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**CAQH AND MAJOR HEALTH PLANS LAUNCH COB SMART -
A COLLABORATIVE SOLUTION TO IMPROVE HEALTHCARE CLAIMS PROCESSES**

COB Smart™ delivers timely and reliable coordination of benefits (COB) information

Washington, D.C. – February 19, 2014 – CAQH[®] and a number of major health plans today announced the launch of COB Smart™, a national coordination of benefits (COB) registry that enables providers and health plans to identify individuals with multiple forms of coverage before care is delivered. As a result, COB claims can be processed correctly the first time. The registry is already identifying COB for more than 100 million patients.

COB Smart is unique because it is designed to be an industry-wide, not-for-profit utility that streamlines COB processes for providers and health plans. COB Smart helps ensure that providers receive accurate payments, health plans reduce claim rework, and patients spend less time on registration forms and questionnaires.

“We are increasingly looking for ways to integrate technology solutions like COB Smart to streamline the claims process,” said Matthew G. Manders, President, Regional and Operations, Cigna Corporation. “Using COB Smart represents a collective commitment by the industry to reduce waste and improve the healthcare experience for customers and healthcare professionals.”

Not knowing the COB details for a patient can cause significant claims processing inefficiencies, which cost providers and health plans more than \$800 million annually. COB Smart helps streamline the claims process by identifying when a patient is covered by more than one health plan and providing critical insight into which health plan pays first. In turn, patients receive the full value of their benefits.

COB Smart is being rolled out on a market-by-market basis. The solution is currently live in 15 states; the remainder of the country is scheduled to go live later in 2014. The impact of this solution will amplify throughout the U.S. as more organizations adopt COB Smart.

“COB Smart is addressing the frustrations that patients, providers, and health plans sometimes experience with benefit coordination,” said Robin Thomashauer, Executive Director of CAQH. “Efficient COB processes are integral to ensuring providers receive the right payment and health plans process the correct claims the first time.”

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COB Smart/2

CAQH and its member health plans worked together to design COB Smart. Participating health plans include Aetna; AultCare; Blue Cross and Blue Shield of North Carolina; BlueCross BlueShield of Tennessee; CareFirst BlueCross BlueShield; Cigna; Health Net, Inc.; Horizon Healthcare Services, Inc.; Kaiser Permanente; UnitedHealthcare; and WellPoint, Inc., on behalf of its affiliated health plans. Each of these health plans has committed to adopt the solution.

COB Smart is the latest CAQH solution introduced to reduce costs and ease administrative processes. The CAQH Universal Provider Datasource (UPD[®]) is used by 1.2 million providers to share credentialing and other professional information with more than 700 health plans, hospitals and other related organizations. In addition, the CAQH electronic funds transfer (EFT) and electronic remittance advice (ERA) enrollment tool helps providers sign up to receive electronic payments and remittance advice from multiple health plans. Both of these CAQH solutions are available to providers at no charge.

CAQH is also leading the Committee on Operating Rules for Information Exchange (CORE[®]), a national multi-stakeholder collaboration of more than 140 participating organizations working to streamline administrative data exchange and improve payer-provider interoperability. CAQH CORE has been designated by the Department of Health and Human Services (HHS) as the author for federally-mandated operating rules under the Administrative Simplification section of the Patient Protection and Affordable Care Act (ACA).

For more information about COB Smart please visit www.caqh.org.

About CAQH

CAQH serves as a catalyst for industry collaboration on initiatives that simplify healthcare administration for health plans and providers, resulting in a better care experience for patients and caregivers. CAQH solutions help promote quality interactions between plans, providers and other stakeholders; reduce costs and frustrations associated with healthcare administration; facilitate administrative healthcare information exchange; and encourage administrative and clinical data integration. Visit www.caqh.org for more information. Follow us on Twitter at [@caqh](https://twitter.com/caqh).

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