Medicare Secondary Payer – How it Works

This chart is for illustrative purposes only and describes only general situations.

GROUP SIZE	Actively Working Subscriber (Medicare eligible due to age 65+)	Spouse of Actively Working Subscriber (Spouse Medicare eligible due to age 65+)	Spouse or Other Dependent of Actively Working Subscriber (Spouse or other Dependent Medicare eligible due to disability)	Retired Subscriber (Medicare eligible due to age 65+)	Spouse of Retired Subscriber (Spouse Medicare eligible due to age 65+)	Spouse or Other Dependent of Retired Subscriber (Spouse or Other Dependent Medicare eligible due to disability)
1-19	Medicare Primary	Medicare Primary	Medicare Primary	Medicare Primary	Medicare Primary	Medicare Primary
20-99	Group plan primary	Group plan primary	Medicare Primary	Medicare Primary	Medicare Primary	Medicare Primary
100+	Group plan primary	Group plan primary	Group plan primary	Medicare Primary	Medicare Primary	Medicare Primary