



We care about your health

We're here to help you understand and get the most out of your benefits.

**Questions?
We're here to help.**



Call Member Services,
1-877-597-7799, TTY 7-1-1
myuhc.com/CommunityPlan/TX



STAR Kids

Coordination of benefits



© 2020 United HealthCare Services, Inc. All rights reserved.
932-CST30405 10/20



Coordination of benefits for Medicaid

In most situations, Medicaid is considered the payor of last resort. This means that if you have two insurance coverages, your primary insurance will always be your non-Medicaid insurance. Some examples are: employer-sponsored benefits, Tri-Care and self-funded insurance plans. The primary insurance is responsible for most of the payment. Medicaid makes an extra payment, if applicable.

If you have primary insurance, you should always tell your provider that you have coverage other than Medicaid. This helps make sure your provider can bill correctly and get paid by both your primary and secondary insurance.

If your primary insurance does not make a full payment for the services that were given, they may submit to the secondary payor for payment. This may be UnitedHealthcare, another MCO or fee-for-service Medicaid. There may be some cases where you are responsible for the remaining balance after primary insurance has paid for the services. Two examples include: If the provider is not registered with the state of Texas Medicaid program, or if the services are not covered by the state of Texas Medicaid program.

The provider who rendered the service is first responsible for submitting the services for payment to the primary insurance. Then, if needed, they'd submit them to the secondary payor for an added payment.

Examples of which insurance coverage pays first (primary payor).

Example	Pays First	Pays Second
I need to see a doctor or provider.	Commercial insurance or Medicare	Medicaid
I need supplies, such as durable medical equipment. I have commercial insurance.	Commercial insurance or Medicare	Medicaid
I need hospital services.	Commercial insurance or Medicare	Medicaid
I need a prescription drug. I have commercial insurance.	Commercial insurance	Medicaid
I need a prescription drug. I have Medicare.	Medicare	Medicaid for some drugs
I need private duty nursing (PDN). I have commercial insurance.	Commercial insurance	Medicaid
I need private duty nursing (PDN). I have Medicare.	Medicare for some home health services	Medicaid
I need attendant services (Personal Care Services or Community First Choice).	Medicaid	—
I need Medically Dependent Children's Services.	Medicaid (for most long-term care services)	—



When you go to a provider, please be sure to bring all of your medical ID cards. This includes any primary insurance card and your Medicaid insurance card.