

Physician Toolkit

How to Submit Crossover Claims to Medi-Cal Plans

Under the Coordinated Care Initiative (CCI), certain dual eligible beneficiaries who choose not to enroll in Cal MediConnect will still be mandatorily enrolled in Medi-Cal plans for their Medi-Cal benefits, including Medicare cost sharing. This document explains how physicians can bill the Medi-Cal payment portion for dual eligible beneficiaries in Medi-Cal plans.

For such beneficiaries Medicare should be billed as usual. Medicare will pay 80 percent of the Medicare fee schedule. The 20 percent copay cannot be billed to dual eligible patients. Instead, these “crossover claims” must go to the patient’s Medi-Cal plan, which will pay any amount owed under state Medi-Cal law. Please note that since 1982, state law has limited Medi-Cal’s reimbursement on Medicare claims to an amount that, when combined with the Medicare payment, does not exceed Medi-Cal’s maximum payment for similar services. Consequently, if the Medi-Cal rate is 80 percent or less than the Medicare rate for the service rendered, Medi-Cal will not pay anything on these crossover claims. In 2014, primary care services in Medi-Cal are paid at 100 percent of the Medicare fee schedule. For more information about how payment works for physicians serving beneficiaries in Medicare and a Medi-Cal plan, please see the physician payment fact sheets available at www.CalDuals.org/providers.

The CMS Coordination of Benefits Agreement (COBA) Program allows these crossover claims to go directly to the Medi-Cal plan after the claims have been submitted to Medicare. As most Medi-Cal plans are not yet participating in this automated process, the chart below outlines how Medicare providers should submit their Medi-Cal claims to each plan.

Providers should use the Medi-Cal eligibility verification system to identify a patient’s Medi-Cal plan. Learn more about this system at www.Medi-Cal.ca.gov/Services.asp.

Physicians do not need to be contracted with a Medi-Cal plan’s network to submit a crossover claim.

Health plan	CCI County participation	If a provider needs to submit a Medi-Cal crossover claim, how should they do that?
Alameda Alliance Provider Relations: (510) 747-4510	Alameda	Submit paper claims with Medicare EOB to: Alameda Alliance Claims Dept P.O. Box 2460 Alameda, CA 94501
Anthem Blue Cross Provider Relations: (855) 817-5768	Alameda	Submit paper claims with Medicare EOB to: Anthem Blue Cross P.O. Box 60007 Los Angeles, CA 90060-0007