

# Medicare Secondary Payer Rules

## Medicare Secondary Payer

Medicare uses the term “secondary payer” when Medicare is not responsible for paying first. (The private insurance industry generally talks about “coordination of benefits” when they assign responsibility for first and second payment.)

The Medicare Coordination of Benefits (COB) program wants to make sure Medicare pays your claims right the first time, every time. Medicare collects information on your health care coverage and stores it in your Medicare record. This record must be updated every time you make a change to your health care coverage.

Information comes from these sources:

- your Initial Enrollment Questionnaire
- your group health plan
- your employer
- you.

You can help keep your Medicare record current. Let Medicare know about insurance changes. Medicare will use this information to determine who should pay your claims first. This will speed up and improve the payment process.

Medicare may be your secondary payer. Your record should show if a group health plan or other insurer should pay before Medicare. Paying claims right the first time prevents mistakes and problems with your health care plans.

## Your Responsibilities as a Beneficiary

- Changes in your employment, including retirement and changes in health insurance companies, may affect your claims payment.
- When you receive health care services, tell your doctor and other providers and the COB contractor about any changes in your health insurance due to your or your spouse’s current employment or coverage changes.
- Contact the COB contractor if you:
  - take legal action or an attorney takes legal action on your behalf for a medical claim
  - are involved in an automobile accident
  - are involved in a workers’ compensation case.

## Whom to Contact

For questions about Medicare Coordination of Benefits program:

- Call the Medicare Benefits Coordination & Recovery Center Customer Service Department at 1-855-798-2627 (or TTY/TDD: 1-855-797-2627). Calls are answered Monday through Friday, 7 a.m. to 7 p.m., Central time, except on holidays.
- Visit [cms.gov/Medicare/Medicare.html](https://cms.gov/Medicare/Medicare.html). Select the link you need under *Coordination of Benefits & Recovery*.

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## Allina Health Resources

Call your hospital's financial counselor or the Allina Health Business Office if you have questions or if you need help.

### ■ Abbott Northwestern Hospital:

- Abbott Northwestern Hospital:  
612-863-4385
- Abbott Northwestern – WestHealth:  
763-577-7063

### ■ Allina Health Faribault Medical Center:

- 507-497-3764

### ■ Allina Health United Hospital – Hastings Regina Campus:

- 651-404-1681

### ■ Buffalo Hospital:

- 763-682-1212

### ■ Cambridge Medical Center:

- 763-688-9460

### ■ Mercy Hospital:

- Mercy Hospital: 763-236-7900
- Mercy Hospital – Unity Campus:  
763-236-4110

### ■ New Ulm Hospital:

- 507-217-5684

### ■ Owatonna Hospital:

- 507-977-2000

### ■ River Falls Area Hospital:

- 715-307-6411

### ■ St. Francis Regional Medical Center:

- 952-428-2569

### ■ United Hospital:

- United Hospital: 651-241-5340

### ■ Allina Health Business Office:

- 612-262-9000
- 1-800-859-5077