



## **PROVIDER ALERT**

**July 15, 2010**

### **Dual Commercial/Medicaid Coverage**

Medicaid is always the payor of last resort. However, in some cases the PMHS will pay as primary for services rendered to Medicaid recipients who also have commercial coverage:

- The service is medically necessary, but is not a covered benefit under the commercial payor. Preauthorization by ValueOptions® Maryland is required.
- The service is medically necessary and is a covered benefit under the commercial payor, but the benefit is exhausted. Preauthorization by ValueOptions® is required.
- The service does not meet the primary payor's Medical Necessity Criteria, but meets the PMHS Medical Necessity Criteria. The provider must exhaust all levels of appeal to the primary carrier, and submit supporting documentation of such with the claim.

Medicaid will not pay as primary for the following:

- The claim was denied by the primary carrier for timely filing.
- The claim was denied because the provider is not participating with the primary carrier.
- The claim was denied for "no authorization" by the primary carrier.
- The consumer did not disclose primary coverage prior to receiving services.

Although authorization is not a guarantee of payment, providers are advised to obtain preauthorization from ValueOptions® Maryland for consumers who are commercial/Medicaid dually eligible.