BE INFORMED GUIDE

Navigating Two Insurance Plans

Reasons Someone May Have Two Insurance Plans

- ❑ You are eligible for and have enrolled in both Medicaid and Medicare.
- ❑ You have an employer-sponsored plan and Medicaid.
- ❑ You are under 26 years old and have:
  - ➢ Coverage through your parents as a dependent, and your own employer health plan.
  - ➢ Or have two parents that have separate health plans, and they both claim you as a dependent on their health plans.

How Does This Work?

- Having two insurance plans **doesn't mean you have double the coverage**. In fact, the total amount that your plans pay together will not be more than 100% of your healthcare costs.
- The two plans work together through a process called "coordination of benefits" to decide which is the "primary insurance" and which is the "secondary insurance."
  - ➢ **Primary Insurance:** The insurance plan that pays first. This plan will pay up to its full coverage limits, usually the same as it would if this was your only insurance plan.
  - ➢ **Secondary Insurance:** Once your primary insurance has paid its share of the cost, the secondary insurance plan may cover some or all the remaining cost.
- **Please note that you may still have out-of-pocket costs**. After the secondary insurance has paid its share, you will be responsible for any remaining cost that hasn't been covered by the combination of your two plans.

Ask for Support

Talk to Your Doctor:

- Consider calling your doctor's office. Tell them your insurance coverage situation and ask if they can support you in verifying that their services will be covered by your insurance.

Talk to Your Insurance Company:

- Consider contacting your insurance company or companies. Ask what information or support they can provide to help you understand when and how each of your plans will cover your costs.

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