

Alabama Medicaid requires providers to file claims with a recipient's primary insurance before submitting a claim to Medicaid for reimbursement. This ensures compliance with federal regulations that mandate Medicaid to be the payer of last resort.

What Providers Need to Know:

- Third party liability (TPL) information is displayed under the panel titled TPL in the Alabama Medicaid Web Portal when verifying eligibility.
- If a Medicaid recipient has third party coverage (TPL), providers must submit a claim to that insurer first.
- Medicaid will only process claims after the primary insurer has either paid or issued a valid denial.
- For claims to be considered for Medicaid payment, the other payer patient responsibility (the deductible, coinsurance, and co-pay amounts) must be greater than zero.

Web Portal Eligibility TPL Data

12.7.1 TPL Panel Narrative

The TPL panel displays specific information about the recipient's third party liability (TPL) coverage.

Navigation Path: [Eligibility] – [Eligibility Verification] – [search]

12.7.2 TPL Panel Layout

TPL			
Policy Holder	[Redacted]	Carrier Number	[Redacted]
Policy Number	[Redacted]	Carrier Name	[Redacted]
Group Number	[Redacted]	Carrier Address 1	[Redacted]
Coverage Type	[Redacted]	Carrier Address 2	[Redacted]
Effective Date	[Redacted]	City	[Redacted]
End Date	[Redacted]	State	[Redacted]
Zip Code	[Redacted]		
Policy Holder	[Redacted]	Carrier Number	[Redacted]
Policy Number	[Redacted]	Carrier Name	[Redacted]
Group Number	[Redacted]	Carrier Address 1	[Redacted]
Coverage Type	[Redacted]	Carrier Address 2	[Redacted]
Effective Date	[Redacted]	City	[Redacted]
End Date	[Redacted]	State	[Redacted]
Zip Code	[Redacted]		

TPL Paid Claim Information

Other payer patient responsibility amounts (the deductible, coinsurance, and co-pay amounts) are captured by providers including this information in the TPL header and TPL detail fields when submitting a claim to Medicaid. Medicaid uses this information to determine the amount of Medicaid payment.

For claims to be considered for payment, the patient responsibility must be greater than zero or the claim will be denied with the denial message “TPL Patient Responsibility is Zero for

payor". Patient responsibility will be calculated by adding together any co-payment, coinsurance, and deductible.

For professional claims, other payer amounts are captured at the header and the detail levels. The total submitted at the header should balance the totals submitted at the detail. Medicaid will pay the lesser of the other payer patient responsibility or the Medicaid allowed amount minus the other payer paid amount.

AL Medicaid Web Portal TPL Header* Field:

TPL
*** No rows found ***
Select row above to update -or- click Add button below.

Policy Number	
Plan Name	
Relationship to Insured	
Carrier Code	[Search]
Carrier Name	
Payer Respons. Code	Primary
Paid Date*	
Paid Amt*	
Deductible Amt	
CoInsurance Amt	
CoPay Amt	
TPL Denial	
Denial Amt	
Denial Reason Code	
Policy Holder	
Last Name	
First Name, MI	
Date of Birth	

delete add

*The combined total of all claim detail line items should be entered in TPL payment, deductible, coinsurance, and/or copay fields as applicable.

AL Medicaid Web Portal TPL Detail* Field:

Third Party Payments (Detail Item 0)
*** No rows found ***
Select row above to update -or- click Add button below.

Carrier Code	
Paid Date	
Paid Amt	
Deductible Amt	
CoInsurance Amt	
CoPay Amt	
TPL Denial	
Denial Amt	
Denial Reason Code	

delete add

*This must be completed for each line item individually.

TPL Denied Claim Information

In instances where TPL denied, please verify the denial reason is on the Accepted TPL Denial Reason Codes list prior to submitting a claim to Medicaid. Denial reasons that are not on this list are considered provider correctable. Providers are encouraged to resolve the TPL denial with the primary insurance.

If the denial reason is present on the Accepted TPL Denial Reason Codes list, providers should follow the TPL Denial Claims process outlined in ALERTs provided below.

TPL Resources

Alabama Medicaid Third Party Liability Program Area Page:

https://medicaid.alabama.gov/content/7.0_Providers/7.1_Third_Party.aspx

Enhancement to Third Party (TPL) Denial Claims Process ALERT:

https://medicaid.alabama.gov/alert_detail.aspx?ID=13860

Clarification to Third Party (TPL) Denial Claims Process ALERT:

https://medicaid.alabama.gov/alert_detail.aspx?ID=15365

Accepted TPL Denial Reason Codes for Electronic Billing:

https://medicaid.alabama.gov/documents/7.0_Providers/7.1_Benefit_Coordination_3rd_Party/7.1_TPL_Denial_Reasons_Accepted_Revised_5-1-20.pdf

Update Recipient Health Insurance Information (add/remove TPL):

https://medicaid.alabama.gov/content/7.0_Providers/7.1_Third_Party/7.1.5_Update_Insurance_Info.aspx

Contact Information for Billing Assistance

Department	Function	Contact Number
Provider Assistance Center	Assist providers with billing questions, procedure code reimbursement information, and general questions	1-800-688-7989
Electronic Media Claims Helpdesk	Assist providers with Medicaid's Interactive Web Portal account, PES, vendor related issues, electronic transmission, and pharmacy billing issues	1-800-456-1242
Provider Relations Representative	Assist providers with in-depth billing issues and training on Medicaid's Interactive Web Portal and PES	1-855-523-9170 Refer to the Medicaid website for extension and email contact information