

Situation	Enrolled in Medicare	Primary Payer	Secondary Payer
Patient has coverage through Medicare and Medicaid.	Yes	Medicare	Medicaid, but only after other coverage such as group health plan has paid
Patient is 65 or older and has coverage through a group health plan because they or their spouse is still working and the employer has less than 20 employees.	Yes	Medicare	Group Health Plan. Medicare pays second if your employer joins with other employers or employee organization (like unions) to sponsor a group health plan (called a multi-employer plan) and if any of the other employers have 20 or more employees. ***Your plan might also ask for an exception. So, even if your employer has fewer than 20 employees, you'll need to find out from your employer whether Medicare pays first or second.
Patient is 65 or older and has coverage through a group health plan because they or their spouse is still working and the employer has 20 or more employees.	Yes	Group Health Plan	Medicare
Patient has Medicare and a Marketplace plan	Yes	Medicare	Individual Marketplace coverage isn't employer-sponsored coverage and it's not based on current employment, so there is no secondary coverage unless the plan is a SHOP plan (small employer plan), then the group health plan rules apply.
Patient is disabled and has healthcare coverage through an employer or family member's employer with less than 100 employees.	Yes	Medicare	Group Health Plan
Patient is disabled and has healthcare coverage through an employer or family member's employer with 100 or more employees.	Yes	Group Health Plan	Medicare
Patient is disabled (other than ESRD) and has a Cobra policy.	Yes	Medicare	Cobra
Patient has End Stage Renal Disease (ESRD) and has group healthcare coverage, Cobra, or retirement plan (First 30 months of Medicare eligibility).	Yes	Group Health Plan or Cobra	Medicare
Patient has End Stage Renal Disease (ESRD) and has group healthcare coverage, Cobra, or retirement plan (After 30 months of Medicare eligibility).	Yes	Medicare	Group Health Plan or Cobra
Patient has coverage through retirement health plan.	No	Retirement plan may be primary unless they have a specific policy stating that they will only pay as secondary payer if the patient is enrolled in Medicare.	
Patient has been in an accident where no-fault or liability insurance is involved	Yes	No-fault or liability policy	Medicare
Patient is covered under a Worker's Compensation policy due to a job related injury or illness	Yes	Worker's Compensation policy	Secondary coverage usually does not apply in this situation.
Patient is a Veteran and has Veteran's benefits	Yes	Medicare pays for Medicare-covered services or items. VA pays for VA-authorized services or items.	Usually does not apply
Patient is covered under Tricare	Yes	Medicare pays for Medicare-covered services or items. Tricare pays for services or items from a military hospital or other federal provider.	Tricare may pay secondary

Patient has Black Lung disease and is covered under the Federal Black Lung Benefits Program	Yes	Black Lung program pays for services related to Black Lung Disease.	Medicare
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For situations that are not addressed here, or for more detailed information, please visit the CMS Medicare Learning Network fact sheet at:

http://www.medval.com/pdf/CMSMEMOS/MSP_Fact_Sheet.pdf