

Medicare made simple

For Patients with Chronic Retinal Diseases



FIND OUT MORE

For more helpful information,
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online insurance guide.

Genentech
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Medicare is the government funded health insurance program primarily for people who are 65 years or older.¹

Your retina specialist may have given you this brochure because:



You are approaching
your 65th birthday

Or

You want to switch your
current Medicare plan to
a new one



Intended for US audiences only. This information is for general educational purposes only and is not a complete description of benefits. Please refer to your plan benefits and speak to your retina specialist or doctor for more information.

Medicare Dictionary

Here are some key Medicare definitions to get you started:

A PREMIUM

The amount of money you pay every month for your Medicare plan.^{2,3}

A DEDUCTIBLE

The amount of money you must pay before your Medicare plan begins to cover your medical service.^{2,3}

COINSURANCE

Once the deductible is met, you and your plan share the costs of a covered healthcare service. Your share of a covered service is called coinsurance, shown as a percent (for example, 20%) of the total amount.^{2,3}

COPAY

A fixed amount you may pay for a covered service or prescription. This does not usually count towards your deductible amount.^{2,3}

PRIOR AUTHORIZATION (PA)

Your plan may require pre-approval for a drug or service before your treatment is considered covered. Approval of your treatment is still not a guarantee of coverage.^{2,3}

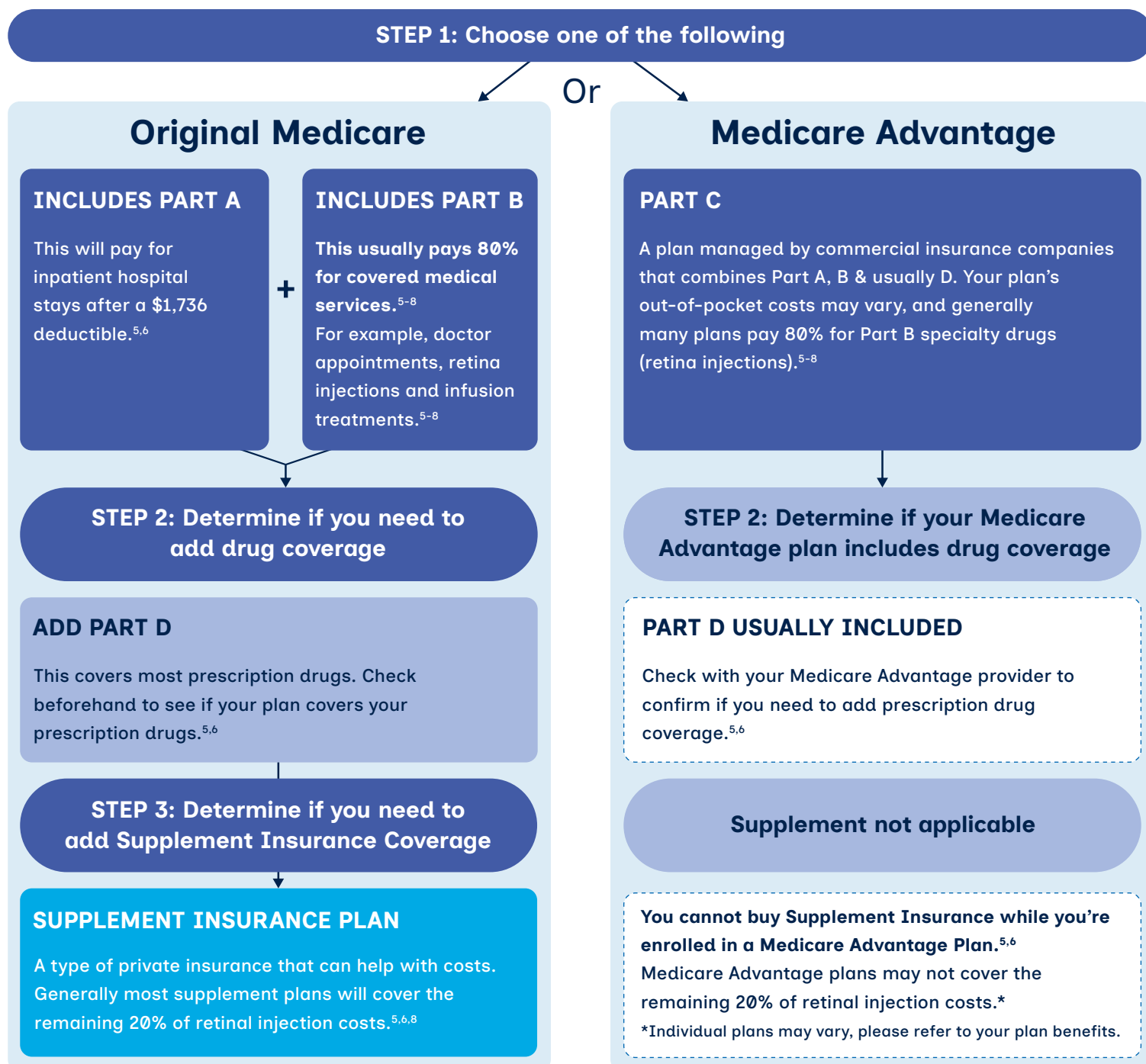
STEP THERAPY

Your plan may require you to try other treatments first before they cover a specific medication.⁴

How Medicare Works

You can choose between Original Medicare or a Medicare Advantage plan.^{5,6}

Use this decision tree to help you decide which coverage option may work best for you.



Applying for Medicare

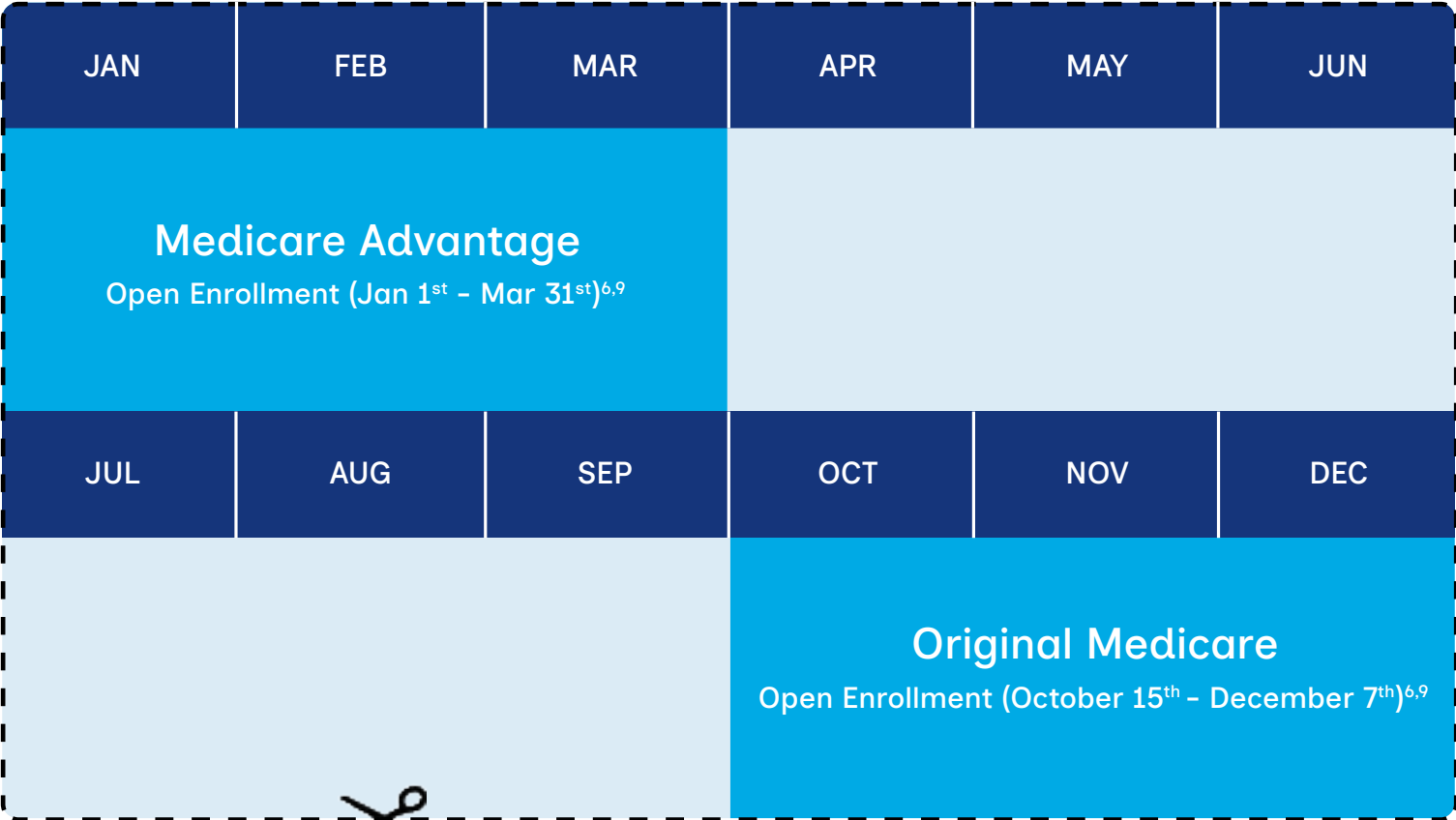
You can only start or switch plans at certain times, this is called Open Enrollment.^{6,9}

Turning 65 and new to Medicare?

You can first enroll into Medicare during the Initial Enrollment Period (IEP). It lasts for 7 months, starting 3 months before you turn 65, and ending 3 months after the month you turn 65.^{6,9}

Or already have Medicare?

Open Enrollment is the name for a specific time of the year when you can review your Medicare plan, make changes, or switch to a new plan. This date depends on your current Medicare plan.^{6,9}



Enrollment rules, plan options, and effective dates may vary based on your individual situation. Call 1-800-MEDICARE (1-800-633-4227) or visit Medicare.gov for more information about Open Enrollment and your plan.

Medicare Myths

You may have encountered these common misconceptions during your research. Here is the truth behind them.

MYTH 1

“If my insurance plan covers a medical service, then I pay nothing”

REALITY

Depending on the plan you choose, you may still have to pay premiums, deductibles, copays, or a coinsurance.^{10,11}

MYTH 2

“All Medicare plans cover retina care costs in the same way”

REALITY

Retina specialist visits, in-office retina injections, and imaging may be covered differently depending on your Medicare plan.^{12,13}

MYTH 3

“A higher premium amount always means better coverage”

REALITY

Premium cost doesn't always mean you get a better deal. Deductibles, copays, and services covered vary depending on the plan you choose.^{10,11}

This is a hypothetical example for illustrative purposes only. Coverage, out-of-pocket costs, and access may vary by plan. Patients should review plan materials or contact their insurance plan directly for specific plan information.

Questions to Consider

Here are some questions to ask yourself when reviewing a new plan.

You can bring them to your retina specialist and insurance company for extra advice. Although these questions are specifically about your retina treatment, it's important to consider all your conditions when choosing a Medicare plan.

- 1 Is your retina specialist in-network with this new health insurance plan?

- 2 How much does your current retina injection cost for the whole year, including coinsurance, copays, and deductibles?

- 3 In your insurance plan, would you need to get Supplemental Insurance coverage to help with out-of-pocket costs for your retina injection?

- 4 Do you need a prior authorization (PA), step therapy, or other requirements to get your retina injection approved?

- 5 How much is the monthly premium in this new plan, and would a lower premium every month mean more costs for your medical services?

- 6 Would my medical services still be covered if they were pre-existing conditions?

This information is intended for educational purposes only and is not a substitute for professional insurance or medical advice. It does not cover all possible considerations and may not apply to your specific situation. It's important to consider all your conditions when choosing a Medicare plan.

Your Next Steps

Take these simple steps to help find the right coverage for your treatment.



Step 1: Check Your Dates – Look at the calendar inside to see if you are in your Initial Enrollment Period or Open Enrollment.



Step 2: Talk to Your Care Team – Ask your retina specialist's office about coverage requirements for your injections.



Step 3: Get Free Official Help – Reach out to Medicare or your State Health Insurance Assistance Program (SHIP) for more information. Call 1-800-633-4227 or go online to [medicare.gov](https://www.medicare.gov) or shiphelp.org.

1. Medicare.gov. Get started with Medicare. <https://www.medicare.gov/basics/get-started-with-medicare>. Accessed July 29, 2026. 2. American Hospital Association. Commercial Health Insurance Primer. Mar. 2022. Accessed July 29, 2026. <https://www.aha.org/system/files/media/file/2022/03/commercial-health-insurance-primer.pdf>. 3. Centers for Medicare & Medicaid Services. Glossary of health coverage and medical terms. Accessed July 29, 2026. <https://www.cms.gov/ccio/resources/forms-reports-and-other-resources/downloads/uniform-glossary-01-2020.pdf>. 4. Medicare.gov. Drug Plan rules. Accessed July 29, 2026. <https://www.medicare.gov/health-drug-plans/part-d/what-drug-plans-cover/plan-rules>. 5. KeepingMedicareSimple.com. Medicare Coverage Options. Accessed July 29, 2026. <https://keepingmedicare-simple.com/medicare-coverage-options/>. 6. Centers for Medicare & Medicaid Services. Medicare & You 2026. CMS: January 2026. CMS product no. 10050. Accessed July 29, 2026. <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>. 7. Medicare.gov. Inpatient hospital care. Accessed July 29, 2026. <https://www.medicare.gov/coverage/inpatient-hospital-care#coverage-content-costs>. 8. Medicare.gov. Compare Medigap Plan Benefits. Accessed July 29, 2026. 9. Medicare.gov. Joining a plan. Accessed on July 29, 2026. <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan>. 10. Medicare.gov. What does Medicare cost?. Accessed July 29, 2026. <https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/what-does-medicare-cost>. 11. Medicare.gov. Costs. Accessed July 29, 2026. <https://www.medicare.gov/basics/costs/medicare-costs>. 12. American Society of Retina Specialists. Medicare Basics. Accessed July 29, 2026. <https://www.asrs.org/patients/medicare-basics>. 13. Medicare.gov. Understanding Medicare Advantage Plans. Accessed July 29, 2026. <https://www.medicare.gov/publications/12026-understanding-medicare-advantage-plans.pdf>.



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