



# Financial Help for Treatment of Kidney Failure

If you have permanent kidney failure, you may be worried about paying for the expensive treatments you need.

In 1972, Congress passed legislation making people of any age with permanent kidney failure eligible for Medicare, a program that helps people over 65 and people with disabilities pay for medical care, usually up to 80 percent. Other public and private resources can help with the remaining 20 percent. Your dialysis or transplant center has a social worker who can help you locate and apply for financial assistance.

## Medicare

Medicare is a federally administered health insurance program for people 65 and older and people of any age with permanent kidney failure. To qualify for Medicare on the basis of kidney failure, you must need regular dialysis or have had a kidney transplant, **and** you must have worked under Social Security, the Railroad Retirement Board, or as a government employee (or be the child or spouse of someone who has), or you must already be receiving Social Security or Railroad Retirement benefits. You can enroll for Medicare at your local Social Security office (check the blue pages in your phone directory to locate the office).

Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance). Part B covers doctors' services, outpatient hospital services, and many other health services and supplies. While Medicare Part A has no premiums, Part B requires you to pay premiums, deductibles, and coinsurance. Part B is voluntary. Most of the services and supplies needed by people with permanent kidney failure are covered by Medicare Part B.

If you apply for Medicare when you start dialysis treatments, your Medicare benefits begin the third month after the month your course of maintenance dialysis treatments begins. For example, if you begin receiving maintenance dialysis treatments in July, your Medicare coverage would start on October 1. Coverage can begin earlier if you take self-care dialysis training (for home hemodialysis or peritoneal dialysis) before the third month or have a transplant within the first 3 months.

If you're covered by a group health plan, Medicare is a secondary payer during a 30-month coordination period. Your group health plan pays at its regular level for this period. Since you usually can't get Medicare in the first 3 months, your group health plan is the only payer for health services. In the third month, Medicare begins to cover only that portion of your health services that isn't covered by your group health



plan. Medicare then becomes the primary payer for your health insurance claims at the end of the 30-month period.

If your group health plan will pay for all of your health care expenses, you may wish to wait to enroll in Medicare Part A and Part B until the end of the 30-month coordination period. In doing so, you'll avoid paying the Medicare Part B premium.

If your group health plan coverage has a yearly deductible or a coinsurance to pay, enrolling in Medicare Parts A and B could help pay those costs.

Contact your local Social Security office or call the nationwide toll-free number at 1-800-772-1213 if you want to apply for Medicare. Often, the social worker at your hospital or dialysis center will help you apply.

## Private Insurance

Private insurance frequently pays for the entire cost of treatment. Or it may pay for the 20 percent that Medicare doesn't cover. Private insurance may also pay for your prescription drugs.

## Medicaid

Medicaid is a state program. Your income must be below a certain level to receive Medicaid funds. If you aren't eligible for Medicare, Medicaid may pay for your treatments. In some States, it pays the 20 percent that Medicare doesn't cover. It may also pay for some of your medicines. To apply for Medicaid, talk with your social worker or contact your local department of human services.

## Department of Veterans Affairs (VA) Benefits

If you're a veteran, the VA can help pay for treatment or provide other benefits. Contact your local VA office for more information, or

call 1-877-222-8387 to reach the national office. If you're retired from the military, you may also call the Department of Defense at 1-800-538-9552.

## Social Security Disability Income (SSDI) and Supplemental Security Income (SSI)

These benefits from the Social Security Administration help you with the costs of daily living. To receive Social Security Disability Income (SSDI), you must be unable to work and have earned the required number of work credits.

You can receive Supplemental Security Income (SSI) if you don't own much and have a low income. People who get SSI usually get food stamps and Medicaid, too. To find out if you qualify for SSDI and SSI, talk to your social worker or call your local Social Security office or the nationwide number, 1-800-772-1213.

## Patient Assistance Programs From Prescription Drug Companies

Medicare pays for erythropoietin to treat anemia in kidney failure and for immunosuppressants to prevent rejection of a transplanted kidney. But other self-administered drugs that you need may not be covered by Medicare. If you have trouble paying for all the medications your doctor prescribes, you may qualify for assistance from private programs. Most drug manufacturers have patient assistance programs giving discounts to patients who can show that they can't afford the cost of their prescribed medications. The Pharmaceutical Research and Manufacturers of America publishes the *Directory of Prescription Drug Patient Assistance Programs*, which is available at [www.phrma.org](http://www.phrma.org) on the Internet. To request a directory through the mail, write to the following address:

## **Pharmaceutical Research and Manufacturers of America**

1100 Fifteenth Street, NW.  
Washington, DC 20005

## **Additional Patient Assistance Programs**

The United Network for Organ Sharing (UNOS) publishes a list of organizations that provide financial assistance to transplant patients as part of its online course, "Transplant 101." The list can be found at [www.transplantliving.org/transplant101/financingATransplant.asp](http://www.transplantliving.org/transplant101/financingATransplant.asp) on the Internet. For more information about UNOS see the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK) booklet *Treatment Methods for Kidney Failure: Kidney Transplantation*. See also "Additional Reading" at the end of this fact sheet.

## **Additional Organizations That Can Help**

Several groups offer information and services to patients with kidney disease. You may wish to contact one of the following:

### **American Association of Kidney Patients**

3505 East Frontage Road  
Suite 315

Tampa, FL 33607

Phone: 1-800-749-2257

Fax: (813) 636-8122

Email: [info@aakp.org](mailto:info@aakp.org)

Internet: [www.aakp.org](http://www.aakp.org)

### **American Kidney Fund**

6110 Executive Boulevard  
Suite 1010

Rockville, MD 20852

Phone: 1-800-638-8299 or (301) 881-3052

Fax: (301) 881-0898

Email: [helpline@akfinc.org](mailto:helpline@akfinc.org)

Internet: [www.kidneyfund.org](http://www.kidneyfund.org)

## **Life Options Rehabilitation Program**

c/o Medical Education Institute Inc.

414 D'Onofrio Drive

Suite 200

Madison, WI 53711-1074

Phone: 1-800-468-7777 or (608) 232-2333

Email: [lifoptions@MEIresearch.org](mailto:lifoptions@MEIresearch.org)

Internet: [www.lifeoptions.org](http://www.lifeoptions.org)

[www.kidneyschool.org](http://www.kidneyschool.org)

## **National Kidney Foundation**

30 East 33rd Street

New York, NY 10016

Phone: 1-800-622-9010 or (212) 889-2210

Fax: (212) 689-9261

Email: [info@kidney.org](mailto:info@kidney.org)

Internet: [www.kidney.org](http://www.kidney.org)

## **Additional Reading**

If you would like to learn more about financial assistance for kidney failure treatments, you may be interested in reading these publications:

*Kidney Disease: A Guide for Patients and Their Families*

American Kidney Fund

6110 Executive Boulevard

Suite 1010

Rockville, MD 20852

Phone: 1-800-638-8299

*Medicare Coverage of Kidney Dialysis and Kidney Transplant Services*

Publication Number CMS-10128

U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services

7500 Security Boulevard

Baltimore, MD 21244-1850

Phone: 1-800-MEDICARE

(1-800-633-4227)

Internet: [www.medicare.gov](http://www.medicare.gov)

## National Kidney and Urologic Diseases Information Clearinghouse

3 Information Way  
Bethesda, MD 20892-3580  
Phone: 1-800-891-5390 or (301) 654-4415  
Fax: (301) 907-8906  
Email: [nkudic@info.niddk.nih.gov](mailto:nkudic@info.niddk.nih.gov)  
Internet: [www.kidney.niddk.nih.gov](http://www.kidney.niddk.nih.gov)

The National Kidney and Urologic Diseases Information Clearinghouse (NKUDIC) is a service of the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK). The NIDDK is part of the National Institutes of Health under the U.S. Department of Health and Human Services. Established in 1987, the clearinghouse provides information about diseases of the kidneys and urologic system to people with kidney and urologic disorders and to their families, health care professionals, and the public. NKUDIC answers inquiries, develops and distributes publications, and works closely with professional and patient organizations and Government agencies to coordinate resources about kidney and urologic diseases.

Publications produced by the clearinghouse are carefully reviewed by both NIDDK scientists and outside experts. This fact sheet was also reviewed by Margaret Jefferson, Eve Fisher, Jackie Sheridan, and Betty Burrier, Centers for Medicare & Medicaid Services.

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This fact sheet is also available at [www.kidney.niddk.nih.gov](http://www.kidney.niddk.nih.gov).



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