

Front Desk Insurance Verification Cheat Sheet

(Quick Reference – Medicare, Advantage, and Supplement Confusion Edition)

Card Type	What to Look For	Billing Action
Original Medicare	Red, white, and blue card. No copay listed.	Medicare is primary.
Medicare Advantage	Says "Medicare Advantage," "MAPD," or "Plan replaces Medicare."	Bill this plan, NOT Medicare.
Medicare Supplement	Says "Supplement," "Plan F/G/N". Pairs w/ Original Medicare only.	Bill after Medicare. Not used w/ Advantage.

Red Flags That Need Extra Attention:

- Patient hands you multiple AARP cards – slow down and verify each one.
- Birth date or name suffix mismatches on ID vs. insurance.
- Patient says 'I have Medicare' but only hands you an Advantage card.
- Cards say 'not valid without red-white-blue Medicare card' — clue it's a supplement.

What to Ask Every Time:

1. Who sends you your Explanation of Benefits (EOB)?
2. Is this plan your only insurance for medical services?
3. Did you recently change plans or renew coverage?

Pro Tip Reminders:

- Medicare Advantage = PRIMARY. Do not bill Original Medicare.
- Supplement ≠ Secondary to Advantage Plans.
- Verify active coverage via portal every single time.
- Scan all cards but only enter the correct active plan into the system.

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