

# **MEDICARE SECONDARY PAYER**

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# Medicare Secondary Payer Registration

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- Questionnaire is a tool
  - This is my insurance
  - Disability versus Age
  - Retirement dates
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# Medicare Timely Filing

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- ❑ October 1st – September 30th
  - ❑ No timeliness bypass for..
  - ❑ WARNING! For..
  - ❑ Commercial motivations
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# Employed Versus Unemployed

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- Payroll and/or FICA Tax.
  - Banked Hours
  - Long Term Disability
  - "Still Active"
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# Coordination of Benefits

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*Medicare rules supercede all others*

- Fewer than 100 / 20
  - Multi-Group Plans
  - Normal COB rules
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# Surprise!

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- Patients with Part A only..
  - Patients with Part B only..
  - ESRD
  - Commercial needs to “play dumb”?
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# Wrong Answers !

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- Insurer's give wrong answers
  - Medicare gives wrong answers
  - Social Security gives wrong answers
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# Clues

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- Age 65 or older, no Medicare
  - Medicare 2<sup>nd</sup>, but no employer
  - COBRA
  - Dupe prime payments received
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# Behind the Scenes

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- Commercial must reimburse Medicare
  - Done in one lump sum
  - You do not cancel claims! Ergo...
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# Take Backs

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- When does it get taken away?
  - Why does it get taken away?
  - How are we missing it in the first place?
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# Accidents

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Automobile

Malpractice

Slip and Fall

Dog Bites

Product Liability

Good Will

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# No-Fault

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- Is what it says, “no fault”
  - Medical money only!
  - Policy limits are present
  - Policy perimeters are applicable
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# Liability

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- Do you hold anyone responsible?
  - Liability is determined by the patient
  - Pursuit of dollars is required
  - Can be multiple responsible parties
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# Non-Cooperative Patients

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- The patient must be able to provide the information or action that is required
  - The patient must be informed that their actions will make them self-pay
  - Medicare patients must be treated no differently than non-Medicare patients
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# Non-Cooperative Patients

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- ❑ Claim submissions prompt patient notification
  - ❑ Acceptable Documentation
  - ❑ Common examples
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# Audits

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- Accidents are big ticket
  - Improper entitlement identification
  - ESRD patients
  - Understand the questions that you ask
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# QUESTIONS?

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