

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, Truli for Health (Truli) acts as a secondary payer. To ensure accurate and efficient claims processing, please follow the guidelines below, What Health Care Providers Need to Do.

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 coverage.
- 3) **File the claim with Truli** on our member's behalf **after** the primary insurance has completed processing.
 - **Attach required documentation.** When submitting claims, 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 Truli allowance or the auto carrier's payment. Payment will be determined using the "lesser of" logic, comparing the auto carrier's allowance to the Truli allowance, not the provider's charge. This ensures that payment is based on the lowest applicable amount.

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