

HOW MEDICARE COORDINATES WITH OTHER COVERAGE

Use the **chart below** to find your type(s) of coverage and situation to see which payer pays first:

If you	Situation	Pays first	Pays second
Are covered by Medicare and Medicaid	Entitled to Medicare and Medicaid	Medicare	Medicaid, but only after other coverage (like employer group health plans) has paid
Are 65 or older and covered by a group health plan because you or your spouse is still working	Entitled to Medicare ----- The employer has 20 or more employees -----	Group health plan	Medicare
	The employer has less than 20 employees*	Medicare	Group health plan
Have an employer group health plan through your own former employer after you retire and are 65 or older	Entitled to Medicare	Medicare	Retiree coverage
Are disabled and covered by a large group health plan from your work, or from a family member (like spouse, domestic partner, son, daughter or grandchild) who is working	Entitled to Medicare ----- The employer has 100 or more employees -----	Large group health plan	Medicare
	The employer has less than 100 employees	Medicare	Group health plan
**Have End-Stage Renal Disease (ESRD) (Permanent kidney failure requiring dialysis or a kidney transplant) and group health plan coverage (including a retirement plan)	First 30 months of eligibility or entitlement to Medicare -----	Group health plan	Medicare
	After 30 months of eligibility or entitlement to Medicare	Medicare	Group health plan
Have ESRD and COBRA coverage	First 30 months of eligibility or entitlement to Medicare on the basis of ESRD -----	COBRA	Medicare
	After 30 months	Medicare	COBRA

* If your employer participates in a plan that's sponsored by 2 or more employers, the rules are slightly different.

** If you originally got Medicare due to your age or a disability other than ESRD, and Medicare was your primary payer, it still pays first when you become eligible due to ESRD.

WHEN YOU HAVE OTHER HEALTH COVERAGE

If you	Situation	Pays first	Pays second
Are 65 or over OR disabled AND COVERED BY Medicare and COBRA coverage	Entitled to Medicare	Medicare	COBRA
Have been in an accident where no-fault or liability insurance is involved	Entitled to Medicare	No-fault or liability insurance for services related to accident claim	Medicare
Are covered under workers' compensation because of a job-related illness or injury	Entitled to Medicare	Workers' compensation for services related to workers' compensation claim	Usually doesn't apply. However, Medicare may make a conditional payment (a payment that must be repaid to Medicare when a settlement, judgment, award, or other payment is made.)
Are a Veteran and have Veterans' benefits	Entitled to Medicare and Veterans' benefits	Medicare pays for Medicare-covered services Veterans' Affairs pays for VA authorized services Note: Generally Medicare and VA can't pay for the same service	Usually doesn't apply
Are covered under TRICARE	Entitled to Medicare and TRICARE	Medicare pays for Medicare-covered services. TRICARE pays for services from a military hospital or any other federal provider.	TRICARE may pay second
Have black lung disease and are covered under the Federal Black Lung Benefits Program	Entitled to Medicare and the Federal Black Lung Benefits Program	The Federal Black Lung Benefits Program for services related to black lung	Medicare