



Who is the primary Payer: Medicare and other insurance

When you have Medicare and another type of insurance, Medicare is either your primary or secondary insurer. A primary insurer is one who pays first on claims, while secondary insurers pay after the primary insurer has paid. Use the table below to learn how Medicare coordinates with other insurances and when Medicare is your primary coverage.

Note: There are separate coordination of benefits rules for individuals who are Medicare-eligible due to End-Stage Renal Disease (ESRD).

Type of insurance	Conditions	Primary	Secondary
65+ with job-based insurance	Fewer than 20 employees	Medicare	Employer
	20+ employees	Employer	Medicare
Disabled with job-based insurance	Fewer than 100 employees	Medicare	Employer
	100+ employees	Employer	Medicare
Liability insurance	Liability-related claims	Liability	Medicare
	Unrelated medical claims	Medicare	Not applicable ¹
Retiree insurance	Not eligible for Medicare	Retiree	Not applicable
	Eligible for Medicare	Medicare	Retiree
Veterans' Administration (VA) benefits	Claim from VA facility	VA benefits	Not applicable ²
	Claim from non-VA facility	Medicare	Not applicable
COBRA	Had COBRA before enrolling in Medicare	Medicare	Not applicable ³
	Had Medicare before becoming eligible for COBRA	Medicare	COBRA
Medicaid	Eligible for Medicare	Medicare	Medicaid (payer of last resort)

¹Liability insurance only pays on liability-related medical claims.

²VA benefits and Medicare do not work together. Medicare does not pay for any care provided at a VA facility, and VA benefits typically do not work outside VA facilities.

³COBRA ends if you had COBRA before enrolling in Medicare.