



## FAST FACTS Premiums for Participants with Dual Coverage

### WHAT IS DUAL COVERAGE?

Dual coverage occurs when a Participant or dependent is eligible for both primary and secondary coverage under the MPI Health Plans. For example:

- A married couple who each qualify for benefits under the MPI Health Plans.
- Dependent children whose (married or unmarried) parents each independently qualify for benefits under the MPI Health Plans.

### DOES MY SPOUSE AND I BOTH HAVE TO PAY PREMIUMS?

If you, your spouse, and your eligible dependents all want to continue having dual coverage then both Participants must pay a premium.

If only one Participant pays the applicable premium, the Participant paying the premium and any eligible dependent children will have primary coverage only.

If neither Participant pays a premium, each Participant and any eligible dependent children will not be covered.

### HOW MUCH ARE THE PREMIUMS FOR DUAL COVERAGE PARTICIPANTS?

Premium amounts for dual coverage Participants:

- Participant-only = \$21 per month, paid quarterly
- Participant + one dependent = \$44 per month, paid quarterly
- Participant + two or more dependents = \$68 per month, paid quarterly

### HOW ARE MY ANTHEM PPO HEALTH CLAIMS PAID IF I HAVE DUAL COVERAGE?

If your claim is for a covered service from an in-network provider, MPI will pay 100% of the Allowable Amount and the Participant will pay nothing.

*If your claim is for a covered service from an out-of-network provider, MPI will:*

1. Determine the Allowable Amount for the claim (The 70<sup>th</sup> Percentile of the Usual And Customary Rate for the procedure or service within the region),
2. Calculate 50% of the Allowable Amount to determine the *primary* Normal Benefit,
3. Subtract the applicable co-payment from the Normal Benefit to determine the *primary* payment amount,
4. Calculate 50% of the Allowable Amount to determine the *secondary* Normal Benefit,
5. Subtract the applicable co-payment from the Normal Benefit to determine the *secondary* payment amount,
6. Pay the provider the primary and secondary payment amounts,

Generally, in this scenario, the Participant will be responsible for paying the co-payments and any unpaid balance from the original charged amount.