Medicare & Medicare Advantage FAQs

Q: How can I learn more about Medicare and my options?

A: At **Medicare.gov**, the ***Medicare Plan Finder*** can help you compare pricing and benefits between Original Medicare, Medicare Advantage and other types of plans. It also can help you check if your doctors, dialysis facility and current or potential transplant center are in-network with Medicare Advantage plans you are considering. Plans for the next calendar year will be available to view in the fall of the year before. Learn more about how the Medicare Plan Finder works by watching this **video**.

Q: Should I switch to Medicare Advantage?

A: You don't have to change your insurance. The decision to enroll in a different health insurance plan is always yours and you should enroll in the plan you feel is best for you. It's important to understand all of your coverage options before making any changes. For a list of things to consider when reviewing your options, **click here**. If you'd like help understanding your insurance options, contact a DaVita patient advocate or insurance educator.

Q: Are there different kinds of Medicare Advantage plans?

A: Yes, there are five types of **Medicare Advantage** plans, but three main types most people enroll in. The main difference is how you pay and receive health care services. Below are the most common types of Medicare Advantage plans:

- Health Maintenance Organization (HMO) Plans
- Preferred Provider Organization (PPO) Plans
- Special Needs Plans (SNPs)

Less common types of Medicare Advantage Plans that may be available include Private Fee-for-Service (PFFS) and Medicare Medical Savings Accounts (MSA). Depending on where you live, all, some or none of these types of plans may be available. To learn more about the specific plans you're eligible for, visit **Medicare.gov/Plan-Compare** or work with a **third-party resource**.

Talk to an educator

CKD Patients

Call the Patient Advocate Helpline: 1-888-405-8915 (for chronic kidney disease (CKD) patients not yet on dialysis.)

Dialysis Patients – Call us

Call a DaVita insurance educator (1-833-959-1724) or talk with your social worker

Dialysis Patients – We'll call you

Fill out this **Insurance Support Form** and we'll call you in 2-3 business days.

DaVita Kidney Care

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Q: How do I enroll in a Medicare Advantage Plan?

A: It's important to understand all of your insurance options before making any changes. There are several third-party resources that can help you compare and enroll in a Medicare Advantage plan, including:

eHealth (an unaffiliated, licensed health insurance agency)
eHealth is an independent health insurance agency that offers plans from many (but not all) insurance companies. eHealth licensed insurance agents can help you review your options and enroll in a plan.

- Visit eHealth's website for dialysis patients at **eHealthMedicare.com/Dialysis**
- Call the eHealth helpline for dialysis patients at 1-844-980-2102 (TTY 711). Licensed insurance agents are available Monday-Friday from 8 a.m.-9 p.m. (ET) and 24 hours/day from October 15 to December 7.

Medicare and Medicare Plan Finder
Contact Medicare or use the Medicare Plan Finder at **Medicare.Gov/Plan-Compare** to learn more about available Medicare Advantage plans in your area (including plan costs, benefits and provider network considerations) and to enroll in a plan.

Click here for additional resources to learn about your Medicare Advantage options and enrolling in a Medicare Advantage plan.

Q: If I enroll in Medicare Advantage, can I keep my Medigap plan?

A: Medigap policies can't work with Medicare Advantage plans. (They can't be used to pay your Medicare Advantage plan premiums, copayments or deductibles.) Therefore, the **Centers for Medicare & Medicaid Services** suggests those who join a Medicare Advantage plan consider dropping their Medigap plan.

If you join a Medicare Advantage plan for the first time and aren't happy with it, you can buy a Medigap plan if you return to Original Medicare within 12 months. Note: If you had a Medigap plan before your Medicare Advantage plan, you may be able to get the same Medigap plan back if the insurance company still offers it. If it isn't available, you can buy another Medigap plan. However, the Medigap plan can no longer include prescription drug coverage—even if you had it before—but you may be able to join a Medicare Part D plan for prescription drug coverage.

Before you drop your Medigap plan, consider visiting **Medicare.gov** or contacting us.

Q: When can I enroll in a Medicare Advantage plan?

A: Each year, Medicare holds an open enrollment period for Medicare Advantage and Medicare prescription drug coverage from October 15 to December 7 for the upcoming calendar year. If you already have Medicare, you can change your coverage from Original Medicare to Medicare Advantage, or from Medicare Advantage to Original Medicare. As a reminder, the decision of whether to enroll in different health insurance is always yours and you should enroll in the insurance you feel is best for you.

If you're enrolled in a Medicare Advantage plan, you can return to Original Medicare during the Medicare Advantage open enrollment period from January 1 to March 31. You can also switch from one Medicare Advantage plan to another during this period. Your new coverage starts the month after you submit your application.

You may also qualify for a special enrollment period, depending on your unique circumstances. To learn more, contact your DaVita health insurance educator at 1-833-959-1724, call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048) or visit **Medicare.gov**.

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