

Medicare ^[1]

Medicare is government-provided health insurance for the following groups of U.S. citizens or permanent residents who have contributed enough Medicare taxes while they were working (or have a spouse who contributed):

- ? Citizens who are 65 years of age and older
- ? Citizens who are under 65 years of age with disabilities
- ? Citizens who are diagnosed with End-Stage Renal Disease (permanent kidney failure requiring dialysis or kidney transplant)

Under Medicare, End-Stage Renal Disease (ESRD) patients need Part A, Part B, and usually Part D to get all the benefits available to them. Medicare Part A does not usually require a monthly premium. Part A Covers:

- ? Inpatient hospital care
- ? Inpatient care in skilled nursing facilities, hospice, and some home health care

There is a monthly premium (around \$100 per month) for Medicare Part B. After you pay a yearly deductible, Medicare will pay 80 percent of your monthly costs and you will be responsible for paying the remaining 20 percent. If you have a secondary form of insurance, it can cover these additional costs. Part B Covers:

- ? Doctor's services, outpatient care including dialysis treatments, and home health care
- ? Some preventive services to help maintain health and to keep certain illnesses from getting worse

Medicare Part B will cover the majority of the drugs you may need during your dialysis treatment. However, it will not cover the medications you will need to get through your pharmacy including prescriptions for other health conditions such as high blood pressure, high cholesterol or diabetes. These drugs can be covered by Medicare Part D, which is offered by private insurance companies approved by Medicare and requires a monthly premium in addition to Part B payment.

Fact Sheets:

- [Dialysis Patients? Guide to the Medicare ESRD Bundle](#) ^[2]

Additional Resources:

- [Medicare.gov](#) ^[3]

Trending Topics Articles:

- [Latest telemedicine bill could save \\$1.8B by waiving Medicare restrictions](#) [4]
- [Why Some Medicare Recipients Still Face High Bills](#) [5]
- [Phila. family says Medicare ambulance test failed them](#) [6]

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Links

[1] <http://www.dpcedcenter.org/medicare>

[2] <http://dpcedcenter.org/dialysis-patients%E2%80%99-guide-medicare-esrd-bundle>

[3] <https://www.medicare.gov/>

[4] <http://mobihealthnews.com/content/latest-telemedicine-bill-could-save-18b-waiving-medicare-restrictions>

[5] <http://time.com/money/4200354/medicare-medigap-exclusions/?xid=homepage>

[6] http://articles.philly.com/2016-02-06/news/70376900_1_ambulance-rides-dialysis-facilities-medicare-payment-advisory-commission