

# COB in Context: Considering the Member Lifecycle

Break out of hyper-focusing on the claim payment lifecycle and analyze claims within the context of the human experience.

Here are just a few examples of things to consider when determining COB:

START





$$E=mc^2$$

## Graduate from college

Is the member:

- Employed? If so, by whom?
- On their parents' insurance?
- On the Health Insurance Marketplace or Medicaid?



## Getting married

Is the member:

- Using their spouse's health plan?
- Maintaining dual insurance coverage?
- Married to someone who has more than one health plan?
- Using separate health plans for different care?



# New job

Is the member:

- On the new employer's offered plan?
- Joining the new plan or defaulting onto a spouse's plan?
- On Medicare/Medicaid/Affordable Care Act insurance?
- Still covered by their former employer's plan?



GET A  
NEW JOB

# Welcome a child

Is the member:

- Covering care with their own insurance?
- Using multiple sources of coverage?
- Enrolling the child into the plan?
- Covered by state mandate or contract?
- Affected by any employment overlap during care?



WELCOME  
A CHILD

# Retirement

Is the member:

- Still employed?
- Enrolled in Medicare or a Medicare Advantage or supplemental plan?
- Covered under a retirement plan?
- Married and covered under a spouse's health insurance?

With Cotiviti, sorting out these questions is made simple by using our Coordination of Benefits Validation (COB Validation) solution. We deliver >98% sustainability on validated findings with most complete and current information available. To learn more, explore the [full solution benefits here](#), or contact us at [answers@cotiviti.com](mailto:answers@cotiviti.com).



TURN  
AGE 65



RETIRE

