

Part B Insider (Multispecialty) Coding Alert

Medicare Secondary Payer: Sharpen MSP Skills With 10 Tough Questions

Tip: Know when Medicare is the primary payer.

Whether you're an ace or a novice on Part B requirements, Medicare Secondary Payer (MSP) policies are tricky and are a perennial issue leading to claims denials.

Why? Many patients have Medicare coverage as well as other insurance, and it's up to your practice to know the details and sequencing of where to send your claims. That's why it's a good idea to brush up on MSP basics.

Take this 10-question quiz to measure your MSP IQ.



1. What does Medicare Secondary Payer (MSP) refer to?

- a. when Medicare is the second insurer after another entity that holds the primary payment responsibility
- b. when Medicare has primary payment responsibility for care provided to a Medicare beneficiary
- c. when another Medicare Administrative Contractor (MAC) is involved in paying a claim
- d. when a Medicare beneficiary decides to pay out of pocket for a service

2. Who is responsible for figuring out if Medicare is the primary or secondary payer?

- a. the beneficiary
- b. the provider
- c. the MAC
- d. the Centers for Medicare & Medicaid Services (CMS)

3. When should you contact the Benefits Coordination & Recovery Center (BCRC)?

- a. a workers' compensation issue
- b. an insurance coverage change
- c. an employment update
- d. all of the above

4. Medicare is the primary payer when _____.

- a. the patient has active-duty military status and is entitled to both Medicare and Tricare

b. the patient is 22 but entitled to Medicare, is disabled, is covered by a group health plan through an employer or a family member's employer, and the employer has 100 or more employees

c. the patient is dually eligible for both Medicare and Medicaid

d. none of the above

5. What handy, printable tool do the MACs recommend providers use to avoid MSP mishaps?

a. the Medicare Beneficiary Identifier

b. the National Provider Identifier

c. the patient's protected health information

d. the Medicare Secondary Payer questionnaire

6. Does Medicare ever make conditional payments when it is not the primary payer?

a. never, CMS has finite rules about MSP payments

b. yes, but only if a provider asks in writing

c. sometimes, but only for liability, no-fault, and workers' compensation cases and only when CMS anticipates the claim won't be paid promptly and the liability, no-fault, or workers' compensation payer is responsible for the payment

d. only for Medicare Advantage patients



7. Medicare is the secondary payer when_____.

a. the patient has end-stage renal disease (ESRD) and COBRA coverage and is still within the first 30 months of Medicare eligibility or entitlement

b. The patient is over 65 and covered by both Medicare and a group health plan for an employer with less than 20 employees

c. the patient is dually eligible for both Medicare and Medicaid

d. all of the above

8. What does the MSP program protect?

a. beneficiaries

b. providers

c. MACs

d. Medicare Trust Fund

9. What should providers send with the CMS-1500 claim form to indicate Medicare is the secondary payer?

a. the patient's Social Security number

b. the primary payer's explanation of benefits

- c. a 1135 waiver
- d. a copy of the patient's Medicare Beneficiary Identifier

10. Can a provider update the BCRC after a beneficiary has died?

- a. no, the family must do that in writing
- b. yes, upon confirmation of death, one provider may update the status one time
- c. yes, but the whole practice needs to sign off
- d. none of the above

Answers: 1) a 2) b 3) d 4) c 5) d 6) c 7) a 8) d 9) b 10) b