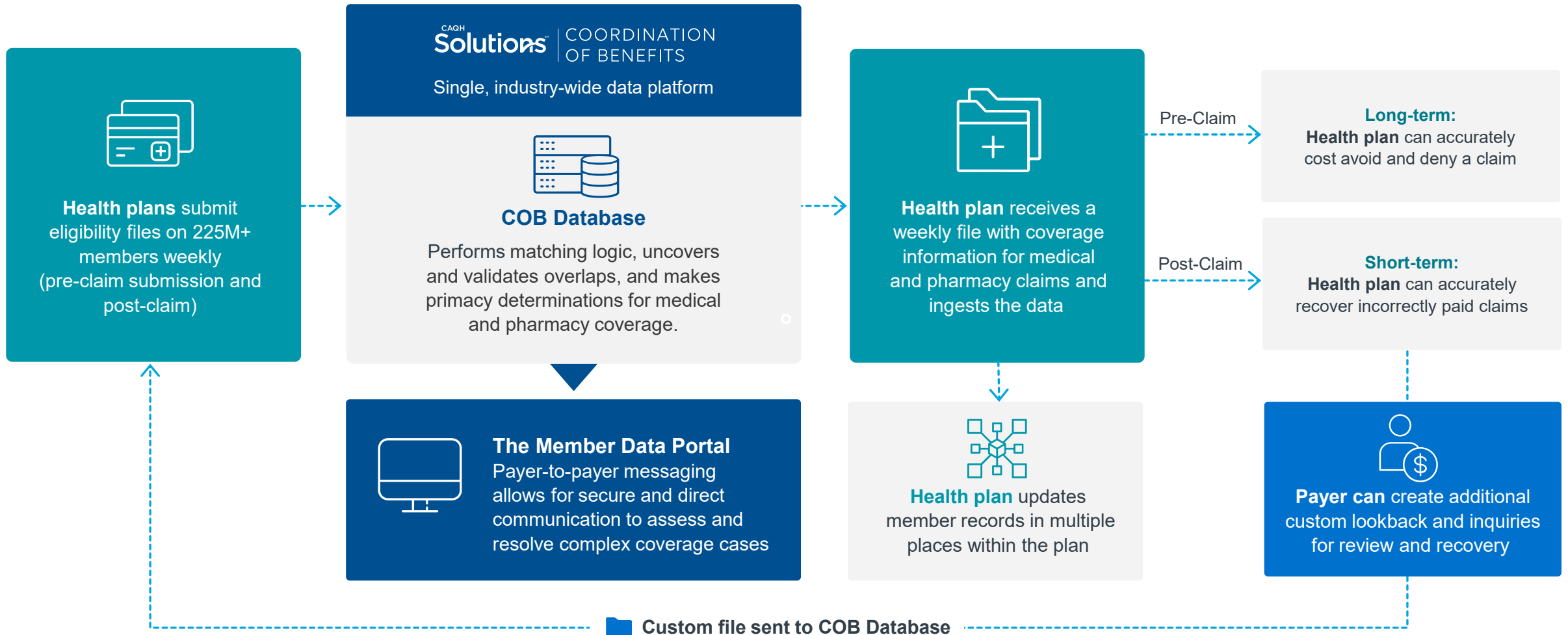
**100%**  
National health  
plan  
participation

**99.5%**  
Accuracy of  
validated  
overlaps

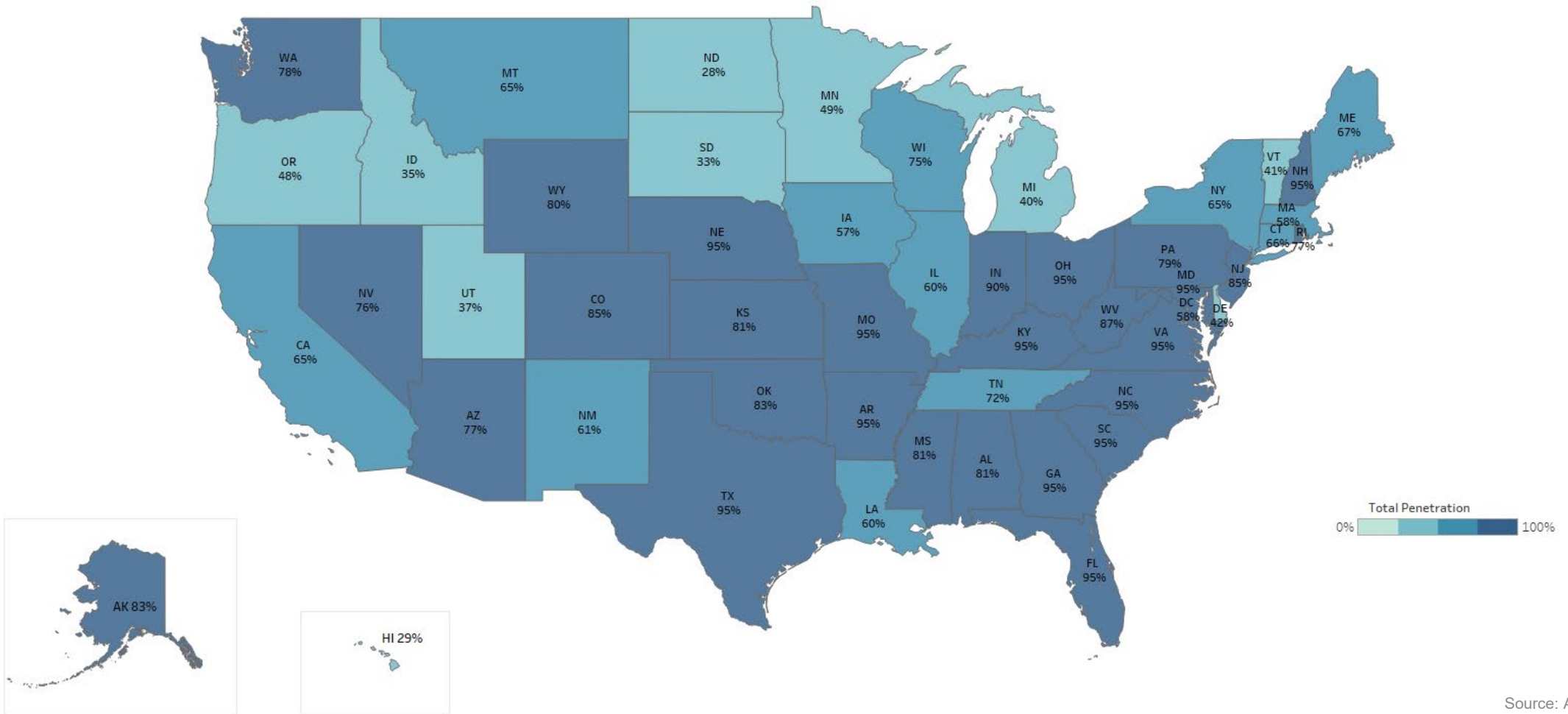
**2004**  
Member Data  
Portal users

**31%**  
Increase in  
secondary COB  
coverage

# Prospective COB Data Drives Accuracy Upstream



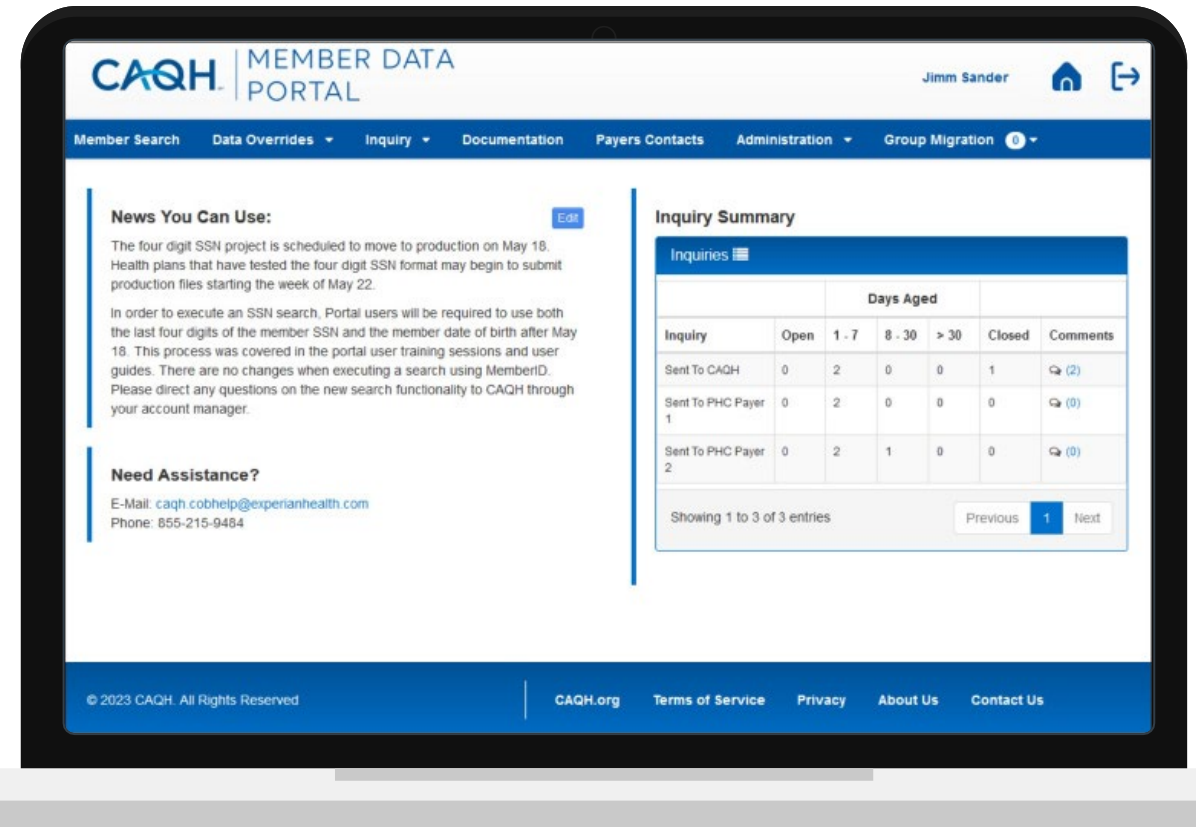
# National Market Penetration: 225+ million members from 49 Payers



Source: As of June 2023

# Member Data Portal Features

- **Member Search:** Search for overlaps identified
- **Membership Data Overrides:** Correct member records
- **Group Migrations:** Review and confirm specific groups that need to be termed
- **Document Uploads:** Upload documents to a membership record
- **Notes Field:** Add notes directly to member records
- **Payer-to-payer Workflow:** Submit inquiries and notifications directly with other payers for faster COB resolution and tracking.
- **Payer Contacts:** A list of Health Plan contacts
- **User Analytics:** Monitor user activity



# 2022 COB Solution Utilization At-a-Glance



**52.1M**

Validated COB overlaps



**31,176**

Inquires went through the Member Data Portal

**95%** of those inquiries were resolved



**7.5M**

Overrides



**982**

Group migrations

**94%** of those closed

Source: Based on internal analysis from the CAQH COB Solution