

Medicare.gov

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How Medicare works with other insurance

If you have [Medicare](#) and other health insurance or coverage, each type of coverage is called a "payer." When there's more than one payer, "[coordination of benefits](#)" rules decide which one pays first. The "primary payer" pays what it owes on your bills first, and then sends the rest to the "secondary payer" to pay. In some cases, there may also be a third payer.

What it means to pay primary/secondary

The insurance that pays first (primary payer) pays up to the limits of its coverage.

The one that pays second (secondary payer) only pays if there are costs the primary insurer didn't cover.

The secondary payer (which may be Medicare) may not pay all the uncovered costs.

If your employer insurance is the secondary payer, you may need to enroll in Medicare [Part B](#) before your insurance will pay.

If the insurance company doesn't pay the [claim](#) promptly (usually within 120 days), your doctor or other provider may bill Medicare. Medicare may make a conditional payment to pay the bill, and then later recover any payments the primary payer should've made.

[Find out which insurance pays first.](#)

Call the Benefits Coordination & Recovery Center (BCRC) at 1-855-798-2627 (TTY: 1-855-797-2627) if:

You have questions about who pays first

Your insurance changes

Note

Tell your doctor and other health care providers if you have coverage in addition to Medicare. This will help them send your bills to the correct payer to avoid delays.

What's a conditional payment?

A conditional payment is a payment Medicare makes for services another payer may be responsible for. Medicare makes this conditional payment so you won't have to use your own money to pay the bill. The payment is "conditional" because it must be repaid to Medicare if you get a settlement, judgment, award, or other payment later. You're responsible for making sure Medicare gets repaid from the settlement, judgment, award, or other payment.

How Medicare recovers conditional payments

If Medicare makes a conditional payment, and you or your lawyer haven't reported your settlement, judgment, award or other payment to Medicare, call the Benefits Coordination & Recovery Center (BCRC) at 1-855-798-2627 (TTY: 1-855-797-2627).

The BCRC will gather information about any conditional payments Medicare made related to your settlement, judgment, award or other payment. If you get a payment, you or your lawyer should could the BCRC. The BCRC will calculate the repayment amount (if any) on your recovery case and send you a letter requesting repayment.

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