

# Employer Certification — Medicare Secondary Payer Rules

## GuideStone Financial Resources of the Southern Baptist Convention

Medicare Secondary Payer (MSP) rules determine how Medicare and GuideStone Financial Resources of the Southern Baptist Convention pay medical benefits for the following two groups:

1. Participants, age 65 or older, who are currently employed by the employer completing this form; and/or
2. Covered spouses, age 65 or older, of participants who are currently employed by the employer completing this form.

MSP rules state that, for the two groups named above, GuideStone medical plans will be the "primary" payer of medical claims for employers with 20 or more employees [on the payroll] for each working day in each of 20 or more calendar weeks in the current or preceding calendar year. Employers will be exempt from these rules if they have fewer than 20 employees [on the payroll] for each working day in each of 20 or more calendar weeks in the current or preceding calendar year. If an employer is exempt, Medicare will be the "primary" payer of medical claims, and the cost of medical coverage will be lower for the two groups named above.

**The employer's authorized representative should follow these steps for completion of this form:**

1. Complete the employer information.
2. Determine the number of employees.
3. Select the appropriate box.
4. Sign and date the form.
5. Return it to GuideStone within four weeks.

**If GuideStone does not receive a completed form indicating the employer's MSP exemption status, medical coverage rates will continue to be charged as though GuideStone's medical coverage is the primary payer of claims. Remember, the cost of medical coverage will be lower if the employer is MSP exempt and Medicare is the primary payer of claims.**

Employer name: \_\_\_\_\_ Account number: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Count the total number of the following types of employees on the employer's payroll to determine if your employer is exempt from MSP rules:

- All full-time and part-time employees; and
- Any employee receiving disability benefits from which FICA taxes are withheld; and
- Any minister.

I certify that the above named employer has **not** had 20 or more employees for each working day in each of 20 or more calendar weeks in the current or preceding calendar year. **This means the employer is exempt from the MSP rules and GuideStone will adjust the medical coverage rates to reflect Medicare is the primary payer of claims for individuals meeting the guidelines outlined above.**

I certify that the above named employer has had 20 or more employees for each working day in each of 20 or more calendar weeks in the current or preceding year. **This means the employer is not exempt from the MSP rules and GuideStone will remain the primary payer of claims for individuals meeting the guidelines above.**

**GuideStone must be notified immediately if an increase or decrease in the number of employees changes the employer's MSP exemption status. Providing incorrect information on this form may result in retroactive charges for medical coverage by GuideStone or for reimbursement by the participant for overpayment of claims.**

Employer's authorized representative: (please print) \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Mail to: GuideStone Financial Resources SBC, Insurance Operations, 2401 Cedar Springs Road, Dallas, TX 75201-1498. Keep a copy for your records.**

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### GUIDESTONE USE ONLY

Employer number: \_\_\_\_\_ Representative: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

