

Network Notification

Notice Date: August 29, 2025
To: Senior Care Options and One Care Providers
From: Commonwealth Care Alliance, Inc. (CCA)
Subject: Crossover Claims Payment Methodology Go-Live

Summary

Commonwealth Care Alliance, Inc. (CCA) serves dually eligible individuals through our Senior Care Options and One Care products. Reimbursement from the state and federal government presumes the use of the crossover claims methodology for dual-eligible enrollees. CCA will now begin to apply the existing crossover claims payment methodology to all applicable claims incurred in 2025 and moving forward. Aligning with MassHealth's approach enables us to better support our members, meet regulatory requirements, and responsibly manage public funds.

What is a Crossover Claim?

A crossover claim occurs when a patient is covered by more than one insurance program, such as Medicare and Medicaid. In these cases, the provider first submits the claim to the primary payer (usually Medicare). After Medicare processes and pays its portion, the claim information is automatically sent ("crossed over") to the secondary payer (Medicaid) for consideration of any remaining balance. This process ensures patients receive the full benefit of both insurance plans.

One Example of How Crossover Claims Process

1. Medicare allows \$500 for a hospital outpatient CT scan. The patient cost share is 20%, or \$100. This means the Medicare payable amount is \$400 (\$500 - \$100).
2. Medicaid also lists the payment for this service at \$500.
3. Because the Medicare payable amount does not exceed the Medicaid amount, the plan makes a crossover payment to make up the difference.
4. The Medicaid crossover payment is \$100, resulting in a \$500 total reimbursement to the hospital.

Provider Impact

There is no change in the way providers will submit claims. By applying the crossover payment methodology in alignment with MassHealth guidelines for crossover claims, providers may see a reduction in overall reimbursements. We recognize this change may affect your organization and appreciate your understanding as we comply with state and federal guidance.

Questions?

For more information, please contact CCA Provider Services at **1-866-420-9332**. Hours of availability are 8:00 a.m. to 5:00 p.m. Monday through Wednesday and Friday, and on Thursdays from 8:30 a.m. to 5:00 p.m. Eastern Time (ET).

Thank you for your continued partnership and commitment to those we mutually serve.