

## APPENDIX A

### MEDICARE COVERAGE CHART

The following chart demonstrates when Medicare is a primary or secondary payer for beneficiaries in a variety of coverage situations and medical care needs.

**\*\* Beginning October 1, 2001, the Medicare 800 number (1-800-633-4227) is being enhanced to provide service to beneficiaries 24 hours a day, seven days a week. Visit [www.cms.hhs.gov](http://www.cms.hhs.gov) for any inquiry.**

PATIENT SITUATION	MEDICARE AS PRIMARY PAYER	MEDICARE AS SECONDARY PAYER
<b>Medicare Eligible</b>		
No other insurance	x	
Individuals enrolled in Part B only	x	
Medigap supplemental insurance	x	
Medicaid coverage in addition	x	
<u>Employer Group Health Plan (EGHP)</u> A health insurance plan sponsored by either a patient's employer or his or her spouse's employer, where a single employer of 20 or more employees is the sponsor and/or contributor to the EGHP.		x
Individuals enrolled in single employer EGHP of employers of fewer than 20 employees.	x	
Individuals covered by health plans other than an Employer Group Health Plan (EGHP). <i>e.g. one that is purchased by the individual privately, and not as a member of a group and for which payment is not made through an employer.</i>	x	
Retired beneficiaries who are covered by EGHP as a result of past employment and who do not have EGHP coverage as the result of their own or a spouse's current employment status	x	
<u>End Stage Renal Disease (ESRD)</u> in 30 month coordination period  The entitlement of Medicare benefits for an ESRD patient begins with a 30 month on the coordination period. During that period, Medicare is the secondary payer to the patient's private insurance or private funds. Medicare remains the secondary payer throughout the entire 30 month coordination period, even if the beneficiary becomes eligible for Medicare coverage due to age or disability status.		x
<b>Disability</b>		
Not working/unemployed	x	
<u>Employed with LGHP coverage With ESRD</u>  A health insurance plan which is contributed to by an employer or employee organization having 100 or more employees, or a plan having at least one member which has at least 100 employees.		x
<b>Condition/Injury due to accident where there is...</b>		
No-fault insurance coverage (e.g., auto)		x
Liability insurance coverage (e.g., home owners commercial, malpractice, auto, etc.)		x
Workers' Compensation		x