

Navigating Payer Challenges—Decision Tree

Guidance in Helping to Determine Whether a Patient Has a Medicare ID or Private Insurance ID Card

Determine if patient has:

Medicare ID card

OR

Private insurance ID card

Is patient or spouse employed?

Is patient covered by an employer-sponsored plan?
If so, is plan self-insured (self-funded)?

If **NO**, Medicare is primary.

If **YES** AND employer has FEWER than 20 employees, Medicare is primary.

If **YES** AND employer has MORE than 20 employees, private insurance is primary.

If **YES to BOTH** questions, go to ERISA Navigating Payer Challenges flash card.

If **NOT CERTAIN**, does the insurance card indicate ERISA, self-insured, self-funded, TPA, ASO, or that the employer is funding the claim?

If **NO to BOTH** questions, go to your state's Navigating Payer Challenges flash card.

Based on Medicare ID card, go to Medicare (Part B or C) Navigating Payer Challenges flash cards.

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Go to the **private insurance ID card flow chart**.

If **NO** or **NOT CERTAIN**, ask whether plan is self-insured or self-funded when calling plan to verify benefits. Then repeat private insurance flow chart according to answer.

If **YES**, plan is self-insured. Go to ERISA Navigating Payer Challenges flash card.

Medicare Definitions

Medicare Part B (Original Medicare): Helps cover doctors' services and outpatient care. Managed by the federal government. Individuals who must pay a premium for Part A must also meet certain requirements to enroll in Part B.

Medicare Part C (Medicare Advantage): A type of Medicare health plan offered by private plans that contract with Medicare. Medicare Advantage plans provide, at minimum, all Part A and Part B benefits. Care may be delivered through Health Maintenance Organizations, Preferred Provider Organizations, or Fee-for-Service plans.

Private Insurance Definitions

Fully Insured Plan: When employers purchase coverage from a private insurance company to pay for the risk of insuring their employees.

Self-Insured Plan: When employers set aside funds (in trust) to pay for the risk of insuring their employees.

ERISA (Employee Retirement Income Security Act): Federal regulations that preempt state laws and set standards for claim processing.

TPA (Third-Party Administrator): A company that processes the health insurance claims of a self-insured employer.

ASO (Administration Services Only): A company that functions similarly to a TPA; however, most are connected to a private plan.

Where to Find More Information

Medicare: Visit the Centers for Medicare & Medicaid Services (CMS) website: <https://go.cms.gov/2wbRyak>

Fully Insured Plans: Contact your state's Department of Insurance. Each state has its own department overseeing the regulation of private insurance companies

Self-Insured Plans: Visit the Department of Labor (DOL) website: <http://bit.ly/2LLN6Lb>. The DOL oversees the regulation of ERISA plans

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Reference: Data on file. Regeneron Pharmaceuticals, Inc.

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