Avoid claims delays and denials when filing claims for Medicare-eligible UnitedHealthcare Commercial members.

Claims denials and delays can be avoided when you understand how Medicare Crossover works when Medicare is the primary payer on a Medicare-eligible UnitedHealthcare member’s claim.

If you do submit a separate claim to UnitedHealthcare where Medicare is the primary payer, the claim may be denied because the Medicare Explanation of Benefits (EOB) is missing from the claim. Even if a claim is submitted along with the Medicare EOB, it may be denied as a duplicate claim if Medicare already submitted the claim to UnitedHealthcare.

Most Medicare-eligible UnitedHealthcare Commercial members are automatically enrolled in Medicare Crossover. Please follow these steps when filing claims for these members:

1. **File the primary claim to Medicare.** You will usually receive the Explanation of Medicare Benefits (EOMB) within 15 to 20 days.

2. **Once you receive the EOMB** for the primary claim, check to see if it includes code MA-18. This indicates the claim has been forwarded by Medicare to the secondary payer, for example, UnitedHealthcare.

3. **If code MA-18 is included,** allow an additional 15 to 30 days for UnitedHealthcare to receive and process the claim from Medicare.

4. **If you do not receive payment** after the allotted timeframe, check the claim status to verify UnitedHealthcare received the secondary claim from Medicare by logging in to your account at [UnitedHealthcareOnline.com](http://UnitedHealthcareOnline.com) or checking the claims status through your vendor or clearinghouse. Sending a duplicate claim could delay the payment process and create confusion for the member.

5. **If code MA-18 is not included** on the EOMB, the claim was not crossed over. You should file the claim electronically to UnitedHealthcare with the required information from the EOMB. Refer to [UnitedHealthcareOnline.com](http://UnitedHealthcareOnline.com) > EDI Education for Electronic Transactions > Quick Tips for Electronic Claims > **COB electronic claim requirements - Medicare primary** for specific details.

Learn more about Medicare Crossover at [UnitedHealthcareOnline.com](http://UnitedHealthcareOnline.com) > EDI Education for Electronic Transactions > Quick Tips for Electronic Claims > **Medicare Crossover**.

If you have questions or would like to learn more about Medicare Crossover, please contact the UnitedHealthcare Provider Call Center at 877-842-3210. Thank you.