Medicare Secondary Payor Cheat Sheet

PATIENT	SITUATION	PAYS FIRST	PAYS SECOND
65 or older and has Group Health Plan (GHP) coverage through current employment or spouse's current employment	Entitled to Medicare Employer has less than 20 employees	Medicare	GHP
65 or older and has Group Health Plan (GHP) coverage through current employment or spouse's current employment	Entitled to Medicare Employer has 20 or more employees or is part of a multiple or multi-employer group with at least 1 employer employing 20 or more individuals	GHP	Medicare
65 or older, has employer retirement GHP coverage, and isn't working	Entitled to Medicare	Medicare	Retiree Coverage
Under 65, disabled, and has GHP coverage through their current employment or a family member's current employment	Entitled to Medicare Employer has less than 100 employees	Medicare	GHP
Under 65, disabled, and has GHP coverage through their current employment or a family member's current employment	Entitled to Medicare Employer has more than 100 employees or is part of a control group or multi-employer group with at least 1 employer employing 100 or more individuals	GHP	Medicare
End Stage Renal Disease (ESRD) and GHP coverage was primary before individual became eligible and entitles to Medicare based on ESRD diagnosis	Before 30 months of Medicare eligibility or entitlement	GHP	Medicare
ESRD and has GHP coverage	After 30 months of Medicare eligibility or entitlement	Medicare	GHP
ESRD and COBRA coverage before becoming eligible or entitles to Medicare	First 30 months of Medicare eligibility or entitlement	COBRA	Medicare
ESRD and has COBRA coverage	After 30 months of Medicare eligibility or entitlement	Medicare	COBRA
Medicare Parts A and B coverage under Medicare Advantage (MA) Plan	Also has a GHP Health Reimbursement Account (HRA)	Contact MA Plan for billing guidance	None (Employer pays individual from HRA for out-of-pocket expenses)
65 or older or disabled and has Medicare and COBRA coverage	Entitled to Medicare	Medicare	COBRA