

Basics of Medicare Advantage

Medicare Advantage is health insurance that offers the same coverage as Medicare Parts A & B, and may include additional benefits not usually covered by Original Medicare. Medicare Advantage plans, sometimes called Medicare Part C or MA plans, are a replacement for other Medicare options.

Even if you've considered or enrolled in Medicare Advantage in the past and decided it wasn't right for you, there may be a plan that's right for you this year. Every year, there are new plans, new benefits, and new types of coverage.

What makes Medicare Advantage different from other Medicare options?



- ✓ **Medicare Advantage plans may offer additional benefits**—benefits that Original Medicare doesn't cover.
- ✓ **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 are managed by private health insurance companies**—Original Medicare is managed by the federal government.



Medicare Advantage is available to people on Medicare
Medicare Open Enrollment Period starts October 15, 2023, and ends December 7, 2023, with coverage going into effect January 2024.



It's also a good time to check whether you are eligible for a secondary insurance, such as Medicaid, in addition to Medicare Advantage.

Talk to your insurance coordinator if you have questions about your insurance.

What are the benefits of choosing a Medicare Advantage plan?

Medicare Advantage plans bundle your Part A, Part B, and often your Part D coverage into one convenient plan. Medicare Advantage plans may offer additional benefits not available with Original Medicare.

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

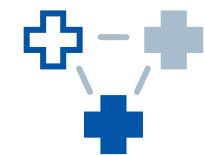
Your current employer insurance plan might be the best coverage for you. Before making any changes, make sure you understand the benefits and costs of a plan to fully understand what changing plans would mean for you.

Do you have Medicare with a Medigap plan (Medicare Supplement)?

If you are considering Medicare Advantage, it's important to talk to your insurance coordinator about the differences between the plans.

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 with any plan before making any changes to your current health insurance.



Your insurance coordinator can:

- ✓ Review your insurance plan with you
- ✓ Discuss insurance options available to you
- ✓ Explain your insurance benefits for dialysis
- ✓ Help you understand the importance of insurance coverage for a transplant

To get started, contact your insurance coordinator today or visit FreseniusKidneyCare.com/MA-basics