

Preparing for Open Enrollment

A Guide for Patients when Speaking with a Licensed Insurance Agent

STEP 1:

CHECKLIST

If you answer yes to one of these, continue to Step 2.

- Are you already enrolled in both Medicare Part A and Part B?
- Do you have a Medicare Part D prescription plan?
- Do you reside in a nursing home, specialty housing, or a long-term care facility?
- Do you travel outside your county or state?

WHO ARE LICENSED INSURANCE AGENTS?

A Licensed Insurance Agent is trained to offer non-biased education and recommendations based on plans available in your area. This service is no cost to you and there is never any obligation to enroll in a plan.

The choice is yours.

STEP 2:

HAVE THESE ITEMS READY WHEN TALKING WITH A LICENSED INSURANCE AGENT

The process typically takes two (2) phone calls.

- Prepare for your calls by filling out the information on the back of this sheet.
1. The first call will be to collect your basic information (address, etc.)
 2. The second call will be to discuss health plan options that are available in your area. On this call you will:
 - Discuss all of your healthcare needs, even doctors or services you may need in the future.
 - Ask if your doctors, dialysis clinic and hospital are in-network for the plans so you can continue seeing them at no extra cost.
 - Discuss if you have other benefits such as Medicaid or Extra Help.
 - Ask questions about out-of-pocket costs.

STEP 3:

WHAT TO EXPECT AFTER ENROLLING

- You will receive confirmation of the change by phone or email.
- You will receive an enrollment package from your new insurance carrier by mail, which will include your new insurance card.
- Bring your new insurance card to all of your providers and future medical appointments.
- Your new coverage will be effective **January 1st.**

Refer to the back of this guide for a helpful worksheet to get you started.

You Have the Power of Choice

A Licensed Insurance Agent can help you decide if another coverage option may be right for you. Your dialysis Social Worker can help you with next steps. You may also visit medicare.gov for additional information.

Ready to talk to insurance broker about your options?

Let's gather the information you will need.

Need help? Your dialysis social worker can help you if you have questions.

U.S. Renal Care Dialysis Unit: _____

Address: _____

Heart Doctor's Name: _____

Eye Doctor's Name: _____

Surgeon's Name: _____

Dentist's Name: _____

Other Doctor's Name: _____

Pharmacy Name: _____

Pharmacy Phone: _____

Kidney Doctor's Name: _____

Address: _____

Primary Care Doctor's Name: _____

Address: _____

Local Preferred Hospital: _____

Transplant Center Name: _____

*You will need a list of your home medications. Your dialysis Social Worker can print a copy for you at your request.

Important questions you may want to ask during your call:

1. Are my doctors, clinics, transplant center and pharmacy in-network?
2. Does the plan cover transportation? How many trips?
3. Does the plan cover glasses? How close is the in-network provider?
4. Does the plan cover hearing aides? How close is the in-network provider?
5. How much do I have to pay for my medicine?

NOTES:

You Have the Power of Choice

A Licensed Insurance Agent can help you decide if another coverage option may be right for you. Your dialysis Social Worker can help you with next steps. You may also visit [medicare.gov](https://www.medicare.gov) for additional information.