

## Let's Sum It Up: 837 Professional COB Claims

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ZOLL Data Systems have responded to many calls, emails and support tickets regarding the 837 Professional COB claims specifically to Medicare Secondary Payor. This document is submitted as an initiative in educating our providers on what our software will output and what the carrier expects to receive.

Remember before we can discuss the COB output it is important that you understand the initial claim process. The example below contains the primary payor and also indicates the secondary payor. Relative to RescueNet Billing, the data output will contain all payors listed in the modify customer screen primary to Bill Patient. As a result, the initial claim will tell the primary payor that other insurance will be involved in the adjudication process. *The initial claim to the primary payor does not output contractual adjustments.*

### Example 1 (Initial 837 Professional Claim)

The initial claim is sent to the primary payor BlueCross BlueShield for payment with charges totaling \$722.00. In this example I've highlighted the primary payor, secondary payor and charges.

SBR\*P\*18\*\*\*\*\*BL~  
 NM1\*IL\*1\*HAPPY\*PATIENT\*\*\*\*MI\*123456789~  
 N3\*A PRETTY GOOD PLACE~  
 N4\*BROOMFIELD\*CO\*80021~  
 DMG\*D8\*19630729\*F~  
 NM1\*PR\*2\*BCBS\*\*\*\*\*PI\*123~  
 N3\*1800 38TH ST~  
 N4\*BOULDER\*CO\*80301~  
 CLM\*0519\*712\*\*\*41::1\*Y\*A\*Y\*Y\*B\*\*\*\*\*P~  
 CR1\*\*\*I\*A\*DH\*12~  
 CRC\*07\*Y\*04\*06\*09~  
 CRC\*07\*N\*02\*03~  
 HI\*BK:8628~  
 NM1\*77\*2\*SCENE~  
 N3\*2121 MS GIGGLES STREET~  
 N4\*GIGGLETOWN\*CO\*80021~  
 SBR\*S\*18\*\*\*MB\*\*\*\*MB~  
 DMG\*D8\*19630729\*F~  
 OI\*\*\*Y\*B\*\*Y~  
 NM1\*IL\*1\*HAPPY\*PATIENT\*\*\*\*MI\*123456789A~  
 N3\*A PRETTY GOOD PLACE~  
 N4\*BROOMFIELD\*CO\*80021~  
 NM1\*PR\*2\*MEDICARE\*\*\*\*\*PI\*02~  
 LX\*1~  
 SV1\*HC:A0427:SH\*700\*UN\*1\*\*\*1\*\*Y~  
 DTP\*472\*D8\*20050808~  
 REF\*6R\*1005~  
 LX\*2~  
 SV1\*HC:A0425:SH\*12\*UN\*2\*\*\*1\*\*Y~  
 DTP\*472\*D8\*20050808~  
 REF\*6R\*1006~

Procedure Codes	Charges
A0427	700
A0425	12

### Example 2 (SPR or 835 ANSI Remit Payments)

Procedure Codes	Charges	BCBS Allowed	BCBS Contractual	BCBS Pay	Deductible	Co-insurance
A0427	700.00	455.06	244.94	393.01		62.05
A0425	12.00	12.00		12.00		
Totals	712.00	467.06	244.94	405.01		62.05

Note: The allowed amount is total charges less contractual amounts (712.00-244.94=467.06).

Based on the payment from the primary payor you are now ready to submit an 837 COB claim to the secondary payor -Medicare. Everything identified in example 2 must output in the COB dat file to the secondary payor in order for the secondary payor to properly adjudicate the claim. To achieve the results, you must add the primary payment to a specific charge as well as add copay and deductible amounts if applicable. RescueNet Billing allows the user to check the box indicating the charge the credit applies to and to also edit amounts in order to add copay and deductible.

The COB claim contains three adjudication Loops:

- Loop 2320 (Claim Level Payments and Adjustments to include total contractual amount, total payment and total charge amount).
- Loop 2400 (Charge Level Approved Amount). Loop 2430 (Charge Level Payments and Adjustments. This amount is a breakdown of the information contained at the claim level).

The sum of Loops 2320 and 2430 must match or your claim will be rejected.

### Example 3 (837 Professional COB Claim with claim level and line level detail)

Using the claim and payment information from examples 1 and 2, the MSP will receive the following adjudication details (*some claim information omitted intentionally*):

Procedure Codes	Charges	Allowed/Approved	Contractual	Payments	Deductible	Co-insurance
A0427	700.00	455.06	244.94	393.01		62.05
A0425	12.00	12.00		12.00		
Totals		467.06	244.94	405.01		62.05

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CLM*0519*712***41::1*Y*A*Y*B*****P~
SBR*P*18***OT****BL~
Loop 2320 (claim level adjustments and payments)
CAS*CO*A2*244.94~
AMT*D*405.01~
AMT*B6*467.06~
DMG*D8*19630729*F~
OJ***Y*B**Y~
NM1*IL*1*WHYTE*LINDA****MI*123456789~
N3*1129 WEST 112TH AVE*UNIT B~
N4*WESTMINSTER*CO*80234~
NM1*PR*2*BCBS*****PI*123~
DTP*573*D8*20051010~
Loop 2400 (Charges)
LX*1~
SV1*HC:A0427:SH*700*UN*1***1**Y~
DTP*472*D8*20050808~
REF*6R*1005~
AMT*AAE*455.06~
Loop 2430 (Charge/Line Level Payments and adjustments)
SVD*123*393.01*HC:A0427:SH:::ALS EMERGENCY**1*1~
CAS*PR*2*62.05~
CAS*CO*A2*244.94~
DTP*573*D8*20051010~
Loop 2400 (Charges)
LX*2~
SV1*HC:A0425:SH*12*UN*2***1**Y~
DTP*472*D8*20050808~
REF*6R*1008~
AMT*AAE*12~
Loop 2430 (Charge/Line Level Payments and adjustments)
SVD*123*12*HC:A0425:SH:::ALS MILEAGE**2*2~
DTP*573*D8*20051010~

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Attention should be given to how the sums of Loop 2320 are equal to the adjudication in Loop 2430.