



Basics of Medicare

Medicare is government-sponsored health insurance that provides health coverage to qualified U.S. citizens and legal residents. Typically, Medicare pays 80% of the amount due and you are responsible for paying the remaining 20%. You are covered under Medicare at any age *if* you have end stage renal disease (ESRD) *and* one of the following applies to you:

- /// You have collected enough work credits (usually 10 years of work) under Social Security or the Railroad Retirement Board (RRB).
- /// You are already receiving, or are eligible for, Social Security or RRB benefits. *If you received Social Security Disability or certain RRB benefits for 24 months prior to being diagnosed with ESRD, you are already enrolled in Medicare and do not need to reapply.*
- /// You are the spouse or child of someone who has met either of the requirements above.

Medicare and kidney transplants

If you receive a kidney transplant, Medicare will pay the full cost of care for your kidney donor. You will pay a deductible and a coinsurance amount based on your stay at the hospital or skilled nursing facility.

Additional resources to help with your coverage



Medicare Supplemental Insurance—Medigap

Medigap is sold by private insurance companies to supplement healthcare costs that are not covered by Medicare, such as the 20% that Medicare does not cover, as well as deductibles and co-payments. Medigap coverage for Medicare beneficiaries who are under the age of 65 is not available in all states.



Medicare Savings Program

A Medicare Savings Program may be able to help cover the costs of Medicare. States offer these savings programs to those who have a limited income to help offset the cost of Medicare premiums, deductibles and coinsurance. For more information and to see if you qualify in your state, call your local Medicaid office.

Medicare Parts A & B—Original Medicare

Medicare Parts A & B are usually chosen together.



PART A



PART B

Type	Hospital coverage, which covers inpatient hospital care, hospice care and some nursing home and home healthcare	Medical coverage, which covers all outpatient care, including dialysis services and doctor visits
Coverage	Covers 80%	Covers 80%
Premium	Usually no premium	A monthly premium
Deductible	Annual deductible that resets at the start of every calendar year	Annual deductible that resets at the start of every calendar year

Medicare Part C—Medicare Advantage

Medicare Advantage plans are offered by private companies. These plans provide both hospital (Part A) and medical (Part B) coverage and may offer additional types of coverage. If you are diagnosed with ESRD, you typically cannot join a Medicare Advantage plan unless:

- /// You were already on the Medicare Advantage plan when you were diagnosed.
- /// You get existing benefits through a private insurance company that offers Medicare Advantage.

Medicare Part D—Prescription drug coverage

Part D is for prescription drug coverage. While many drugs needed for dialysis treatment or kidney transplant procedures are covered by Medicare Part B, other prescribed drugs are not. Medicare Part D plans usually require a standard initial deductible and some cost-sharing payments.



Talk to your Fresenius Kidney Care Insurance Coordinator for guidance in understanding the benefits and costs associated with your plan.