



# HOW TO DETERMINE PRIMARY VS SECONDARY

|  
*Free Guide*

THE WYRICK OUTLOOK, INC

# HOW TO DETERMINE PRIMARY VS SECONDARY

## Three Ways to Determine Primary Vs Secondary

1. The Birthday Rule
2. Effective Date
3. Custodial Status

Pro Tip: Confirm which way a specific policy abides by when verifying

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### The Birthday Rule

The birthday rule is an underlying rule that the majority of insurances follow to determine who is primary and secondary.

For Example: If both insurances follow the birthday rule, the parent with the date of birth that comes first in the month and day would be considered primary.

NOTE: The year does NOT come into play!

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### Effective Date of Coverage

This generally comes into play when a single subscriber has two active policies. To determine which is primary, insurance may rely on the effective date of coverage for each policy.

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### Divorce Decree

In divorce cases, it's best to get a copy of the divorce decree. Generally speaking, most divorce situations will follow this breakdown:

- Primary: Custodial Parent
- Secondary: Custodial Parent Spouse / Partner
- Tertiary: Non Custodial Parent
- Quaternary: Non-Custodial Parent Spouse / Partner

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