

Medicare & Other Group Insurance Coverage

Dear Patient:

If you are covered by Medicare and have other group insurance as well, the Centers for Medicare and Medicaid Services (CMS) have established rules that determine which plan pays first and which plan pays second. This process is called Coordination of Benefits (COB).

The following table is an excerpt from the CMS publication, *Medicare and Other Health Benefits: Your Guide to Who Pays First*.

If you	Condition	Pays first	Pays second
Are age 65 and older and covered by a group health plan because you are working or are covered by a group health plan of a working spouse of any age	The employer has less than 20 employees	Medicare	Group health plan
	The employer has 20 or more employees	Group health plan	Medicare
Have an employer retiree plan and are age 65 or older or disabled age 65 or older	Eligible for Medicare	Medicare	Retiree Coverage
Are disabled and covered by a large group health plan from your work, or from a family member who is working	The employer has less than 100 employees	Medicare	Group health plan
	Employer has 100 or more employees	Large group health plan	Medicare
Have End-Stage Renal Disease and group health plan coverage (including a retirement plan)	First 30 months of eligibility or entitlement to Medicare	Group health plan	Medicare
	After 30 months	Medicare	Group health plan
Are covered under worker's compensation because of a job-related injury or illness	Eligible for Medicare	Workers' compensation for worker's compensation related services	Medicare

If you	Condition	Pays first	Pays second
Have been in an accident where no-fault or liability insurance is involved	Eligible for Medicare	No-fault or Liability insurance, for accident related services	Medicare
Are age 65 or over OR disabled and covered by Medicare and COBRA	Eligible for Medicare	Medicare	COBRA
Have End-Stage Renal Disease and COBRA	First 30 months of eligibility or entitlement to Medicare	COBRA	Medicare
	----- After 30 months	----- Medicare	----- COBRA

This information was accurate as of July 2001. You can view the entire current publication on-line at www.medicare.gov. To access the publication, select "Publications" from the options and once on that screen, scroll down to Publication 02179. Questions about COB and Medicare should be directed either to the Senior Health Insurance Program at (800) 548-9034 or the Medicare Coordination of Benefits Contractor at (800) 999-1118.

If either Medicare or your other group health insurance has incorrect or incomplete information on file regarding which of your plans pays first and which plan pays second, you must contact them to correct this. For Medicare, you may contact the Medicare Coordination of Benefits Contractor at **(800) 999-1118**. For your group health insurance, please contact the member services phone number on your insurance card.

If claims for your services are filed in the wrong order to your insurance, it will result in a very confusing and messy stream of paperwork and filings to correct. Please help us to insure that your information is accurate and up to date. If you need to reach our patient accounts representatives, please call (847) 593-0428 and press option 2. Thank you!

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