

Who pays first: Medicare or your group health plan?

Determining the primary payer when small business employees have both Medicare and other coverage

When one of your employees has other coverage (like employer group health coverage), Medicare has regulations that determine whether Medicare or the other health plan pays first. Use this chart to see who pays first in your employee's situation:

If they have retiree coverage (from their or their spouse's former employment)...	Medicare pays first.
If they're 65 or older, have group health coverage based on their or their spouse's current employment, and you have fewer than 20 employees...	Medicare pays first.
If they're 65 or older, have group health coverage based on their or their spouse's current employment, and you have 20 or more employees...	Their group health plan pays first.
If they're under 65 and disabled, have group health coverage based on their or a family member's current employment, and you have fewer than 100 employees...	Medicare pays first.
If they're under 65 and disabled, have group health coverage based on their or a family member's current employment, and you have 100 or more employees...	Their group health plan pays first.
If they have Medicare because of end-stage renal disease...	Their group health plan will pay first for the first 30 months after they become eligible to enroll in Medicare. After this initial period, Medicare will pay first.

Information may have changed since publication.



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Small Business

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