

# When Is Medicare Primary Insurance and When is it Secondary?

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While [Medicare](#) is the only insurance for some beneficiaries, it's also common to have Medicare along with another type of insurance in order to reduce out-of-pocket costs. When that happens, there's a predetermined coordination of benefits, in which one policy is the "primary insurance" and one is the "secondary insurance." The primary insurance pays first, and the secondary insurance may then make additional payments before the policyholder owes money. That might include some portion of [your deductibles or copayments](#), but it may not.

## When is Medicare Primary Insurance?

If you don't have any other insurance, Medicare will always be your primary insurance. In most cases, when you have multiple forms of insurance, Medicare will still be your primary insurance. Here are several common instances when Medicare will be the primary insurer.

### If you have job-based insurance from a company with fewer than 20 employees

Your group insurance plan is the secondary insurer, so you should enroll in [Medicare Part B](#) before your group plan will pay its portion of the claim.<sup>1</sup>

U.S. Government Website for Medicare. "[How Medicare works with other insurance.](#)" [medicare.gov](#) (accessed March 28, 2020).

### If you have retiree insurance through a former company

Some retiree insurance plans do not pay for medical costs if you're eligible for Medicare and do not enroll. To get the details of how Medicare will work with your retirement health benefits, get a copy of your plan's benefit materials.<sup>2</sup>

U.S. Government Website for Medicare. "[Your Guide to Who Pays First](#)" medicare.gov (accessed May 28, 2020).

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## If you have COBRA insurance after leaving a company where you had health insurance

You may decide to keep only Medicare, and not pay for additional coverage through COBRA.

## If you have a disability

If you have a disability, you're younger than 65, and your employer-based health plan has fewer than 100 employees, Medicare will pay first.<sup>3</sup>

["Your Guide to Who Pays First."](#)

## If you have end-stage renal disease (ESRD)

Even if you have a group health plan, Medicare is the primary insurer as long as you've been eligible for Medicare for 30 months or more.<sup>4</sup>

["Your Guide to Who Pays First."](#)

## If you have TRICARE

If you are on inactive duty, Medicare is the primary insurer, but TRICARE will pay the bills if you get services from a military hospital or other federal health care provider.<sup>5</sup>

["Your Guide to Who Pays First."](#)

## If you have Medicaid

Medicaid is always the secondary insurance if you have Medicare.<sup>6</sup>

“Your Guide to Who Pays First.”

## When is Medicare Secondary Insurance

While Medicare usually is the primary insurance, there are some instances when Medicare is secondary. Two common instances are:

### If you have job-based insurance from an employer with 20 or more employees

This is the case whether you get insurance through your company or your spouse’s employer. Employers must offer workers age 65 or older the same health benefits that they offer to the rest employees.<sup>7</sup>

“Your Guide to Who Pays First.”

### If you receive workers’ compensation

Your workers’ compensation insurance will be primary for any services or items related to your workers’ compensation claim. Medicare will serve as your primary service for all covered medical expenses unrelated to that claim.<sup>8</sup>

8. “Your Guide to Who Pays First.”

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## When Is Medicare Primary and Secondary?

You have Medicare and...	Primary insurance
...Medicaid	Medicare
... You are 65 or older and have a group health plan through an employer with 20 or more employees	Group health plan
... You are 65 or older and have a group health plan through an employer with fewer than 20 employees	Medicare
... You and a retiree health plan through a former employer after you retire	Medicare
... You are disabled and have a group health plan through an employer with 100 or more employees	Group health plan
... You are disabled and have a group health plan through an employer with fewer than 100 employees	Medicare
... You have veteran's benefits	Medicare pays for Medicare-covered Veteran's Affairs pays for VA-authorized
... You have COBRA coverage	Medicare
... You have TRICARE and are active-duty military	TRICARE
... You have TRICARE and are inactive duty military	Medicare
... You have been in an accident and insurance is involved	No-fault or liability for services related accident claim
... You are covered by workers' compensation	Workers' compensation for services related to the workers' compensation
... You have end-stage renal disease and a group health plan and have been eligible for Medicare for 30 months or less	Group health plan
... You have end-stage renal disease and a group health plan and have been eligible for Medicare for more than 30 months	Medicare
... You have end-stage renal disease and COBRA coverage and have been eligible for Medicare for fewer than 30 months	COBRA
... You have end-stage renal disease and COBRA and have been eligible for Medicare for more than 30 months	Medicare
... You are covered under the Federal Black Lung Benefits Program	The Federal Black Lung Program pays for services related to Black Lung

