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How to Determine if Medicare is the Primary or Secondary Payer

By federal law, Medicare is a secondary payer to a variety of government and private insurance benefit plans. When your patient receives medical benefits through one or more of the following means, Medicare is the secondary payer:

- Automobile medical or no-fault insurance
- Federal Black Lung Program
- An employer group health plan
- The Veterans Administration
- Workers' Compensation

The [Internet Only Manual \(IOM\) Publication 100-5](#)  contains rules and regulations to help you determine whether Medicare is primary or secondary.

Another resource is "Medicare and Other Health Benefits - Who Pays First," a CMS publication, which you can access at

<http://www.medicare.gov/Publications/Pubs/pdf/02179.pdf> 