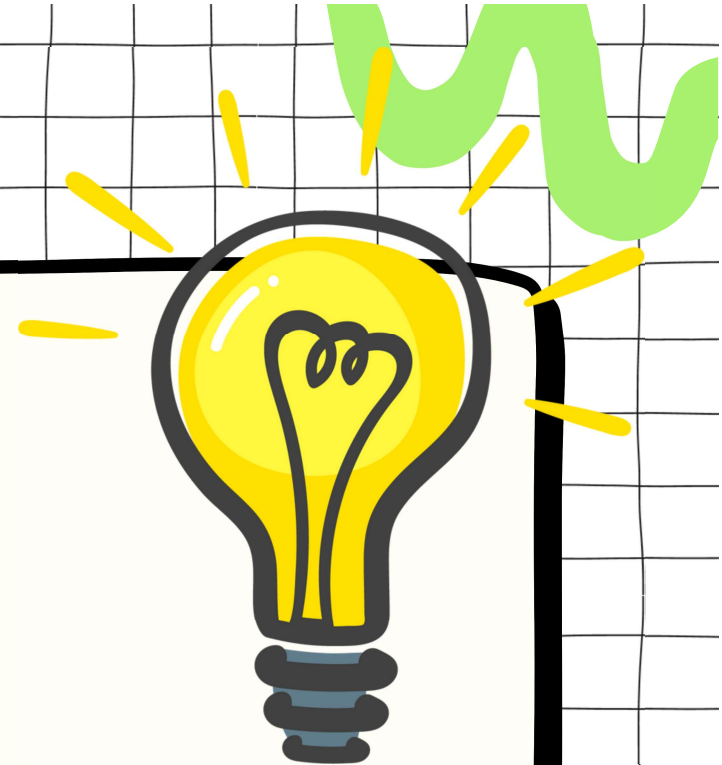


••• **HOW TO TURN ON**


PART B
&

BENEFITS OF TURNING ON PART A WHILE WORKING



**WHAT IF I ONLY
NEED TO SIGN UP
FOR PART B**


**FORM NO. 0938-
0787**

- 
- 1. YOU NEED YOUR EMPLOYER
TO FILL OUT FORM NO. 0938-0787**
 - 2. YOU THEN NEED MAIL OR FAX
IN THAT FORM INTO YOUR LOCAL
SOCIAL SECURITY ADMIN OFFICE**
 - 3. IF NEED TO FIND YOUR OFFICE
CLICK ON SUPPORT AND CLICK "FIND
AN OFFICE" TO GET THE ADDRESS
MAKE SURE YOU SEND IT CERTIFIED
MAIL**

Support

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BENEFITS OF TURNING ON PART A WHILE WORKING

● How Medicare works with other Insurance  

IF YOU HAVE MEDICARE AND OTHER HEALTH INSURANCE (LIKE FROM A GROUP HEALTH PLAN, RETIREE COVERAGE, OR MEDICAID), EACH TYPE OF COVERAGE IS CALLED A "PAYER". WHEN THERE'S MORE THAN ONE PAYER, "COORDINATION OF BENEFITS" RULES DECIDE WHO PAYS FIRST. THE "PRIMARY PAYER" PAYS WHAT IT OWES ON YOUR BILLS FIRST, AND THEN SENDS THE REST TO THE "SECONDARY PAYER" (SUPPLEMENTAL PAYER) TO PAY

BENEFITS OF TURNING ON PART A WHILE WORKING

● 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 PICK UP**
- THE SECONDARY PAYER (WHICH MAY BE MEDICARE) MAY NOT PAY ALL THE REMAINING COSTS.**
- IF YOUR GROUP HEALTH PLAN OR RETIREE COVERAGE IS THE SECONDARY, YOU'LL LIKELY NEED TO ENROLL IN MEDICARE PART B**
- 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**