



# Who Pays First?

If you have Medicare and other health coverage, you may have questions about how Medicare works with your other insurance. You need to be aware of how many payers there are, who pays first for claims, are your bills being paid correctly, and who to reach out to for help.

## Who Pays First?

**Medicaid:** Medicare pays first, Medicaid pays second. If you have Medicare Advantage, Medicare Supplement or other insurance, Medicaid is the payer of last resort.

**Employer Coverage:** If employer has 20 or more employees, the group plan pays first, and Medicare pays second. If the employer has less than 20 employees, Medicare pays first, and the group plan pays second.

**COBRA:** If you have Medicare because of a disability (other than ESRD), Medicare pays first. If you have Medicare due to ESRD, COBRA pays first and Medicare pays second during the first 30 months after you're first eligible for Medicare. After that period, Medicare pays first.

**Retiree Health Plan:** If you're 65 or older, follows same rules as Employer Coverage. If you're under 65, disabled and retired, Medicare pays first, retiree coverage pays second.

**No-Fault or Liability Insurance:** For services related to the accident or injury, the no-fault/liability insurance pays first and Medicare pays second. For services not related to the accident or injury, Medicare is the primary payer and the no-fault/liability insurance does not pay.

**Workers' Compensation:** For services or items related to the workers' compensation claim, workers' compensation pays first. Medicare may make a conditional payment - a payment that must be repaid to Medicare when a settlement, judgment, award or other payment is made.

**Veterans' Benefits:** Generally, Medicare and Veteran's Affairs (VA) can't pay for the same service or item. Medicare pays for Medicare-covered services or items at Medicare-approved doctors and facilities. VA pays for VA-authorized services or items at VA facilities or through the Community Care program.

**TRICARE:** For active-duty military enrolled in Medicare, TRICARE pays first for Medicare-covered services or items, and Medicare pays second. For inactive-duty military enrolled in Medicare, Medicare pays first, and TRICARE may pay second. For services or items from a military hospital or any other federal provider, TRICARE pays first.

## Who can help?

Insurers must report changes to Medicare, but it may take some time and cause delays or denials of claims. You can call the **Benefits Coordination & Recovery Center at 1-855-798-2627** for assistance with your other health insurance to make sure benefits are handled appropriately. You'll have to provide them your name, your health plan's name and address, policy number, and the date the coverage was added/changed/stopped and why.

**Thank You For Attending**

Presented by: