

Clarification of INTEGRITY for Duals Electronic Remittance Advice Format

March 3, 2026

Neighborhood is clarifying how electronic remittance advices (ERAs) display for services covered under our INTEGRITY for Duals (HMO D-SNP) plan. As a reminder, this plan covers members who are eligible for both Medicaid and Medicare.

For these claims, a coinsurance amount may appear on the Medicare line and in the claim totals section of the ERA. **Members may NOT be billed for these amounts.** Under INTEGRITY for Duals, **member responsibility for covered services is \$0.**

Line #	Date of Service	Procedure Code	Mod (s)	Units	Charged Amount	Allowed Amount	Denied Amount	Deduct. Amount	Copay /Coins	Of Allowed	Of Paid	Payment	CP	EX Code
1	01/29/26-01/29/26	99214	95	1.00	270.00	138.53	0.00	0.00	0.00/27.71	0.00	0.00	108.60	N	27 Sequstration 1185
1	01/29/26-01/29/26	99214	95	1.00	270.00	17.45	0.00	0.00	0.00/0.00	110.82	0.00	17.45	N	172 3032 1185
Interest Paid												0.00		
Withholds												0.00		
Claim Totals					270.00	138.53	0.00	0.00	0.00/27.71	110.82	0.00	126.05		

Why Coinsurance Appears on the ERA

When a service is covered by both Medicare and Medicaid:

- The first row of each claim line of the ERA reflects the Medicare adjudication outcome of the claim.
 - Medicare applies a coinsurance amount.
- The second row of each claim line reflects the Medicaid adjudication outcome of the claim.
 - Medicaid processing eliminates member liability.

Although coinsurance is reflected in the ERA, the member is not responsible for that amount.

Why the Amounts May Not Match

Please note that the Medicare coinsurance amount may not always match the Medicaid payment amount. This difference is the result of coordination of benefits (COB) processing and “lesser of” logic. When coordinating benefits for members with a primary health plan, Neighborhood pays the **lesser of**:

- the Neighborhood allowable amount minus the primary carrier’s payment, **or**
- the member’s responsibility (e.g., Medicare coinsurance).

Because of this, the Medicaid payment for a claim line may be lower than the Medicare coinsurance amount.

- **Medicare** calculates the coinsurance amount.

- **Medicaid** determines payment using lesser of logic, so the payment may not equal the full Medicare coinsurance.
- **Member responsibility is reduced to \$0.**

Together, the Medicare and Medicaid payments make up the provider's total reimbursement.

If you have questions regarding a specific claim, please contact Provider Services at 1-800-963-1001.