

Insurance basics: Medicare

Original Medicare is a government-sponsored health insurance plan providing coverage to qualified U.S. citizens and legal residents. The plan is made up of parts that offer hospital, medical, and prescription coverage.

Medicare eligibility

You are eligible for Medicare at age 65, or earlier if you have certain health conditions, including end-stage kidney disease (ESKD). You are generally eligible after three months of dialysis or after completing home dialysis training.

Additional resources to help with Medicare coverage

Medicare Advantage

Medicare Advantage is available for people with ESKD who are eligible for Medicare. It combines parts of Medicare plans and may offer benefits not included in original Medicare coverage.

Medicare Supplemental Insurance (Medigap)

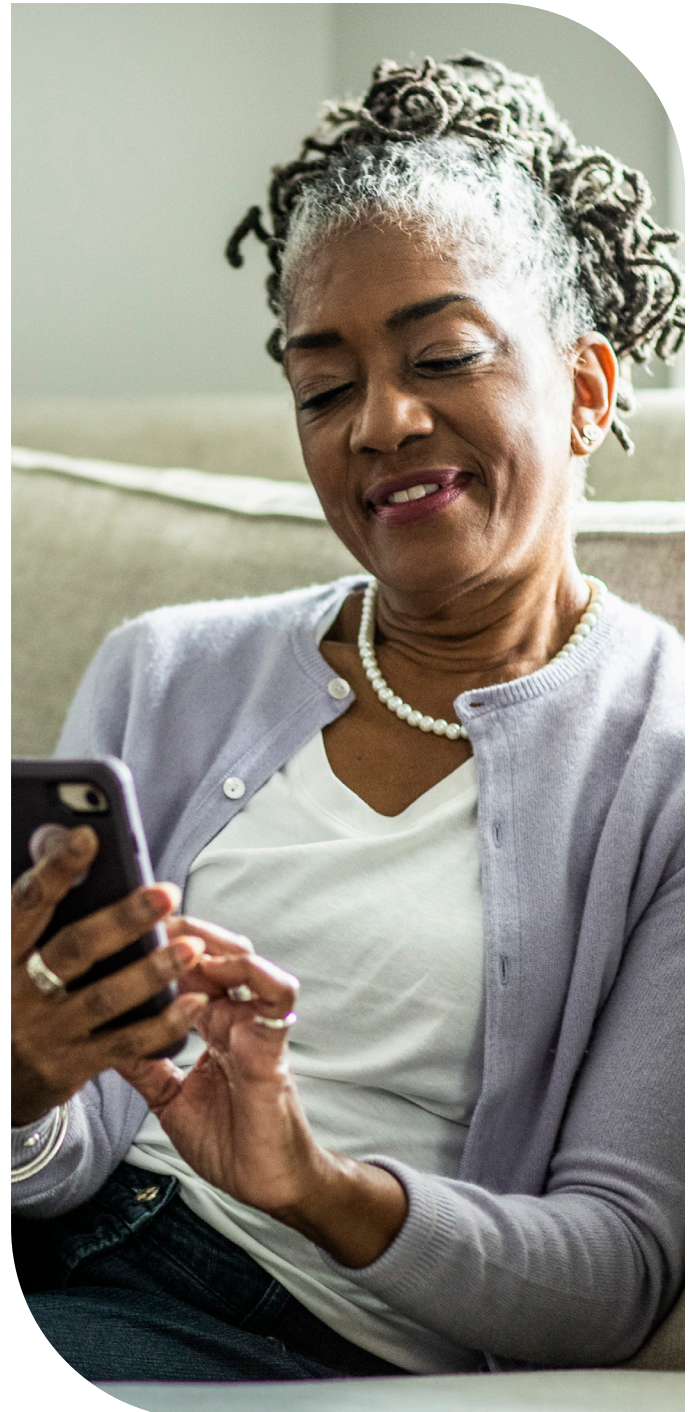
Medigap is a form of supplemental, secondary insurance sold by private insurance companies to help with uncovered out-of-pocket costs.

Medicare Savings Program

This program is offered by states to people with limited income to help with uncovered out-of-pocket costs. Visit [Medicare.gov](https://www.medicare.gov) for more information.

Employer group health plans

If you 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.



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

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

	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, some nursing home and home healthcare	All outpatient care, including dialysis and doctor visits; may cover dialysis and transplant medications	Hospital and outpatient care, many plans include prescription drug, dental, vision, and hearing	Helps cover prescription drugs that aren't covered by Part B (may include dialysis or transplant medications)
When chosen	Usually together with Part B	Usually together with Part A	Replaces Medicare Parts A, B, D, and Medigap plans	Chosen with Part A and/or Part B; cannot be combined with Part C or a Medigap plan with drug coverage
Coverage	Medicare covers 80% of costs, you pay 20%	Medicare covers 80% of costs, you pay 20%	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



We are here to help

Your care team is here to answer your questions and help you find the best option.