

Coordination of Benefits (COB)

- **Definition of Coordination of Benefits (COB):** It is the process of determining which of two or more medical coverages will have the primary responsibility of processing/paying a claim and the extent to which the other policies will contribute.
- Missionary Medical (MM) is not insurance and should always be the last payer.
- Missionaries should have a copy of their family insurance card.
 - They should present their Family Insurance ID card **first** for all medical visits and at the pharmacy.
 - They should present Missionary Medical ID card **second** (except for pre-mission care).
- When no Family Insurance exists, use the MM ID card first (for authorized care).
- Everyone in the mission should utilize MM contracted providers (unless instructed otherwise such as for infield surgeries, inpatient stays or other high dollar care directed by a MM Nurse).
- For Pre-mission conditions **only** the family insurance ID card should be used.

Copayments

- Missionaries should pay at the time of service a \$10 copay for applicable services or \$10 per prescription, when MM is used (*even when family medical insurance is involved*).
- Applicable services include:
 - Office Visits
 - Emergency Room/Urgent Care
 - Physical/Occupational/Chiropractic Therapy
 - Prescriptions
- What if a provider is requiring higher copay due to family medical insurance?
 - Explain that only \$10 is required and have provider run both cards.
 - Worst case scenario present MM ID card first and MM will pay the provider, then chase payment from family insurance.
- If issues arise where the provider or pharmacy won't run both ID cards or if a higher copayment is expected, contact MM at 800-777-1647.

Billing Statements

- **As you receive them,** send billing statements to MM for resolution.
 - Email to mmstatements@dmba.com or Fax to 801-578-5907.
 - For questions regarding statements, contact MM at 800-777-1647.
- **Missionaries should always use the Mission Office address** when receiving medical care to ensure billing statements are sent there and then forwarded to MM.
 - Failure to do so may result in delayed payment of bills and of having collection issues that can potentially damage credit for the missionary in the future (difficulty in getting a loan for college, car, wedding ring, etc.).

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