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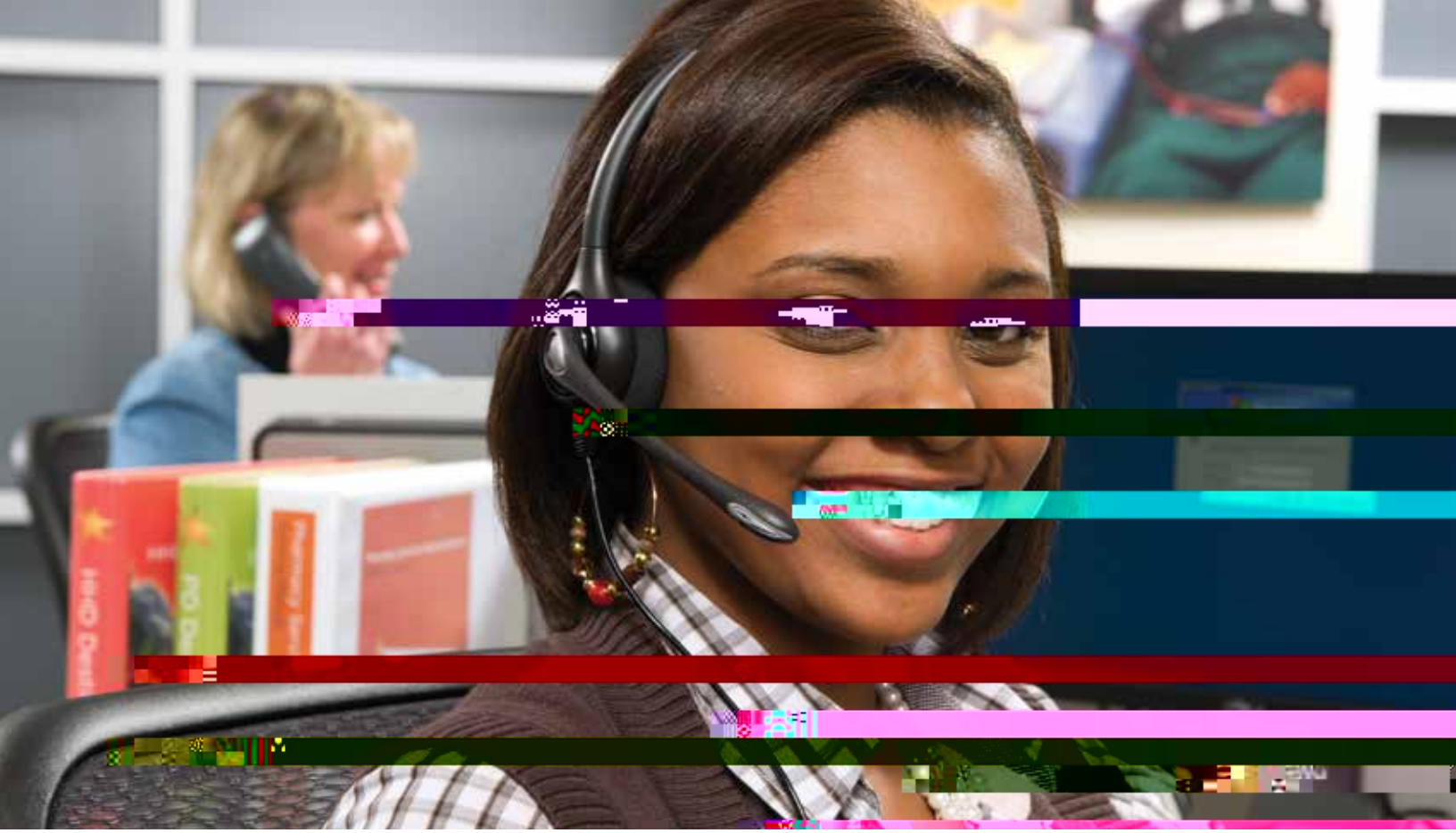

We're Here to Help

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What Insurance Covers

Health insurance coverage is an important part of maintaining your financial health, as well as your overall peace of mind and quality of life when you have chronic kidney disease (CKD). Continuing to work can help provide health insurance coverage, which may help pay for medical costs so you can receive treatment when you need it most.

Use this guide to get answers to your questions so you can feel confident your insurance is the right coverage for your kidney care needs.

Get to Know the Types of Insurance Coverage

Insurance pays for some of the costs associated with health care you and your family receive. There are many types of health insurance plans, and it's importa ¥ f

Medicare ⓘ

Medicare isn't just for people who are 65 or older. It's also for people of any age with end stage renal disease (ESRD) who need a transplant or dialysis and meet the following requirements:

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Medigap/Medicare Supplement

Because Medicare covers only 80 percent of all medical expenses, you may also be eligible for a Medigap/ Medicare Supplement plan depending on where you live. These plans generally cover the remaining 20 percent of Medicare-covered services. In most cases, you will have a premium to pay for these plans and a window of time for application. The best time to buy a Medigap policy is during Medigap open enrollment period. This period lasts for 6 months and begins on the first day of the month in which you're 65 or older and enrolled in Medicare Part B. Some states have additional open enrollment periods, including those for people under 65. Your six-month open enrollment period. If you apply during this period, you can buy any Medigap policy that the company A sgap meng

Benefits Assistance Program: State Health Insurance Program Directory

Through the Benefits Assistance Program—run by the local State Health Insurance Assistance Program (SHIP) and Senior Medicare Patrol (SMP) offices—counselors provide no-cost, unbiased Medicare benefits counseling services and personalized enrollment assistance in Medicare and Medicaid.

How Does Your Insurance Stack Up?

Common Insurance Questions

Hopefully by now you have a better understanding about your current insurance benefits as well as the different insurance options that may be available to you. However, you may still have questions. Be sure to relay all insurance coverage information to your health care provider or social worker.

Here are answers to some questions you may have right now:

What insurance coverage is best for me?

That depends on your personal medical situation and health care needs. However if you already have an EGHP, if possible, retaining your EGHP may be your best option for lower out-of-pocket costs and broad coverage for yourself and your family.

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It depends on what type of coverage you have. Most insurance plans have an open enrollment period once a year that allows you some time to re-evaluate your coverage and make changes. To find out if and when your specific plan's open enrollment period is, contact your insurance provider or your employer's human resources department.

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One of the goals of the Affordable Care Act is to eliminate the ability for insurance providers to deny coverage based on pre-existing conditions. During open enrollment periods, you can find insurance plans for purchase in your area by visiting Healthcare.gov or reach out to a patient advocate.

My insurance coverage is through my employer and I'm not feeling well enough to work. How will my insurance be impacted if I quit my job?

First, it's important to know your rights and options that help extend your employment benefits through times when you're not feeling well enough to work. Leave of absence options include the Family Medical Leave Act (FMLA), Short-Term Disability (STD) and Long-Term Disability (LTD). If you do quit your job, you may be able

ⓘ Key Terms to Know

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Informa t on on diabetes and kidney disease
Diabetes.org

ª X³ NJ« , XJ³º ´´-N J-1-«

Informa t on on high blood pressure and kidney disease
Heart.org

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