

# How Medicare coordinates with everything else on your plan.

BENEFIT / SITUATION	THE RULE	PRIMARY PAYER	HR ACTION	RISK IF IGNORED
<b>HSA (Health Savings Account)</b>	Cannot contribute once enrolled in any Medicare Part (incl. A).	Group plan	Stop HSA contributions the month Medicare A activates. Avoid retro-A pitfalls. Part A can backdate up to 6 months.	Excise tax on excess contributions if not caught.
<b>FSA (Health Flexible Spending)</b>	Compatible with Medicare. Use-it-or-lose-it still applies.	Group plan	No HSA-style conflict. Confirm carryover or grace period.	Low, but watch HRA and dependent coverage rules.
<b>Group plan (active employee, 20+ EE employer)</b>	Group plan is primary. Medicare is secondary.	Group plan	Part B can usually be delayed without penalty. Confirm "creditable" status annually.	Penalty if employer < 20 EEs; Medicare may be primary.
<b>COBRA</b>	COBRA does NOT delay Medicare. SEP starts at active-employment end.	Medicare	Enroll in Part B during the 8-month SEP after active employment ends, not when COBRA ends.	Lifetime Part B penalty + coverage gaps. (See \$50K case study.)
<b>ICHRA</b>	Requires Medicare enrollment to use ICHRA for Medicare premiums.	Medicare	Hand-off to Doctor's Choice early, Medicare timing drives ICHRA effective date.	Gap in coverage if enrollment slips.
<b>Severance / Early retirement</b>	Severance is not "active coverage." Medicare timing rules apply.	Medicare	Confirm Part B SEP before any severance package is signed.	Employer liability if Medicare denial creates claim disputes.
<b>Spouse / dependent on group plan</b>	Spouse coverage doesn't extend SEP for the working employee.	Mixed; depends on each person	Run the household scenario with Doctor's Choice, easy to miss disabled-spouse rules.	Hidden Part B requirements for disabled dependents.

**If unsure, default to Doctor's Choice.** The wrong call here creates lifetime penalties for the employee and liability for the employer.

**Salaried, unbiased advocates.** No commission. No insurance affiliation. Available to your employees + their families at no cost.

**Reach out for a proposal** tailored to your team.

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