

Is My Health Insurance Medicare Creditable?

This table is to help you determine if your health insurance is Medicare creditable allowing you to delay enrolling in Medicare Part B without penalty.

<p>Are you 65 or older with an employer group health plan through your or your spouse's employer AND the employer has 20 or more employees?</p>	<p>Your coverage is considered creditable.</p>	<p>Your group health plan will pay first, then Medicare (if you have it) will pay as secondary.</p>
<p>Are you 65 or older with an employer group health plan through your or your spouse's employer AND the employer has fewer than 20-employees</p>	<p>Your coverage is NOT considered creditable.</p>	<p>You must have Medicare. Medicare will pay first; employer coverage will pay as secondary.</p>
<p>You are no longer actively working, but your former employer is providing healthcare.</p>	<p>Your coverage is NOT considered creditable.</p>	<p>You must have Medicare. Medicare will pay first; former employer coverage will pay as secondary.</p>
<p>If you are under 65 and are eligible for Medicare due to a disability and your current employer has 100 or more employees.</p>	<p>Your coverage is considered creditable.</p>	<p>Your group health plan will pay first, then Medicare (if you have it) will pay as secondary.</p>
<p>If you are under 65 and are eligible for Medicare due to a disability and your current employer has fewer than 100 employees.</p>	<p>Your coverage is NOT considered creditable.</p>	<p>You must have Medicare. Medicare will pay first; employer coverage will pay as secondary.</p>
<p>You have TriCare for Life plus Medicare Part A & B</p>		<p>TriCare for Life is secondary to Medicare, like a supplement</p>
<p>You have TriCare for Life plus a Medicare Advantage Plan (Part C) That replaces Part A and B.</p>		<p>The Advantage Plan pays first, TriCare pays as secondary. You must submit your bills to TriCare manually.</p>