

# PF COMPASS IS DIFFERENT.

## MEDICARE PRIMARY PAYER CHART

PF Compass is an employee benefits consulting firm specializing in small to mid-size business. We work with over 400 employer groups in the NJ/NY metro region. In addition to plan marketing, PF Compass is a full service brokerage providing a boutique level of service to our clients, along with industry leading technology and compliance assistance

MSP Employer Size	Eligibility	Who Pays First
Small	Age (65+)	Medicare pays first
Medium	Age (65+)	Group Health Plan pays first (Unless enrolled in a Retiree/COBRA Plan)
Small	Disability	Medicare pays first
Medium	Disability	Medicare pays first
Large	Disability	Group Health Plan pays first (Unless enrolled in a Retiree/COBRA Plan)
Small	ESRD	The Group Health Plan pays first for the first thirty months after the member becomes eligible to enroll in Medicare. Medicare will pay first after the first thirty month period.
Medium	ESRD	The Group Health Plan pays first for the first thirty months after the member becomes eligible to enroll in Medicare. Medicare will pay first after the first thirty month period.
Large	ESRD	The Group Health Plan pays first for the first thirty months after the member becomes eligible to enroll in Medicare. Medicare will pay first after the first thirty month period.
Small, Medium, and Large	Domestic Partner	<p><b>Medicare pays first if both of these apply:</b></p> <ul style="list-style-type: none"> <li>- A domestic partner is eligible for Medicare on the basis of age</li> <li>- A domestic partner has Group Health Plan coverage based on the current employment status of his/her partner.</li> </ul> <p><b>Medicare generally pays second:</b></p> <p>When the domestic partner is eligible for Medicare on the basis of disability and is covered by Large group health plan on the basis of his/her own employment status or of a family member (a domestic partner is considered a family member).</p> <p>For the 30-month coordination period when the domestic partner is eligible for Medicare on the basis of End-Stage Renal Disease and is covered by a Group Health Plan on any basis. When the domestic partner is eligible for Medicare on the basis of age and has Group Health Plan coverage on the basis of his/her own current employment status.</p>
<p>Source: <a href="https://www.medicare.gov">https://www.medicare.gov</a></p>		