

Medicaid and Private Insurance

Question and Answer Guide

Can I have Medicaid and private insurance at the same time?

Yes, you can have Medicaid and private insurance at the same time. Private insurance is your primary coverage. It pays first for services. Medicaid is your secondary coverage, meaning it pays last.

Can I be in Medicaid managed care (MCO) and have private insurance?

If your private insurance plan has full medical coverage, you shouldn't be in Medicaid managed care. You will be in regular Medicaid.

If you or your child are in an MCO and have private insurance, it is likely because Medicaid does not know about your private insurance. You must tell Medicaid about your private insurance.

How can I tell Medicaid about my private insurance plan?

It is important to call Medicaid right away if you have a change in your private insurance. You need to tell Medicaid if you get a new private insurance plan or your private insurance plan ends. You may also have to call if Medicaid is not aware of your current insurance. This can help avoid any billing issues.

You should call the Third-Party Liability (TPL) Update Line at (217) 524-2490. Have the Medicaid Recipient Identification Number (RIN) for each member ready. You will also need your private insurance plan information. It's best to have the private insurance card nearby. When you call, listen to the messages. Here is what you need to press to talk to someone:

- Press 1 for English or 2 for Spanish.
- Press 4 to speak to the TPL Line to provide your insurance information. It may ring a few times, but you should be able to reach someone to help.

Can I email Medicaid to update my private insurance information?

You can also send an email to hfs.tpl.1442@illinois.gov. Your message will need to include the below information for each family member:

- RIN
- First and last name
- Date of birth
- Private insurance plan information: Insurance name, insurance ID, and group number

It helps to provide a picture of the front and back of the private insurance card as well.

My family has Medicaid and private insurance. Should we get any bills for services? Do we have to pay a copay for office visits or medications?

If you or your child has Medicaid and private insurance, you should not have any cost sharing. Cost sharing is charges like copays for visits or medicine, deductibles, or coinsurance.

This is true if you are going to a provider that accepts both your private insurance and Medicaid. The services must also be services that Medicaid covers. Some services might need a special approval for Medicaid to cover it.

If Medicaid does not cover the services, you can be charged private insurance costs. If the provider does not accept Medicaid, you can be charged private insurance costs.

What should I do if I get bills?

First, you should call the provider who sent you the bill. Make sure the provider accepts both your Medicaid and private insurance. Make sure that the insurance information they have for you or your child is correct.

Make sure that Medicaid and your private insurance cover the services. You must follow insurance rules for both plans. This might include getting a referral or a special approval for services.

If you need more help, you can call the Department of Healthcare and Family Services (HFS) Health Benefits Hotline at (800) 226-0768. If you have a Medicaid managed care plan, you should contact Member Services for your MCO. This is on your Member ID card.