

## Part B Insider (Multispecialty) Coding Alert

### Part B Payment: Know These MSP Facts to Ensure Medicare Reimbursement

**Hint: Look at patient's age and employment to pinpoint primary payer.**

Many different things factor into whether Medicare is the primary or secondary insurer for a particular patient, but the following are among the most common you may encounter, according to CGS Medicare's **Vanessa Williams**, who spoke during the Part B payer's March 21 webinar, "Medicare Secondary Payer: The Basics."

Follow the first chart to find out when Medicare is typically primary, and use the second chart to determine when Medicare is usually the secondary insurer.

#### **MEDICARE IS PRIMARY:**

- Patient is age 65 or older and covered by both Medicare and a group health plan for an employer with less than 20 employees.
- Patient is 65 or older and has a retirement group health plan through her employer, but is no longer working.
- Patient is under the age of 65 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 fewer than 100 employees.
- Patient has end-stage renal disease and group health plan coverage, and 30 months of Medicare eligibility or entitlement have already passed.
- Patient has end-stage renal disease and COBRA coverage, and 30 months of Medicare eligibility or entitlement have already passed.
- Patient is age 65 or older OR disabled, and is covered by both COBRA and Medicare.
- Patient is dually eligible for both Medicare and Medicaid.
- Patient is covered by Medicare and also has a Medigap or supplemental insurance plan.
- Patient has both Tricare and Medicare, but is on inactive military status and is being treated by civilian providers.

#### **MEDICARE IS SECONDARY:**

- Patient is age 65 years or older and is covered by both Medicare and a group insurance plan either through herself or a spouse; employer has 20 or more employees.
- Patient is under the age of 65 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.
- Patient has end-stage renal disease and group health plan coverage, and is still within her first 30 months of Medicare eligibility or entitlement.
- Patient has end-stage renal disease and COBRA coverage, and is still within her first 30 months of Medicare eligibility or entitlement.
- Patient is entitled to Medicare but is being seen under workers' compensation coverage for a job-related illness or injury.
- Patient was in an accident and no-fault or liability insurance is involved for the accident-related healthcare.
- Patient is an active duty military member entitled to both Medicare and Tricare.
- Patient is an inactive status military member entitled to both Medicare and Tricare being treated at a military hospital or by other federal providers.

