

Medicare Secondary Payer Rules

Are You?	With A(n) ...	THEN...	Pays First	Pays Second
65 or older and covered by 1) An employer group health plan; or 2) A working spouse's employer group health plan	Employer with less than 20 employees		Medicare	Employer Group Health Plan
	Employer with 20 or more employees		Employer Group Health Plan	Medicare
Under 65 and covered by 1) An employer group health plan; or 2) A working family member's employer group health plan	Employer with less than 100 employees; or Multi-employer plan in which no employers has more than 100 employees		Medicare	Employer Group Health Plan
	Employer with 100 or more employees		Employer Group Health Plan	Medicare
Covered by an employer group health plan and within the first 30 months of Medicare entitlement or eligibility	Diagnosis of End Stage Renal Disease		Group health plan	Medicare
Covered by an employer group health plan and over 30 months of Medicare entitlement or eligibility	Diagnosis of End Stage Renal Disease		Medicare	Group health plan
Employer Retiree Plan	Not eligible for Medicare		Retiree coverage	No insurance
	Entitled to Medicare		Medicare	Retiree coverage