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COB Smart Expands Nationwide to Identify Overlap in Health Insurance Benefits

CAQH Solution Provides Instant Access to Coordination of Benefits Information

WASHINGTON, DC – September 4, 2014 – CAQH® today announced that [COB Smart](#)™ has launched in all 50 states and the District of Columbia, enabling health plans and providers to identify overlapping insurance coverage nationwide. A CAQH Solution™, COB Smart determines when an individual is covered by more than one insurer and also indicates which insurer should pay first. The solution streamlines coordination of benefits (COB) activities so that healthcare claims can be processed correctly the first time.

Knowing accurate and timely COB information helps eliminate administrative inefficiencies that cost providers and health plans more than \$800 million annually, according to CAQH research. COB Smart helps ensure that providers receive accurate payments, health plans reduce claim rework, and patients spend less time on registration forms and questionnaires.

Real-world use of the solution among health plans shows COB Smart to be highly successful in helping process claims accurately the first time by discovering unknown instances of overlapping insurance coverage. One national insurer and early participant of COB Smart concluded that approximately four out of five records identified by COB Smart had not been previously detected as having other insurance in its eligibility system.

CAQH has continued to enhance COB Smart since announcing its [initial launch](#) in February. Participating health plans may now access a new COB Smart payer portal to search and immediately identify instances where overlapping coverage exists for their members. This latest feature returns complete information that enables the participating health plan to contact the other insurer also covering the member.

“COB Smart was collaboratively developed to streamline coordination of benefits processes for health plans and providers,” said Robin Thomashauer, executive director of CAQH. “With the solution now live nationwide, we are expanding coordination with leading clearinghouses and other solution partners to help integrate COB Smart into the provider workflow.”

Healthcare providers can work directly with health plans and clearinghouses to access the COB information. Providers should contact clearinghouses for more information about their plans for utilizing COB Smart.

Designed for industry-wide participation, COB Smart already is identifying COB for many of the nation's commercially insured patients and is being utilized by a number of major health plans.

To learn more or participate in COB Smart, email COB@caqh.org.

About CAQH

CAQH, a non-profit alliance, is the leader in creating shared initiatives to streamline the business of healthcare. Through collaboration and innovation, CAQH accelerates the transformation of business processes, delivering value to providers, patients and health plans. Visit www.caqh.org and follow us on Twitter: [@caqh](https://twitter.com/caqh).

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