

## Important Update: Coordination of Benefits for Auto Accident Claims

We have updated our guidelines for the coordination of benefits for claims related to auto accidents. Understanding and adhering to these guidelines is essential to help you avoid claim denials and unnecessary delays.

### Background

In Florida, a no-fault state, all registered vehicle owners are required to carry Personal Injury Protection (PIP) insurance. Auto insurance carriers serve as primary payers for accident-related injuries, up to PIP coverage limits. When using PIP benefits, Florida Blue acts as a secondary payer. To ensure accurate and efficient claims processing, please follow the guidelines below, What Health Care Providers Need to Do.

### New Guidelines in the Florida Blue Provider Manual

The Florida Blue [Manual for Physicians and Providers](#) now includes enhanced guidelines on handling auto accident claims. The new information can be found in the volume, *Coordination of Benefits*, under the *Other Coordination of Benefit Information* section and includes:

- Automobile Accident Overview
- Steps to filing automobile accident claims
- Claim form guidelines for the CMS-1500 and UB-04

### What Health Care Providers Need to Do

- 1) **Document auto accident information and date.** You must ask your patients if their services are related to an auto accident and document this with the date of the accident.
- 2) **Submit claims to the auto insurance carrier first (primary).** You must submit claims to the auto insurance carrier .
- 3) **File the claim with Florida Blue** on our member's behalf **after** the primary insurance has completed processing.
  - **Attach required documentation.** When submitting claims to Florida Blue, you must attach:
    - The auto carrier's Explanation of Benefits (EOB) or exhaustion letter
    - A statement from the auto carrier indicating no PIP coverage (if applicable)
    - The PIP worksheet (if available)
- 4) **Complete claim forms accurately.** Ensure accurate completion of claim forms, including:
  - CMS-1500: Box 10B, Field 14, and Section 21
  - UB-04: Fields 33-35, 18-28, 39-41, 67-74, and 72

### Important Reminders

- **Do not balance bill our member.** Instead, collect coinsurance amounts after payments from both insurance companies have been received.
- **Verify deductibles and coinsurance amounts** based on the lower of the Florida Blue allowance or the auto carrier's payment. Payment will be determined using the "lesser of" logic, comparing the auto carrier's allowance to the Florida Blue allowance, not the provider's charge. This ensures that payment is based on the lowest applicable amount.

For more details, refer to the updated Florida Blue Provider Manual as indicated above.

Thank you for your cooperation in ensuring accurate and efficient claims processing.