

A benefits oversight that created **\$50,000+** in avoidable employer liability.

PROGRAM Early retirement + COBRA	AFFECTED Spouse, under 65, disabled	ENROLLMENT GAP 7 months without Part B	EMPLOYER COST \$50,000+
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THE SITUATION

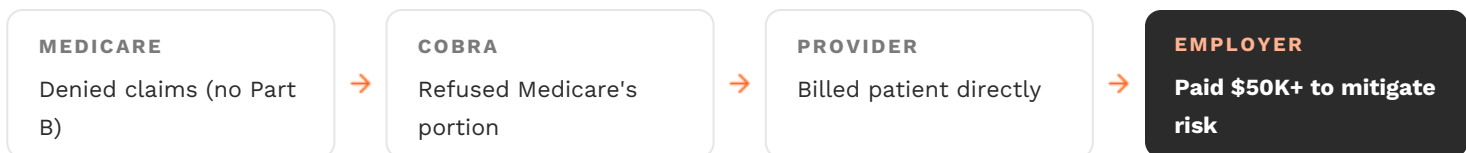
An employer launched an early-retirement program with subsidized COBRA. One retiring employee had a spouse **under 65, disabled, and enrolled in Medicare Part A but not Part B**, Part B was unnecessary while the employer plan (100+ employees) was primary.

RISK EXPOSURE

	ACTIVE EMPLOYMENT	AFTER RETIREMENT (COBRA)	WHY IT MATTERS
Primary payer	Employer plan	Medicare	Order of payment flips the moment COBRA begins.
Secondary payer	Medicare	COBRA	COBRA only pays after Medicare adjudicates, and only its share.
Part B status	Unnecessary	Essential	Without Part B, Medicare denies; COBRA refuses; patient is billed.

The spouse had an 8-month Special Enrollment Period to add Part B. To avoid the additional premium, they postponed, unaware Medicare would deny claims throughout that window. Result: **7 months of services rendered without Part B in place.**

FINANCIAL IMPACT



EDUCATION BEFORE RETIREMENT

A 15-minute pre-retirement consult would have caught this. Concierge Medicare guidance is offered as an employer-sponsored benefit at \$0 cost to the employee or employer.

WHY EMPLOYERS CHOOSE DOCTOR'S CHOICE

Proactive education and individualized guidance reduce confusion, prevent costly enrollment mistakes, and help employers minimize liability while preserving employee trust during critical workforce transitions.

GET IN TOUCH

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