

Q. I'm 65 or older and have group health plan coverage based on my current employment (or the current employment of a spouse of any age), and my employer has 20 or more employees. Which plan pays first?

A. If the employer has more than 20 employees, the group health plan generally pays first.

If the group health plan didn't pay all of your bill, the doctor or health care provider should send the bill to Medicare for secondary payment. Medicare will look at what your group health plan paid, and pay any additional costs up to the Medicare-approved amount for Medicare-covered and otherwise reimbursable items and services. You'll have to pay whatever costs Medicare or the group health plan doesn't cover.

Employers with 20 or more employees must offer current employees 65 and older the same health benefits, under the same conditions, that they offer younger employees. If the employer offers coverage to spouses, they must offer the same coverage to spouses 65 and older that they offer to spouses under 65.