
Important Reminder: Do Not Bill INTEGRITY for Duals Members for Cost Share

Neighborhood News – July 2026

Neighborhood Health Plan of Rhode Island (Neighborhood) is reminding providers that **members enrolled in INTEGRITY for Duals (D-SNP) may NOT be billed for Medicare cost share amounts for covered services.**

This applies regardless of what appears in the coinsurance or copayment fields on the Electronic Remittance Advice (ERA).

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 may apply a patient cost share amount (i.e. deductible/copayment/coinsurance)
- The second row of each claim line reflects the Medicaid adjudication outcome of the claim.
 - Medicaid processing eliminates the patient responsibility

Medicare/Medicaid Crossover

The Medicaid Program reimbursement for crossover claims is always capped by the established Medicaid Program allowed amount, regardless of coinsurance or deductible amounts. This includes Medicare replacement policies.

Professional Crossovers

The Medicaid program will pay the lesser of:

- The difference between the Medicaid program allowed amount and the Medicare payment (Medicaid program allowed minus Medicare paid); or
- The Medicare coinsurance and deductible up to the Medicaid program allowed amount

When the Medicare reimbursement is greater than the Medicaid allowance, no reimbursement is issued as the service is considered paid in full by the primary payor, in this instance Medicare.

Understanding the Medicare Payment (Line 1)

Neighborhood has received questions about how payment amounts are calculated.

For the Medicare portion of the claim:

1. The Medicare allowed amount is determined
2. Member Cost share is applied

3. A 2% sequestration reduction is applied to the remaining balance
4. The final result is the payment amount shown on the ERA

Important:

The sequestration amount is not currently displayed as a separate line item, which may cause the payment amount to appear different than expected when compared to the allowed amount and coinsurance.

Neighborhood is evaluating enhancements to improve transparency of this calculation.

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