

How to update your Coordination of Benefits



If you have more than one health insurance plan, it's important to keep your Coordination of Benefits (COB) information up to date. This helps make sure your claims are paid correctly and you don't pay more than you should. Other coverage may include Medicare, Medicaid, or coverage through an employer or spouse.

Step 1: Gather the information you'll need

Before you update your COB, have the following details ready:

- ☐ Your name and date of birth
- ☐ The name of your other insurance company
- ☐ The policyholder's name and date of birth (if it's not you)
- ☐ The other insurance policy number and group number
- ☐ The other insurance company's phone number
- ☐ The original effective date of the other insurance policy
- ☐ The termination date, if the other insurance policy has ended
- ☐ Whether the policyholder is actively employed or retired (if this applies)
- ☐ Whether you have Medicaid or Medicare

Step 2: Choose how you want to update your COB

You have several easy options:

1. Use the activation sticker on your member ID card (if you have one). Follow the instructions on the sticker to share your other insurance details.
2. Call 866-596-0705 to give your other insurance information over the phone.
3. Call Independence Administrators Customer Service using the number on the back of your member ID card to speak with a representative.

Step 3: Complete a COB questionnaire, if asked

Sometimes, you may be asked to fill out a COB questionnaire. This is a form to confirm if you have other health coverage (like Medicare or a spouse's plan). This helps make sure claims are processed in the right order.

Step 4: Update your COB when anything changes

If you get new health coverage or your coverage changes, update your COB right away. This helps prevent delays with your claims.

Need Help?

Call Independence Administrators Customer Service at the number on the back of your member ID card, or call **866-596-0705**.

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