



If you have job-based insurance, retiree coverage, or COBRA when you become eligible for Medicare because you have End-Stage Renal Disease (ESRD Medicare), you do not have to enroll in Medicare right away.

Your group health plan (GHP) coverage—meaning job-based, retiree, or COBRA coverage—will remain primary for 30 months, beginning the month you first become eligible for ESRD Medicare. This is called the **30-month coordination period**.

During the 30-month coordination period:

- You do not have to sign up for ESRD Medicare immediately if you have GHP coverage
- Your GHP coverage must pay first, and ESRD Medicare may pay second for your health care costs
- If you do not have other insurance, ESRD Medicare will pay primary as soon as you enroll

The 30-month coordination period begins when eligibility for ESRD Medicare begins, even if you haven't signed up for ESRD Medicare yet.

Example: If Mr. X begins dialysis at a facility in September of 2026, he is eligible to enroll in Medicare the first day of the fourth month he gets dialysis, which is December 1, 2026. Mr. X does not enroll in Medicare until June 2027, but his 30-month coordination period still began on December 1, 2026.

You may want to enroll in ESRD Medicare even though your GHP pays primary during the 30-month coordination period.

- ESRD care is typically expensive, and Medicare may cover your cost-sharing (deductibles, copayments, coinsurances).
- If you receive a kidney transplant and want Part B to cover your immunosuppressant drug costs, you must have Part A at the time of your transplant.

If you enroll in ESRD Medicare at the start of your 30-month coordination period, Medicare should automatically become the primary payer once the period is over.

Delaying ESRD Medicare enrollment

You are able to enroll in Parts A and B at anytime during your 30-month coordination period, as long as you enroll in both at the same time. If you choose to delay ESRD Medicare enrollment, you should turn down both Part A and Part B. This is because if you enroll in Part A and delay Part B, you lose your right to enroll at any time during the 30-month coordination period. Instead, you will have to wait to enroll until the General Enrollment Period (GEP), January 1 through March 31 each year, and will likely face gaps in coverage and a late enrollment penalty.

Once your 30-month coordination period ends, Medicare automatically becomes primary and your GHP coverage secondary. If you do not have Medicare when the coordination period ends you may not have adequate coverage, and you may have to sign up for Part B during the GEP. Note: The 30-month coordination period applies to people with ESRD Medicare only. If you have Medicare due to age or disability before developing an ESRD diagnosis, the normal rules for Medicare's coordination with other insurances apply.

If your ESRD Medicare coverage ends and later resumes, you start a new 30-month coordination period when you first become ESRD Medicare-eligible again.

Additional rules for coordinating ESRD Medicare and COBRA

If you have COBRA first and then enroll in ESRD Medicare, your employer can choose to end your COBRA coverage—though not all employers end COBRA after you enroll in ESRD Medicare. Speak to your employer before making enrollment decisions. If you have ESRD Medicare first and then qualify for COBRA, your employer must offer you COBRA coverage. In either case, COBRA coverage is primary during the 30-month coordination period and secondary after.