

COB Validation

Optimize COB across proactive, prospective, and retrospective review

Close eligibility data gaps before they drive avoidable overpayments

Accurately coordinating benefits remains a persistent challenge for health plans. Member eligibility data is often fragmented across multiple stakeholders and can change throughout the year, making it difficult to obtain complete and timely information. Cotiviti's COB Validation helps health plans resolve this information asymmetry and support accurate coordination of benefits across complex coverage scenarios through proactive, prospective, and retrospective claim review.

>190

million members
covered with our COB
solution

>99%

findings sustained

\$945M

client savings in 2025

Apply AI-enabled analytics and expertise to complex COB scenarios

COB Validation combines advanced AI/ML, proprietary analytics, and expert review to assess benefit primacy and payment responsibility with greater accuracy. Key capabilities include:

- Proactive intervention at enrollment, plus prospective and retrospective claim review, for comprehensive COB determinations
- Review of plan documents, eligibility files, third-party benefit agreements, and other critical data sources
- Custom analytics to identify members most likely to have Medicare or other coverage
- Direct Medicare eligibility validation and collaborative provider claim refiling support

Deliver measurable medical cost savings

COB Validation helps plans strengthen COB accuracy while reducing avoidable medical spend. By combining analytics, specialized expertise, and validated findings, COB Validation supports more sustainable results across complex coverage scenarios. Key solution results and client benefits can include*:

- 99% sustainability of findings
- 38% additional medical cost savings beyond internal teams and other vendors
- Lower administrative cost and improved payment accuracy across COB determinations

* Results may vary depending on factors including but not limited to usage and application.

Why Cotiviti?

Cotiviti brings deep COB specialization and advanced payment accuracy capabilities to help health plans identify coverage risk, validate eligibility, and improve the sustainability of findings.

- More than 20 years of specialized COB experience uncovering complex issues and building rich eligibility data
- Advanced AI/ML and analytics paired with expert review to help assess benefit primacy
- Deep Medicare targeting, data expertise, and proprietary analytics
- Integrated within Cotiviti's broader Payment Accuracy portfolio to complement prepay and postpay solutions

Ready to learn more? Talk to one of our experts today to see how Cotiviti's Payment Accuracy solutions can enable faster and more accurate claim payments. Submit a demo request or email us at answers@cotiviti.com to learn more.