

Medicare and Employer-Based Coverage

What is the difference between primary and secondary coverage?

When you have Medicare and another type of insurance, Medicare will either pay primary or secondary for your medical costs. Primary insurance pays first for your medical bills. Secondary insurance pays after your primary insurance. Usually, secondary insurance pays some or all of the costs left after your primary insurance has paid (for example, deductibles and copays).

Who pays primary and who pays secondary?

Type of Insurance	Conditions	Primary	Secondary
65+ with job-based insurance	Fewer than 20 employees	Medicare	Employer
	20+ employees	Employer	Medicare
Disabled job-based insurance	Fewer than 100 employees	Medicare	Employer
	100+ employees	Employer	Medicare
Retiree insurance	Not eligible for Medicare	Retiree	Not applicable
	Eligible for Medicare	Medicare	Retiree
COBRA	Had COBRA before enrolling in Medicare	Medicare	Not applicable*
	Had Medicare before becoming eligible for COBRA	Medicare	COBRA

*COBRA coverage usually ends the date Medicare Part A and/or Part B becomes effective.

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How does Medicare work with job-based insurance?

Job-based insurance is coverage you have from your, your spouse's, or another family member's current work.

If you are eligible for Medicare because you are 65 or older:

- Job-based insurance is primary if it is from an employer with 20+ employees. Medicare is secondary
- Job-based insurance is secondary if it is from an employer with fewer than 20 employees. Medicare is primary.

If you are eligible for Medicare because you've collected Social Security Disability Insurance (SSDI) for 24 months:

- Job-based insurance is primary if it is from an employer with 100+ employees. Medicare is secondary.
- Job-based insurance is secondary if it is from an employer with fewer than 100 employees. Medicare is primary.

If your job-based insurance will be primary, you may decide to delay Medicare enrollment because you already have primary coverage and do not want to pay the additional monthly Part B premium. If your job-based insurance will be secondary, you should enroll in Medicare Part B when you're eligible to avoid high costs for your care. If Medicare is supposed to be your primary coverage, your job-based coverage may provide little or no coverage if you are not enrolled in Medicare Part B.

How does Medicare work with retiree insurance and COBRA coverage?

Retiree insurance is a form of health coverage an employer may provide to former employees. Retiree coverage is almost always secondary to Medicare.

This means you need to enroll in Medicare to be fully covered.

COBRA is a federal law that extends the option to purchase coverage to employees and their spouses/dependents once the employee leaves their job or otherwise loses coverage. If you have COBRA when you become Medicare-

eligible, your COBRA plan is no longer obligated to keep you enrolled. COBRA always pays secondary to Medicare beginning when you are eligible for Medicare, even if you are not actually enrolled in Medicare. You should enroll in Part B right away. If you already have Medicare Part A or Part B when you become eligible for COBRA, you must still be allowed to enroll in COBRA. Medicare is primary insurance, and COBRA is secondary insurance.

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Contact the Social Security Administration (SSA) to enroll in Medicare Parts A and B. You can find the address of your local Social Security office by calling SSA at 800-772-1213 or visiting www.ssa.gov/locator.

Call 1-800-MEDICARE to learn more about Medicare’s coordination with other insurance and to find an enroll in a Part D plan.

If you have coverage in addition to Medicare, **contact the Benefits Coordination & Recovery Center (BCRC)** at 855-798-2627 to update your information.

If you need help understanding your eligibility for Medicare or how Medicare works with your employer-based coverage, **contact your State Health Insurance Assistance Program (SHIP).**

If you believe that you have experienced Medicare fraud, abuse, or errors, **contact your Senior Medicare Patrol (SMP) .**

Local SHIP contact information	Local SMP contact information
SHIP toll-free:	SMP toll-free:
SHIP email:	SMP email:
SHIP website:	SMP website:
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

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