



THIRD PARTY LIABILITY

TPL Investigation

- When Gateway's system shows another insurance plan is primary, you must submit an EOB from the primary carrier along with your claim in order to receive payment on the first submission.
- In those instances where your findings show Gateway as primary and we show another plan as primary, you have the option of initiating a Third Party Liability (TPL) investigation.

Investigations can be initiated in two ways:

- When Member Services MS receives a call from a member stating no other insurance exists, Member Services will notify our TPL Department and an investigation will begin.
- Attach an EVS slip, NaviNet form, or letter including policyholders ID # and eligibility information to your claim or remit and send to our billing address.

Investigation:

- When attaching any of the above mentioned forms other than an EOB, your claim will be denied D11, but will be sent to our TPL Unit for investigation. (*Note – The billed amount on the EOB must match the billed amount on the claim submitted to Gateway.*)
- The TPL Unit will look in the State System and our system. If the State System reflects that there is no TPL or that the TPL has an end date, then our system will be updated.
- TPL Unit will contact Insurance Carrier if necessary (necessary when information in State system differs from our system) to investigate TPL.
- If the TPL Unit verifies that the member does not have additional coverage, the TPL Unit will have our system updated. An electronic form is sent to the State to notify them of the changes.

Claims Processing and timeframe for completion:

- If claims were processed in the last 120 days and coverage in the system is no longer applicable, a request will be sent to our claims processing office to have claims reprocessed and paid based on the results of the investigation.
- If it's determined that the member does have TPL, Gateway can and will take back any payments issued within the past 120 days. This will appear on the provider's remittance.
- Reviews are worked within 10 to 13 days once they are received in Gateway's TPL investigation dept. The State may take an additional 30 days to update their system from receipt of Gateway's electronic notification of insurance information changes.
- Member Services (MS) will notify member of outcome, *if initial inquiry began with MS contact*. - If contact was not initiated with MS but information was attached to claims, records will be updated and member will not be notified.