

Basics of Medicare



Original Medicare is a government-sponsored health insurance plan that provides health coverage to qualified U.S. citizens and legal residents. Medicare is comprised of several parts that offer hospital, medical, and prescription coverage. Typically, parts are chosen together.

You are eligible for Medicare at age 65, or earlier if you have certain health conditions, including ESRD. You are generally eligible for Medicare after three months of dialysis or after completing home dialysis training.

Medicare Parts A, B, and D cover different parts of medical expenses and require a combination to get full coverage. Medicare Part C (Medicare Advantage) replaces Parts A and B, and often also includes prescription coverage and additional benefits.

Medicare Advantage is now available for people with end stage renal disease (ESRD) who are eligible for Medicare.

Additional resources to help with Medicare coverage



Medicare Supplemental Insurance—Medigap

A supplemental, secondary insurance sold by private insurance companies to help with out-of-pocket costs not covered by Medicare.



Medicare Savings Program

Offered by states to people who have limited income to help offset out-of-pocket costs that Medicare does not cover. For more information visit [Medicaid.gov](https://www.Medicaid.gov).



DO YOU CURRENTLY HAVE AN EMPLOYER GROUP HEALTH PLAN?

Your current plan might be your best coverage. If you decide to choose Medicare, you can keep your employer group coverage and Medicare together for 30 months. After that, Medicare becomes your primary insurance, and you can keep your employer plan as secondary insurance. **Talk to your insurance coordinator about the best option for you.**

Understanding Medicare: Parts A, B, C, & D

	Medicare Parts A + B = C			
	Medicare Part A	Medicare Part B	Medicare Advantage—Part C	Medicare Part D
Offered by	Government	Government	Private companies	Private companies
Type of coverage	Hospital coverage	Medical coverage	Complete, all-in-one health coverage	Prescription drug coverage
What it covers	Inpatient hospital care, hospice care, and some nursing home and home healthcare	All outpatient care, including dialysis services and doctor visits, also may cover dialysis or transplant medications	Hospital and medical, plus many plans include prescription drug, dental, vision, and hearing coverage	Helps cover the cost of prescription medications that aren't covered by Part B (which may include dialysis or transplant medications)
When chosen	Usually chosen together with Part B.	Usually chosen together with Part A.	Chosen to replace Medicare Parts A, B, and D, plus Medigap plans.	Chosen with Parts A and/or B. Cannot be combined with Part C or a Medigap plan that includes drug coverage.
Coverage	Covers 80% of the cost that Medicare covers. You pay 20% of the costs.	Covers 80% of the cost that Medicare covers. You pay 20% of the costs.	Co-pays and coinsurance, with a cap on annual out-of-pocket costs.	Co-pays that vary, based on the drug tier and your total spend on drugs annually.
Monthly premium	Typically no	Yes	Yes—may be \$0 or lower than Part B.	Yes, varies by income.
Annual deductible	Yes	Yes	Varies—None for many plans, but there may be a deductible for prescription drug coverage.	Usually—some Part D plans don't have a deductible.



For help understanding the benefits and costs of Medicare and Medicare Advantage plans, **talk to your Fresenius Kidney Care insurance coordinator or visit [FreseniusKidneyCare.com/Insurance](https://www.freseniuskidneycare.com/insurance).**