



The RAISE Center  
National Resources for Advocacy, Independence, Self-determination  
and Employment  
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## Tip Sheet:

### Coordination of Benefits in Healthcare for People with Disabilities

Transition to adult healthcare means being aware of the various types of health insurance and how they work together. People with disabilities may have private and/or public insurance that covers health care, including prescriptions. For more information on the different kinds of insurance, see also [Healthcare Coverage Transition Tip Sheet](#). It is important for people with disabilities to know who covers what and when so they won't be overcharged. This is especially true for those with both Medicare/Medicaid who should have a zero balance.

#### Who pays when?

##### *Private Insurance*

Private coverage always pays first before public insurance.

##### *Public Insurance*

###### 1. Medicare

Medicare will pay before Medicaid. (Note: for dialysis/transplant, Medicare covers 3 years as secondary to private for 30 months, and primary for the last 6 months.)

###### 2. Medicaid

Medicaid is always the payer of last resort after all other insurance.

Dual eligibles (who have both Medicare and Medicaid) cannot be billed after they both pay. Some doctor's offices may refuse patients with Medicaid second to private coverage, but even those who don't take Medicaid can bill Medicaid out-of-network as secondary. Other families and self-advocates who have private and Medicaid coverage have chosen to sign a waiver that allows them to be billed the balance.

#### Resources for help with health care benefits:

- ❖ Healthcare Transition  
[Got Transition](#)
- ❖ National or state exchanges for plans  
[Healthcare Marketplace](#)
- ❖ Medicaid  
[Medicaid agencies by state](#)
- ❖ State Health Insurance Assistance Program (SHIP) for Medicare  
<https://www.shiphelp.org/>

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