

February 25, 2025

Understanding Your Benefits

Coordination of Benefits (COB)

Learn about the importance of COB and how it may impact your medical claims processing.



Watch the presentation to learn about the importance of completing your COB form annually so that your medical claims will be paid promptly and accurately.

Key Takeaways

COB determines which health plan pays first when multiple coverages exist

If you receive a COB form from BlueCross BlueShield of Montana, be sure to complete and return it promptly

Must be completed annually - even if you only have State Plan coverage

Failure to submit the form may result in delayed or unpaid medical claims

Resources

Questions about Coordination of Benefits or medical benefits, contact BlueCross BlueShield of Montana at (888) 901-4989 or TTY 711 or visit **bcbsmt.com**.

For all other State Plan related questions, contact HCBD at (800) 287-8266 or TTY (406) 444-1421, BenefitsQuestions@mt.gov, or visit benefits.mt.gov.

Understanding Your Benefits Presentations

To help members better understand their State of Montana Benefit Plan (State Plan) benefits, the Health Care & Benefits Division provides "Understanding Your Benefits" presentations. These are designed to provide State Plan information regarding specific benefit related topics in short easy to understand videos.

STATE OF MONTANA HEALTH CARE & BENEFITS DIVISION

(406) 444-7462 | TTY (406) 444-1421 | Toll Free (800) 287-8266

100 N. Park Ave. Suite 320 | PO Box 200130 | Helena, MT 59620-0130 | BenefitsQuestions@mt.gov

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-270-3877 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-270-3877 (TTY: 711).

This service is provided to you at no charge by <u>State of Montana Health Care & Benefits Division</u>.