

Employer Certification – Medicare Secondary Payer Rules

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

1. Employees, 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 a total of 20 or more employees on the payroll for any 20 or more calendar weeks in the current or preceding calendar year. The condition is met as long as the total number of individuals on the employer’s payroll for the week adds up to at least 20 regardless of the number of employees who actually work or who are expected to report for work on a particular day. If an employer does not meet this condition, Medicare will be the “primary” payer of medical claims, and the cost of medical coverage may be lower for the two groups named above.

An “employee” is anyone who has been carried on the payroll, whether currently working or not, and will include all full-time and part-time employees; any employee receiving disability benefits from which FICA taxes are withheld; and any ministers.

To determine if your employer is subject to MSP rules: List the number of employees on the payroll during each week in the current calendar year and previous calendar year. Count the number of weeks in each year in which the employer had 20 or more employees on the payroll on any given day. If, in the preceding year or in the current year (viewed independently), you have 20 or more weeks with 20 or more employees on the payroll, you are not exempt from the MSP rules.

- GuideStone must receive this signed form no later than the 20th of the month prior to an employee’s Medicare enrollment date.
- 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.

Employer name: _____ GuideStone account number: _____

Address: _____ City: _____ State: _____ ZIP Code: _____

Employer Tax ID number (EIN): _____ (required)

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 subject to the MSP rules and GuideStone will remain the primary payer of claims for individuals meeting the guidelines above.**

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

Please indicate the current employee count for your employer:

1-19 employees 20-99 employees more than 100 employees

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: _____ Telephone number: (_____) _____

Signature: _____ Date: ____/____/____

Employee/Spouse name: _____ Social Security number: _____

Mail to: GuideStone Financial Resources
Insurance Operations
2401 Cedar Springs Road,
Dallas, TX 75201-1498

Or, you may fax it to: 214-720-4676

Keep a copy for your records.


GuideStone[®]
Insurance Plans

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