






Medicare

Common Medicare Secondary Coverage (MSP) Situations



Individual	Coverage/Entitlement	Pays First	Pays Second
Is 65 or older, and covered by CBA Blue through current employment or spouse's current employment	The individual is entitled to Medicare. The employer has 20 or more employees, or the employer is part of a multi-employer group with at least one employer employing 20 or more individuals		Medicare
Is 65 or older, has an employer retirement CBA Blue plan and is not working	The individual is entitled to Medicare	Medicare	Retiree Coverage
Is under 65, disabled, and covered by CBA Blue plan through his or her current employment or through a family members current employment.	The individual is entitled to Medicare		Medicare
Has <i>End-Stage Renal Disease</i> (ESRD) and CBA Blue coverage was the primary plan prior to the individual becoming eligible and entitled to Medicare based on ESRD	First 30 months of Medicare eligibility or entitlement		Medicare
Has ESRD and CBA Blue coverage	After 30 months of Medicare eligibility or entitlement	Medicare	
Has ESRD and <i>Consolidated Omnibus Budget Reconciliation Act of 1985</i> (COBRA) coverage prior to becoming eligible or entitled to Medicare	First 30 months of Medicare eligibility or entitlement	COBRA	
Has ESRD and COBRA coverage	After 30 months of Medicare eligibility or entitlement	Medicare	COBRA
Is covered under Workers Compensation (WC) because of a job-related illness or injury	The individual is entitled to Medicare	Workers Compensation	Medicare
Is 65 or older, or is disabled and covered by Medicare and COBRA	The individual is entitled to Medicare	Medicare	COBRA