

Basics of Medicare Advantage

Medicare Advantage is health insurance that offers the same coverage as Medicare Parts A & B, along with extra benefits that may include prescription drug coverage, dental, vision, hearing, transportation, and other types of coverage not usually covered by Medicare. Medicare Advantage Plans, sometimes called Medicare Part C or MA Plans, are a replacement for other Medicare options.

What makes Medicare Advantage different from other Medicare options?



- /// **Medicare Advantage Plans are managed by private health insurance companies**—Medicare is managed by the federal government.
- /// **Many Medicare Advantage plans offer benefits that Medicare doesn't cover**—such as dental, vision, hearing, and other benefits.
- /// **Many Medicare Advantage plans include prescription coverage in one plan**—unlike Medicare Part D, which has to be chosen separately with its own premium.
- /// **Medicare Advantage plans use networks similar to employer group health plans**—it's important to make sure your doctors are in-network.
- /// **Medicare Advantage plans offer premiums as low as \$0 and have a maximum out-of-pocket limit**—they usually have lower total out-of-pocket costs than Medicare.



PEOPLE WITH ESRD ARE NOW ELIGIBLE FOR MEDICARE ADVANTAGE

Thanks to the Cures Act, Medicare Advantage is now available for people with ESRD who are eligible for Medicare. Open enrollment starts October 2021, with coverage going into effect January 1, 2022.

Talk to your insurance coordinator today about your coverage options.

What are the benefits of choosing an all-in-one health insurance plan?

With a Medicare Advantage plan that includes prescription coverage, all of your coverage is in a single plan. You are considered fully insured—you will not need to purchase a separate prescription drug plan or Medicare Supplement plan. Because you are getting all your coverage benefits in 1 plan instead of several, you will have the convenience of only 1 insurance card.

What to know if you're on an employer group health plan

Your current employer insurance plan might be the best coverage for you. Before making any changes, make sure you understand the benefits and costs of all your plan options—including monthly costs, co-pays, and out-of-pocket maximums—to fully understand what changing plans would mean for you.

Is Medicare Advantage right for you? Explore your options

Learning everything you can about your health insurance options can help you decide what kind of coverage best meets your unique needs. It's important to understand and compare the benefits, costs, and potential savings—on premiums, medications, offices visits, and services—with any plan before making any changes to your current health insurance.

With Medicare Advantage, you may be able to save on prescription costs—including insulin as low as \$35 per month.



YOUR INSURANCE COORDINATOR IS HERE FOR YOU

Your Fresenius Kidney Care insurance coordinator can help you:

- /// Understand how Medicare Advantage works
- /// Review all your insurance options
- /// Understand what your treatment costs will be

To get started, contact your insurance coordinator today or visit [FreseniusKidneyCare.com/Insurance](https://www.FreseniusKidneyCare.com/Insurance).