

Medicare exclusion

Understanding Medicare Secondary Payer

Member Type	Who Pays First?
Retirees	Medicare pays first.
Working Aged (65 or older and still working) and the employer has 20 or more employees	The group health plan pays first.
Working Aged (65 or older and still working) and the employer has less than 20 employees	Medicare pays first.
Under 65 and disabled, has health coverage through an employer with 100 or more employees	The group health plan pays first.
Under 65 and disabled, has health coverage through an employer with less than 100 employees	Medicare pays first.
Individuals with ESRD	Group health plan pays first for the first 30 months after the member becomes eligible to enroll in Medicare. Medicare will pay first after this 30 month period.