

Should I sign up for Part A and B? How does Medicare work with other Insurance?

- If you have Medicare and other health insurance or coverage such as employer insurance, Veterans Administration Benefits or insurance through the Affordable Health Care Act, each type of coverage is called a "payer." When there's more than one payer, "coordination of benefits" rules decide which one 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. In some rare cases, there may also be a third payer.
- Having one of these other insurances may determine whether you elect to sign up for Part B during your initial enrollment period or delay this enrollment until your existing coverage ends to prevent paying the Part B premium unnecessarily. Since the rules vary for different types of "other coverage" it is wise to research your individual situation thoroughly before deciding on which coverage to choose as you can face a Part B lifetime premium penalty if you fail to enroll according to the rules established by Medicare. It is advisable to discuss this transition with your current employer's Human Resources Department and/or by reviewing the information on this topic at [medicare.gov](https://www.medicare.gov) or by clicking here: <https://www.medicare.gov/supplements-other-insurance/how-medicare-works-with-other-insurance>.