**Clermont County Insurance Consortium (CCIC)**

**Spouse Coordination of Benefits (COB) Procedural Changes July 1, 2019**

Effective July1, 2019, the procedures will change regarding the processing of the CCIC Spousal Coordination of Benefits Eligibility Certification (the “Form”). The certification form will still be required as indicated in the Spouse Coordination of Benefits (COB) Implementation document January 1, 2015. However, the new process will be:

1. HR/Payroll will provide the Form to all employees newly enrolling a spouse for coverage in the CCIC sponsored health and/or prescription drug insurance plan (the “Plan”).
2. The employee has 30 days from the requested date of coverage to return the completed Form to HR/Payroll.
3. If the Form is deemed complete, HR/Payroll will take the appropriate action:
	1. If the spouse is exempt from the COB, spouse will be left on the Plan with the Plan being the primary payor of benefits. HR/Payroll will upload the Form to the employee’s file cabinet in Benelogic.
	2. If the spouse is not exempt, and provides proof of enrollment from the spouse’s other coverage, spouse will be left on the Plan with the Plan being the secondary payor of benefits. HR/Payroll will:
		1. Upload Form to the employee’s file cabinet in Benelogic.
		2. Complete the required data fields in the Anthem COB spreadsheet.
		3. Send the Anthem COB spreadsheet to the EPC via fax or password protected. EPC will upload the COB spreadsheet to Anthem for processing via Anthem secured site..
4. If the Form is deemed incomplete, or if it is not returned timely (30 days from enrollment), HR/Payroll will terminated spouse’s coverage immediately, notify the employee of the action, and document the employee’s file/file cabinet.