

Many families have two health insurance plans, especially when both spouses work and receive health benefits from their employers. Also, many Medicare patients have supplemental coverage as well. So how do you know which insurance is “Primary” and which is “Secondary”?

Primary Insurance

- Your primary insurance is the health plan that covers the majority of your health expenses.
- Generally, if you are the “subscriber” or employee of the company providing the health insurance, this health plan will be considered “Primary” for you.
- If you are Medicare-eligible, Medicare may be primary unless you are covered by an employer-sponsored plan.

Secondary Insurance

- If you are married and your spouse also receives health benefits through his or her employer, this insurance is considered the secondary coverage.
- In many cases, secondary insurance covers charges that may not be covered by your primary insurance.
- Many secondary insurance companies require you to follow their specific rules on using networks, obtaining prior authorization and referrals, and even using designated primary care physicians in order to cover remaining expenses. Check with your secondary insurance company for specific information.
- If you are covered by Medicare and have supplemental coverage, this coverage will be considered “Secondary. If you have retirement health benefits or other active health benefit through a company for which you worked, your Medicare coverage will be secondary.

Covered Dependents and “The Birthday Rule”

- In the State of Ohio, the Birthday Rule applies to parents with two insurance plans that both cover the children (unless there is court-ordered health insurance as a result of divorce and custody). If your permanent residence is in another state, check with your insurance company for coordination of benefits rules.
- Generally, the parent whose birthday occurs the earliest in the calendar year is considered to hold the primary insurance for the children.
- The parent, whose birthday falls later in the calendar year, is considered to hold the secondary insurance for the children.
- For example, if Mom’s birthday is in March and Dad’s birthday is in October, Mom’s health plan is considered primary for all covered dependents in the family. This applies to natural and adopted children, step children, and other family members to whom the parents are considered “legal guardians”.

Medicare and Secondary Insurance

- Medicare-eligible patients may have the option of having their secondary or supplemental insurance automatically billed by Medicare. To do this, you must contact your secondary insurance company and request a form. Once this form is completed and sent to Medicare, coverage by a secondary insurance will be coordinated by Medicare, making it more convenient for you.

If you have specific questions, please call your insurance company at the number listed on your member identification card(s).