Multiple polices? Update your information with one simple tool.

Are you covered under more than one health insurance policy? Use our Coordination of Benefits (COB) tool to update your policy information so your claims are processed accurately and promptly.

To update your COB information:

• Visit HorizonBlue.com and sign in to Member Online Services.
• From the I Want To... menu, choose Update Additional Insurance.
• Choose the name of the person for whom you are updating COB information from the Update Additional Insurance Information For dropdown menu.
• Select the button next to the appropriate response, either:
  – YES, I or someone covered under my policy has coverage with another insurance carrier that has been added or changed within the last 12 months.
  Or
  – NO, I do not have additional coverage with another insurance.
• Follow the on-screen prompts to complete the update.

You will receive a confirmation number documenting the update for your records.

You may also use the Horizon Blue App to update your coverage information from your mobile device or call our automated phone system at 1-888-350-2007. Please have your Horizon Blue Cross Blue Shield of New Jersey member ID number available.

What is Primary Versus Secondary Insurance?

The primary insurance provider is the first to review a claim for eligible services. Claims are processed based on the member’s benefits and reimbursement is based on the allowance for the services provided.

The secondary insurance provider reviews a claim after the primary insurance has processed the claim. The secondary insurance plan may be used to cover any remaining eligible expenses. For example, a family in which both parents have separate family health insurance plans would use COB to figure out which plan is primary for covered dependents. While each spouse’s own insurance plan would be the primary coverage for the subscribers, COB rules determine which plan covers the children first.

Check your benefits to find out how often you are required to update this information.

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