



New York State Department of Health
UNINSURED CARE PROGRAMS
Empire Station . PO BOX 2052. Albany, NY 12220
1-800-542-2437

Frequently Asked Questions – Coordination of Benefits

What is Coordination of Benefits (COB)?

*Some ADAP participants have one or more health plans in addition to ADAP that can pay for prescription drugs. Coordination of Benefits means each of the health plans pay a share of the total bill for the medication. **

How does COB work? Do I have to do anything?

*When you go to the pharmacy, present all of your health plan card(s). As long as the drug is covered by ADAP, the pharmacy will bill the insurance plan first (primary carrier) and ADAP second (secondary carrier). **

In the past ADAP just billed my insurance plan, why is this changing?

Before 2006, pharmacies did not have the ability to bill more than one health plan. Pharmacies can now bill more than one plan for drug claims.

Why is ADAP making me use my insurance?

*Funding for ADAP is limited. By coordinating benefits with insurance plans, ADAP is able to extend the limited resources we have to provide the most coverage for all of our participants. **

Does this mean I have to use my insurance instead of ADAP?

No, this means you will use your insurance plan with ADAP. You will need to present your insurance card and ADAP card so that you do not have to pay anything for medications that are covered by ADAP.

What do I do if the pharmacy tells me my insurance is rejecting the claim?

If the medication is covered by ADAP tell the pharmacy to bill ADAP. If it is not a medication covered by ADAP you will need to contact your insurance plan. ADAP cannot pay for drugs that are not on the formulary (drug list).

If I have to give my insurance card to the pharmacy why does ADAP still need Assignment of Benefit (AOB) forms?

ADAP requires you to complete an Assignment of Benefit form so that we can bill your insurance company in case the pharmacy cannot complete the multiple plan billing process.

What do I do if my insurance plan only works with some pharmacies?

You should always use a pharmacy that works with your insurance plan. Contact your insurance plan for a list of participating pharmacies. Once you have the list, contact ADAP at 1-800-542-2437. We can help you find a pharmacy that will work with your insurance plan and ADAP.

What if my health coverage changes or I have more questions?

*Call the ADAP hotline at: 1-800-542-2437
Monday – Friday, 8:00 AM to 5:00 PM*

*or in writing to: **Uninsured Care Programs**
Empire Station
P.O. Box 2052
Albany, NY 12220*

***PARTICIPANTS WILL NOT BE CHARGED A CO-PAY FOR MEDICATIONS THAT ARE COVERED BY ADAP.**