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Frequently Asked Questions:

1. My child is covered under both parent's policies, how do I know which insurance is primary?

If you are lucky enough to have two insurance policies covering your children it is easy to determine which one is considered primary. The insurance companies all agree on the "Birthday Rule".

Whichever parent's birthday falls first in the year, that insurance is primary. They use the month as the determining factor, NOT the year. For example: If Mom's date of birth is 6/1/63 and Dad's is 12/1/62, mom's insurance would be considered primary and Dad's is secondary.

Exceptions to this rule:

If your child is covered by any other insurance in addition to Tricare, the other insurance will be primary and Tricare will be secondary regardless of the "Birthday rule".

If your child has an individual policy but is also covered under a parent or guardian's policy, the child's individual policy would be primary.

If your child is covered by Medicaid or a Medicaid HMO, this insurance will be secondary to any private or commercial policy including Tricare.

2. If my child has Medicaid, do I HAVE to give you any commercial policy information that they may have?

Yes, we MUST file any commercial insurance prior to filing any Medicaid policy. It is considered insurance fraud if you do not disclose that information. Medicaid is ALWAYS considered a secondary policy if any private or commercial insurance is owned.

3. Will you bill my secondary insurance?

Yes, we will file your secondary insurance after we have received payment and/or the Explanation of Benefits from your primary insurance.

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