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.

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?**	Your coverage is usually considered creditable. *Part D is considered separately.*	Your group health plan will pay first, then Medicare (if you have it) will pay as secondary.
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**	Your coverage is NOT considered creditable.	You must have Medicare. Medicare will pay first; employer coverage will pay as secondary.
You are **no longer actively working**, but your former employer is providing healthcare.	Your coverage is NOT considered creditable.	You must have Medicare. Medicare will pay first; former employer coverage will pay as secondary.
If you are **under 65** and are eligible for Medicare due to a disability and your current employer has **100 or more employees.**	Your coverage is considered creditable. *Part D is considered separately.*	Your group health plan will pay first, then Medicare (if you have it) will pay as secondary.
If you are **under 65** and are eligible for Medicare due to a disability and your current **employer has fewer than 100 employees.**	Your coverage is NOT considered creditable.	You must have Medicare. Medicare will pay first; employer coverage will pay as secondary.
You have TriCare for Life plus Medicare Part A & B		TriCare for Life is secondary to Medicare, like a supplement
You have TriCare for Life plus a Medicare Advantage Plan (Part C) That replaces Part A and B.		The Advantage Plan pays first, TriCare pays as secondary. You must submit your bills to TriCare manually.