

The Power of Choice

Medicare Beneficiaries with ESRD Now Have Options

For the first time, Medicare beneficiaries with end-stage renal disease (ESRD) have the option to enroll in a Medicare Advantage program for coverage that will take effect in 2021. Here are the important questions to consider when talking with an insurance specialist as you decide what healthcare plan is right for you.

Key Questions to Consider When Choosing a Plan:

- Will my physicians and clinic be in-network with my new plan?
- What additional benefits are included in the new plan? i.e., dental, vision, hearing, care coordination, transportation etc.
- Will my new plan cover the prescription drugs I take at home?
- How much should I expect to pay in a premium? Deductible? Copayment?
- Are there out-of-pocket expenses I should anticipate and how much will they cost?

Frequently Asked Questions

There are a lot of Medicare Advantage plan options in my area. How do I decide which plan is best for me?

In choosing among many Medicare Advantage plans, it is useful to think about what's most important to you in a health plan. In order for you to keep your dialysis clinic and doctors, please ask your dialysis provider and doctor which Medicare Advantage Plans they accept, or you can ask the proposed health plan if your nephrologist and dialysis provider are covered by their plan.

Another helpful resource is the Medicare Plan Finder, a searchable tool on the Medicare.gov website. You can also connect with an insurance specialist at 1.855.600.2442.

If I enroll in a Medicare Advantage Plan can I keep my Medigap Plan?

Since Medigap plans can't be used to pay your Medicare Advantage plan premiums, copayments or deductibles, you cannot enroll into a Medicare Advantage plan and a Medigap plan. If you join a Medicare Advantage plan, you will need to drop your Medigap plan.

What if I already have Medicaid, what are my Medicare options?

Many patients with active Medicaid coverage can enroll into Medicare Advantage Plans (these might be called either Dual Medicare Advantage plan or Special Needs Plan (SNP)).

Can I get on the transplant list if I choose a Medicare Advantage plan?

Yes. Your transplant coordinator can help you understand how your plan covers transplant related costs.

How can I find out if my doctor and my dialysis clinic are in a Medicare Advantage plan network?

There are a couple of ways to do this. You can ask your doctor or dialysis clinic (or their front office staff) which plans they accept. Or if you have a particular plan or insurer that you're looking into, you can go to the plan's website and look for their searchable directory or find a provider directory on the website, where you can search for your doctor or dialysis clinic.

Does each Medicare Advantage Plan (Part C) offer the same type of health coverage?

While each Medicare Advantage Plan (Part C) is different, all Medicare Advantage plans must cover dialysis treatments and nephrology services, and a long list of other "Medically-Necessary Services."

Comparing Your Medicare Options:

Choose A Healthcare Plan That's Right For You

Benefits and Features		Medicare Advantage (C)*	Original Medicare (A&B)
	Routine vision coverage	✓	No Coverage
	Routine hearing exams and hearing aid coverage	✓	No Coverage
	Routine dental coverage	✓	No Coverage
	Limits your annual out-of-pocket costs	✓	No Limit
	Helps pay for hospital stays	✓	✓
	Helps pay for some medical care, such as doctors visits	✓	✓
	Helps pay preventive services, like flu visits	✓	✓
	Helps pay for prescriptions	✓	Requires Part D Plan
	Transportation	✓	No Coverage
	Transplant	✓	✓
	National Coverage	Local or Regional Network	✓
	Referrals	None if In-Network	None

*Benefits may vary by plan



Learn More:

Discuss your options with your **Social Worker** at your local clinic
 Contact an Insurance Specialist at **1.855.600.2442** or
InsuranceEducation@usrenalcare.com
 Visit **Medicare.gov** or
USRenalCare.com/Insurance-Choices

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