



Do You Have the Medicare Coverage You Need?

A Checklist for People with ESRD.

Navigating End-Stage Renal Disease (ESRD) or managing advanced stages of chronic kidney disease (CKD) is difficult enough without having to worry about complex health insurance plans. We understand that figuring out your Medicare options can feel overwhelming, especially when you're not feeling your best.

This checklist is here to help you understand your choices so you can get the care you need. Think of it as a simple guide designed reduce confusion, helping you and your doctor work together to make the best choices for your health.

Part 1: Your Care Team and Treatments

- Dialysis Treatment:** Are your current dialysis center and doctors in the health plan's network? Check the plan's provider directory to look up your preferred doctors and facilities.
- Transplant Care:** Does the plan cover a kidney transplant if you need one? Are the transplant hospital and specialists in the plan's network? What additional benefits are available to you pre- and post-kidney transplant? Does the plan offer care coordination to ease the burden of planning for a transplant procedure?
- In-Home Dialysis:** If you want to do dialysis at home, does the plan cover the equipment, supplies, and training you'll need? Are there additional support services available to you if you need extra help during this process?

Part 2: Costs and Medicine

- Doctor Visit Costs:** What is the co-pay for visits to your primary care doctor and specialists (like your kidney specialist)?
- Medicine Costs:** What is the plan's prescription deductible (the amount you pay out-of-pocket before the plan begins to cover your drug costs)? Does the plan cover all your important medicines? Check the plan's list of covered drugs to be sure. This includes medicines for dialysis and other health problems.
- Yearly Costs:** What are the yearly medical and drug deductibles and out-of-pocket maximum? A deductible is what you pay before the plan starts to help. The out-of-pocket maximum is the most you'll have to pay for covered services in a year.

Part 3: Extra Help and Services

- Transportation:** Does the plan offer rides to and from your dialysis treatments?
- Extra Benefits:** Does the plan offer benefits like helping pay for food and produce, providing allowances for everyday expenses like utilities and OTC items, or help finding other support resources?
- Special Needs Plans (SNPs):** Does the plan offer a Special Needs Plan for people with ESRD? These plans are made just for people with certain health conditions and may offer extra benefits tailored to your medical needs.

Your Next Steps

-  **Look up plans:** Use the official Medicare.gov website for general information and to search for plans in your area.
-  **Use this checklist:** Go through this checklist with your doctor, care team, or a trusted family member. Ask the questions on the list when you contact the plans you are thinking about.
-  **Make a decision:** Once you have the answers, you can choose the Medicare Advantage plan that best fits your health needs and financial situation.