

Medicare Open Enrollment: **October 15 - December 7, 2021.**
Coverage Starts: **January 1, 2022**

Is Medicare Advantage right for you?
Use this guide to find out.

STEP 1:

PLANNING CHECKLIST

If you answer yes to at least 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 for your medications?
- Do you reside in a nursing home, specialty housing, or a long term care facility?
- Do you travel outside of your county lines or state?

WHO ARE 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:

MAKE A LIST

Have these items ready when talking with an independent, licensed insurance agent:

- Address of your dialysis clinic
- A list of all of your doctors and their phone numbers (even if you only see them occasionally)
- Address of your hospital care or your preferred local hospital name
- A full list of all current prescriptions (Including dosage and how often you take them)
- Your pharmacy's name and phone number
- Transplant center name and if you are on the transplant waiting list or have a live donor

STEP 3:

WHAT TO EXPECT WHEN SPEAKING TO AN INSURANCE AGENT

The process typically takes two (2) phone calls

1. The first call will be with a triage agent who will collect your basic information (address, etc.)
2. The second call will be from a licensed insurance agent to review and discuss health plan options that may be available in your area. Plans vary by zip code. On this call...
 - 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 4:

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
- Once you receive it, bring your new insurance card to all of your providers and future medical appointments
- Your new coverage will be effective **January 1, 2022.**