

NYRx Third-Party Liability and Coordination of Benefits

Third-party liability (TPL) means there is an insurer, in addition to Medicaid, responsible for paying some or all a person's medical costs. TPL providers could be commercial health plans or Medicare. Coordination of benefits (COB) is the process used to determine how medical services, including prescriptions, will be covered when a person has TPL.

- COB ensures the correct party pays first.
- Medicaid is always the payor of last resort; federal regulations require that all other available resources be exhausted before Medicaid considers payment.
- NYRx, the Medicaid pharmacy program pays the lesser of patient responsibility (PR), or up to the NYRx reimbursement amount. PR could include deductible, co-insurance, copay, or another patient-responsible amount.

What Pharmacy Providers Need to Do

- If a member has TPL the pharmacy should submit the claim to their TPL provider prior to submitting the claim to NYRx. For detailed pharmacy billing instructions, see the *Update to New York State Medicaid Fee-for-Service Pharmacy Billing Instructions for Coordination of Benefits Submission* article published in the May 2023 issue of the [Medicaid Update](#).
- If a claim is denied at the pharmacy with a response *client has other insurance*, the pharmacy should ask the member for the other insurance information and submit the claim to the other insurance, following all the requirements of the other insurance, including prior authorization (if needed), before submitting to NYRx.
- If TPL information is not available, the pharmacy should access [ePACES](#) to conduct an eligibility check. The [ePACES](#) system will verify other active insurance coverage information that the pharmacy should use for claim submission.
Note: If a member has worker's compensation, that information will also appear in [ePACES](#).
- If a member indicates they no longer have other insurance coverage the pharmacy should direct the member to where their Medicaid eligibility was determined such as their [Local Department of Social Services \(LDSS\)](#) or the [New York State of Health Marketplace](#). This will allow the member to get their information updated as efficiently as possible.

Resources

- [Coordination of Benefits Medicaid Update](#)
- [ePACES](#)

Contact Information

The NYRx Education & Outreach Call Center is available by phone at 1-833-967-7310 or by email at NYRxEO@primetherapeutics.com from 8:00 AM to 5:00 PM ET, Monday through Friday, excluding holidays.

The NYRx Education & Outreach team hosts virtual office hours every week for stakeholders to ask questions related to NYRx and care coordination. Visit the [NYRx Education & Outreach website](#) for more information.