November 13, 2013

**What Is Third Party Liability?**

If a client has commercial health insurance, the insurance is known as ‘third-party liability,’ or TPL. In most cases, the Connecticut Medicaid Program is the payer of last resort if a client has TPL that will pay all or part of an individual’s health care costs.

**How to Report Commercial Insurance Changes**

There are two routes for reporting TPL: urgent or non-urgent. For emergency or urgent situations where the client is unable to access healthcare because of incorrect EMS health insurance information (e.g. the client is unable to pick up their prescription drugs, receive medical care, or schedule a health care appointment), fax a TPL referral form (W-1685, W-1685A) to 1-469-320-5117 or call **HMS at 1-866-277-4271 (option 2)**. Please make note this is a new fax number. When making an emergency or urgent TPL referral, please include the case worker or client’s contact information.

HMS will process emergency or urgent TPL referrals quickly and make all attempts to correct the EMS record and respond back to the client or case worker in the same day.

For routine, non-emergency TPL referrals, fax a completed W-1685, W-1685A and any other relevant health insurance information, such as a copy of an insurance card (front and back), directly to HMS at **1-866-389-5451**. Routine TPL referrals may be followed up by contacting the HMS Connecticut TPL Verification Unit at 866-277-4271 (option 1).

**Important Telephone and Fax Numbers**

The following fax and telephone numbers are for sending TPL referrals to, and communicating with, Health Management Systems. These fax and telephone numbers are appropriate to use for all medical programs including the HUSKY Health Program, Charter Oak Health Plan, and Connecticut AIDs Drug Assistance Program (CADAP).

- HMS Emergency/Urgent Phone: 1-866-277-4271 option 2
- HMS Routine TPL Referral Fax: 1-866-389-5451
- HMS Connecticut TPL Verification Unit Phone: 1-866-277-4271 option 1