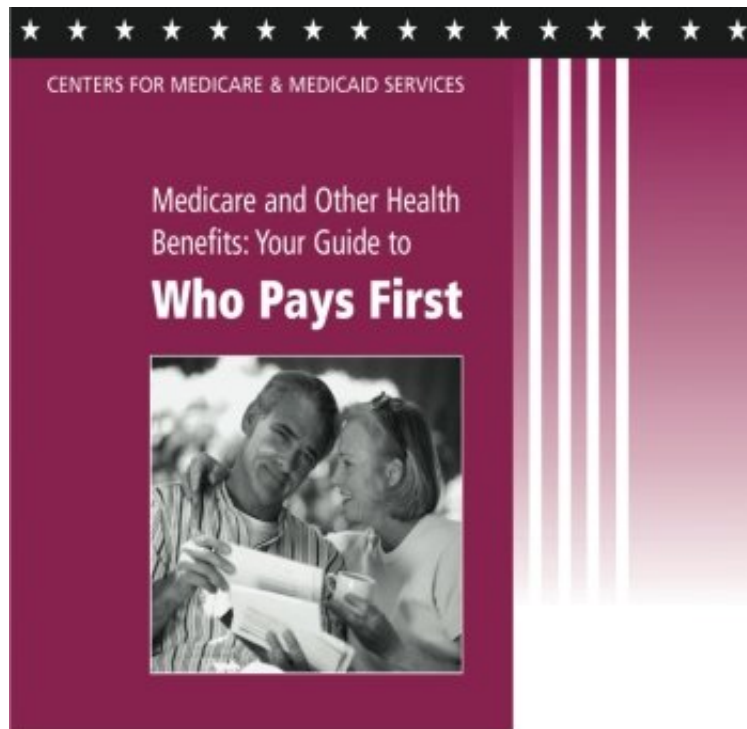


# Medicare and Other Health Benefits: Your Guide to Who Pays First

U.S. Department of Health and Human Services, Centers for Medicare Medicaid Services  
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**This official government booklet tells you**

- ★ How Medicare works with other types of insurance or coverage
- ★ Who should pay your bills first
- ★ Where to get more help



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**U.S. Department of Health and Human Services, Centers for Medicare Medicaid Services : Medicare and Other Health Benefits: Your Guide to Who Pays First** before purchasing it in order to gage whether or not it would be worth my time, and all praised Medicare and Other Health Benefits: Your Guide to Who Pays First:

If you have Medicare and other health coverage, 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 your provider sends the rest to the "secondary

payerrdquo; to pay. In some cases, there may also be a ldquo;third payer.rdqquo; Whether Medicare pays first depends on a number of things. Be sure to tell your doctor and other health care providers if you have coverage in addition to Medicare. This will help them send your bills to the correct payer to avoid delays. Some people with Medicare have other coverage that must pay before Medicare pays its share of your bill. This guide tells how Medicare works with other kinds of coverage and who should pay your bills first. Also available in Spanish.