

Preparing for Open Enrollment: Patient Guide

Medicare Open Enrollment: **October 15 - December 7, 2020**. Coverage Starts: **January 1, 2021**
Is Medicare Advantage right for you? Use this guide to find out.

Step 1: Make Sure You Are Eligible for Medicare Advantage

Find out if you are eligible to enroll in Medicare Advantage by asking these questions:

- Are you already enrolled in both Medicare Part A and Part B?
-

Step 2: Review Your Current Insurance Coverage

Determine if your healthcare needs are being met by asking the following questions:

- Are you able to see every doctor you need to? Are they in-network under your plan?
- Are you able to get all your prescriptions? Are they covered by your plan?
- Are you able to see specialists? Are they in-network under your plan?
- Are you able to access all other medical services you need to?
- Do you like your current healthcare insurance coverage?
- Are you able to afford your current healthcare insurance coverage?

If you answered “No” to any of the questions above, go to Step 3. If you are happy with your current coverage, please move to Step 4.

Step 3: Additional Benefits

Check which of the following benefits may be helpful for you:

- Care coordination
- Routine vision care
- Routine dental care
- Fitness or wellness programs
- Transportation (to and from medical visits, such as dialysis and for nonmedical needs)

If you checked any of these benefits, move to Step 5.

Step 4: Power of Choice

*Even if you are happy with your current health coverage, it's helpful to know your options. We can connect you to an independent insurance specialist to review your options and help you with next steps. **You have a choice.***

Would you like to be connected with an independent insurance specialist?

- Yes – move to Step 5.
- No – That's ok. When the time is right for you, we'd be happy to help connect you with an independent insurance specialist.

Step 5: Referral Process

- Contact one of our team members at **1-855-600-2442**. They can answer your questions and connect you to an independent insurance specialist upon request.
- You will be asked to sign a consent form allowing U.S. Renal Care to connect you with an independent insurance specialist.
- They will review available plans in your area that will fit your individual healthcare needs.
- This is a free service for you. There is no cost or obligation associated with reviewing your options.
- You have the power of choice and will receive multiple plan options. You can choose which plan best meets your unique healthcare needs.

Checklist

Have these items ready when talking with an independent insurance specialist:

- Where you go for dialysis
- A list of your doctors and their phone numbers
- Where you go for hospital care
- A full list of your current prescriptions (including dosage)
- Your pharmacy's phone number

- Ask if your doctors, dialysis clinic and hospital are in-network for the plans, so you can continue seeing them at no extra cost
- Be ready to answer questions about your transplant status. Are you on an active waiting list?
- Ask questions you may have about out-of-pocket costs

What to expect next

If you decide to change plans or enroll in a new plan during Open Enrollment this fall, here is what to expect:

- The independent insurance specialist will walk you through the process. You will receive confirmation of the change by phone or email.
- You can expect to receive an enrollment package from your new insurance carrier by mail, which will include your new insurance card.
- You should bring your new insurance card with you to all of your doctor & medical appointments to enter your new information into their system.
- Your new coverage will be effective **January 1, 2021**.

You have the Power of Choice.

Call **1.855.600.2442**, email InsuranceEducation@usrenalcare.com or visit USRenalCare.com/Insurance-Choices to learn more about your Medicare choices. You can also visit Medicare.gov for additional information.