

How Medicare Works with Current Employee Insurance

When you have Medicare and current employee insurance, Medicare either pays first (primary) or second (secondary) for your health care. Medicare and current employee insurance work together to cover your health care costs.

Use this chart to find out if your current employee insurance pays **primary** or **secondary** to Medicare.

Medicare pays primary or secondary depending on how you are eligible for Medicare and how many people work at your company.

Situation	How many employees?	Primary	Secondary
65+ with insurance based on current employment*	Fewer than 20 employees	Medicare	Employee Insurance
	20 or more employees	Employee Insurance	Medicare
Under 65 and disabled with insurance based on current employment**	Fewer than 100 employees	Medicare	Employee insurance
	100 or more employees	Employee insurance	Medicare

* If you are eligible for **Medicare due to age**, current employee insurance can be from your or your spouse's current work.

** If you are eligible for **Medicare due to disability**, current employee insurance can be from your, your spouse's, or your family member's current work.

Note: If you have prescription drug coverage through your current employee insurance, it will work with Medicare Part D (prescription drug coverage) according to the rules in the chart. If your employee drug coverage is creditable, you can delay Part D without penalty. Creditable drug coverage is coverage that has at least the same value as Medicare Part D.

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Part B Special Enrollment Period (SEP)

If you are covered by current employee insurance and you delay Part B enrollment, you will have a Special Enrollment Period (SEP) to enroll in Part B.

The Part B SEP spans the time that you are covered by insurance from your, your spouse's, or in some circumstances, your family member's current work. You have this SEP while you are covered by insurance from current work. It extends for eight months after the coverage or work ends, whichever is sooner. This SEP only applies to insurance from **current work**. If you have access to this SEP, then you will not have a late enrollment penalty for delaying Part B enrollment.

If your current employee insurance will pay secondary to Medicare once you are eligible, then it is usually not advisable to delay Medicare enrollment. Secondary insurance may take back any payments that it has made or refuse to make future payments on health care costs until you enroll in Medicare.

Rights and protections

If your **current employee insurance is supposed to pay primary**, there are certain things that the employer and the plan cannot do.

Once you are eligible for Medicare, **the employer** cannot

- Offer different coverage
- Refuse coverage
- Restrict coverage

The **employer-based plan** cannot

- Charge you more for your premium, deductible, coinsurance charges, or copays
- Give you misleading information to get you to disenroll
- End your coverage because you are eligible for Medicare



LOCAL HELP FOR PEOPLE WITH MEDICARE

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National and local resources for personalized help

State Health Insurance Assistance Program (SHIP): Contact your local SHIP for personalized, one-on-one counseling and assistance with understanding how Medicare works with your other insurance, including how to avoid late enrollment penalties.

Senior Medicare Patrol (SMP): If you receive bills for health care services that you think should have been covered by Medicare or your employee insurance, contact your local Senior Medicare Patrol (SMP) for education and assistance regarding suspected Medicare fraud, errors, or abuse.

Social Security Administration (SSA): Before delaying Medicare enrollment, speak with the Social Security Administration (800-772-1213) and consider your options carefully. A representative can also answer questions you may have about whether or not you are considered currently employed or covered by current employee coverage.

Employer's human resources department: Speak with the human resources department of the employer that provides your coverage if you have questions about how your employee coverage works with Medicare. You can also contact the human resources department to learn if your drug coverage is creditable.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free:	SMP toll-free:
SHIP email:	SMP email:
SHIP website:	SMP website:
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

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