

KENTUCKY MEDICAID AND THIRD PARTY LIABILITY (TPL)

If you have other health insurance along with Kentucky Medicaid or lose coverage with another insurance plan, Kentucky Medicaid needs to know. Contact your local DCBS office or call the TPL unit at 800-807-1459 if you have changes in your health insurance.

When you have other health insurance, your provider should always bill that health insurance first. Kentucky Medicaid always pays last. This is called “Third Party Liability” (TPL). If Kentucky Medicaid pays the bill when you have other health insurance, your other health insurance will have to pay the money back. If you file a lawsuit or otherwise recover expenses from any other source, you or your attorney must notify Kentucky Medicaid. For questions about TPL, call 800-807-1459.

Examples of other insurance are:

- Personal health insurance
- Veteran’s coverage
- Worker’s compensation
- Auto insurance to cover injury due to an auto accident
- Recover expenses from a lawsuit or from any other source due to an injury, disease, or disability
- Insurance that pays you if you have cancer, heart disease, and other disabilities
- Student health insurance policies
- Sports health insurance policies
- Medicare