

Medicare Secondary Payer Fact Sheet


IF THE PATIENT...	AND THIS CONDITION EXISTS...	THEN THIS PROGRAM PAYS FIRST...	AND THIS PROGRAM PAYS SECOND
Is age 65 or older, and is covered by a Group Health Plan through current employment or spouse's current employment...	The employer has less than 20 employees...	Medicare	Group Health Plan
	The employer has 20 or more employees, or at least one employer is a multi-employer group that employs 20 or more individuals...	Group Health Plan	Medicare
Has an employer retirement plan and is age 65 or older or disabled and age 65 or older...	The patient is entitled to Medicare...	Medicare	Retiree coverage
Is disabled and covered by a Large Group Health Plan through his or her own current employment or through a family member's current employment	The employer has less than 100 employees...	Medicare 	Large Group Health Plan
	The employer has 100 or more employees, or at least one employer is a multi-employer group that employs 100 or more individuals...	Large Group Health Plan	Medicare
Has End Stage Renal Disease and Group Health Plan Coverage...	Is in the first 30 months of eligibility or entitlement to Medicare...	Group Health Plan	Medicare
	After 30 months...	Medicare	Group Health Plan
Has End Stage Renal Disease and COBRA coverage...	Is in the first 30 months of eligibility or entitlement to Medicare...	COBRA	Medicare
	After 30 months...	Medicare	COBRA
Is covered under Workers' Compensation because of a job-related illness or injury...	The patient is entitled to Medicare...	Workers' Compensation (for health care items or services related to job-related illness or injury). Payment may be made from a Workers' Compensation Medicare Set-aside Arrangement.	Medicare
Has been in an accident or other situation where no-fault or liability insurance is involved...	The patient is entitled to Medicare...	No-fault or liability insurance for accident or other situation related health care services	Medicare
Is age 65 or older OR is disabled and covered by Medicare and COBRA...	The patient is entitled to Medicare...	Medicare	COBRA

Table 1. List of Common Situations When Medicare May Pay First or Second