



**Large Print Edition**

# **Medicare Coverage of Kidney Dialysis and Kidney Transplant Services**

**If you have permanent kidney failure, this booklet is for you.**

**It tells you . . .**

- How to get Medicare if your kidneys fail.
- How Medicare helps to pay for kidney dialysis and kidney transplants.
- Where to get help.

This booklet also has special information about pancreas transplants, see page 54.

**To find out how to use this booklet, see pages 6 and 7.**



Centers for Medicare & Medicaid Services

The Centers for Medicare & Medicaid Services would like to thank the American Association of Kidney Patients (AAKP) and its Executive Director, Kris Robinson, for providing quotes from AAKP members for this booklet. Thanks to the following AAKP members for sharing their experiences:

Bonny Willburn, Hemodialysis patient  
Donald Dowe, MSW, Transplant patient  
Roselyn Feldman, Hemodialysis patient  
Brenda Dyson, Transplant patient

● **End of Page**

## **A Letter from Kidney Patients to Kidney Patients**

Learning that you have permanent kidney failure is not easy. But we are here to tell you that even though you may feel sad, confused, or even frustrated, you can adjust and take control of your life. The fact that you're reading this booklet is a start.

You may be worried about how to pay your medical costs. We know we were. But did you know that there is a program that will help pay your kidney dialysis and transplant costs, even if you're under age 65? That program is called Medicare, a federal health insurance program. That's what this booklet is about. You can read more about what Medicare is and how to sign up for it on pages 17 and 18 of this booklet.

“I found out about Medicare coverage after a meeting with my social worker, who gave me all the information that was available.”

- Bonny

Hemodialysis patient

“I had no knowledge of the relationship of ESRD and Medicare. I found out that Medicare covered dialysis from a co-worker. Thankfully, I followed that co-worker's advice.”

- Don

Transplant patient

## **A Letter from Kidney Patients to Kidney Patients (continued)**

“My End-Stage Renal Disease was sudden in 1987 and I did not know that Medicare was available to help cover the cost of dialysis treatments and other medical costs. When I learned that my disease made me eligible for Medicare, the burden of my hospital and medical costs were resolved.”

- Rosalyn

Hemodialysis patient

Learning all of the “ins” and “outs” of Medicare can be confusing. If you have questions after reading this booklet, don't be afraid to ask someone for help. There are phone numbers of people that can help you on pages 73 - 80. You can also talk to the social worker at your dialysis facility or transplant center to get help understanding what is and isn't covered by Medicare.

Take care,

Bonny, Don, & Rosalyn  
Kidney patients

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## 5 \_\_\_\_ Introduction

This booklet explains how Medicare helps pay for kidney dialysis and kidney transplant services in the Original Medicare Plan, also known as “fee-for-service.” If you are in a Medicare Managed Care Plan or Private Fee-for-Service Plan, your plan must give you at least the same coverage that the Original Medicare Plan gives, but it may have different rules. Your costs, rights, protections, and/or choices of where you get your care may be different if you are in one of these plans, and you may be able to get extra benefits. Read your plan materials or call your benefits administrator for more information.

This booklet does not have detailed information about kidney failure, dialysis treatments, and kidney transplants. To learn more about these things, talk with your health care team. Your doctors, nurses, social workers, dieticians, and dialysis technicians make up your health care team. They are there to help you. You should also talk with your doctor about your treatment options. You and your doctor can decide what’s best for you based on your situation.

**Remember, terms underlined are defined on pages 8 - 11.**

● **End of Page**

## 6 \_\_\_\_ How To Use This Booklet

This booklet has 10 sections. You can tell which section you are reading by the heading at the top of each page. Terms underlined are defined on pages 8 - 11.

<b>Do you:</b>	<b>Read page(s) . . .</b>
Want to find a specific topic in this booklet?	96 - 98 <b>Index:</b> An alphabetical list of all topics in this booklet and the page(s) where you will find the information you need.
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● **End of Page**

## 8 \_\_\_\_ Section 1: Definitions Of Important Words - Letters A through C

### A

**Appeal** - An appeal is a special kind of complaint you make if you disagree with any decision about your health care service. For example, if Medicare doesn't pay for a service you got. This complaint is made to your Medicare health plan or the Original Medicare Plan. There is usually a special process you must use to make your complaint.

**Assignment** - In the Original Medicare Plan, this means a doctor agrees to accept Medicare's fee as full payment. If you are in the Original Medicare Plan, it can save you money if your doctor accepts assignment. **You still pay your share of the cost of the doctor visit.**

### B

**Benefit Period** - The way that Medicare measures your use of hospital and skilled nursing facility services. A benefit period starts the day you go to a hospital or skilled nursing facility. The benefit period ends when you haven't received hospital or skilled nursing care for 60 days in a row. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.

### C

**Coinsurance** - The percent of the Medicare-approved amount that you have to pay after you pay the deductible for Part A and/or Part B. In the Original Medicare Plan, the coinsurance payment is a percentage of the cost of the service (like 20%).

## 9 \_\_\_\_ Section 1: Definitions Of Important Words (continued) - Letters C through G

### C (continued)

**Coordination Period** - A period of time when your employer group health plan will pay first on your health care bills and Medicare will pay second. If your employer group health plan doesn't pay 100% of your health care bills during the coordination period, Medicare may pay the remaining costs.

### D

**Deductible** - The amount you must pay for health care before Medicare begins to pay, either each benefit period for Part A, or each year for Part B. These amounts can change every year.

### E

**End-Stage Renal Disease (ESRD)** - Kidney failure that is severe enough to require lifetime dialysis or a kidney transplant.

### G

**General Enrollment Period (GEP)** - The GEP is January 1 through March 31 of each year. If you enroll in Part B or Part A (if you don't get it automatically without paying a premium) during the GEP, your coverage starts on July 1.

**Grievance** - A complaint about the way your Medicare health plan is giving care. For example, you may file a grievance if you have a problem with the cleanliness of the health care facility, calling the plan, staff behavior, or operating hours. A grievance is not the same as an appeal, which is the way to deal with a complaint about a treatment decision or a service that is not covered (see Appeal).

## 10 \_\_\_\_ Section 1: Definitions Of Important Words (continued) - Letter M

### M

**Medicare-Approved Amount** - The fee Medicare sets as reasonable for a covered medical service. This is the amount a doctor or supplier is paid by you and Medicare for a service or supply. It may be less than the actual amount charged by a doctor or supplier. The approved amount is sometimes called the “Approved Charge.”

**Medically Necessary** - Services or supplies that:

- are proper and needed for the diagnosis or treatment of your medical condition;
- are provided for the diagnosis, direct care, and treatment of your medical condition;
- meet the standards of good medical practice in the medical community of your local area; and
- are not mainly for the convenience of you or your doctor.

**Medicare Managed Care Plans** - These are health care choices in some areas of the country. In most plans, you can only go to doctors, specialists, or hospitals on the plan’s list. Plans must cover all Medicare Part A and Part B health care. Some plans cover extras, like prescription drugs. Your costs may be lower than in the Original Medicare Plan.

## 11 \_\_\_\_ Section 1: Definitions Of Important Words (continued) - Letters O through S

### O

**Original Medicare Plan** - A pay-per-visit health plan that lets you go to any doctor, hospital, or other health care provider who accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share (coinsurance).

### P

**Premium** - What you pay monthly for health care coverage to Medicare, an insurance company, or a health care plan.

**Private Fee-for-Service Plan** - A new health care choice in some areas of the country. It is a Medicare health plan offered by a private insurance company. You may go to any doctor or hospital you want. The insurance plan, rather than the Medicare program, decides how much you pay for the services you get. You may pay more for Medicare-covered benefits. You may have extra benefits the Original Medicare Plan does not cover.

### S

**Secondary Payer** - The insurance company that pays second on a claim for medical care. This could be Medicare, Medicaid, or other insurance depending on the situation.

## 12 \_\_\_\_ Section 2: Medicare Basics

### What is Medicare?

Medicare is a health insurance program for:

- People 65 years of age and older.
- Some people with disabilities under 65 years of age.
- People with End-Stage Renal Disease or ESRD (permanent kidney failure requiring dialysis or a transplant).

### The Two Parts of Medicare

Medicare has two parts:

#### 1. Part A (Hospital Insurance) helps pay for:

- Inpatient hospital care
- Some skilled nursing facility care
- Hospice care
- Some home health care

Most people get Part A automatically when they turn 65. They do not have to pay a monthly payment (premium) for Part A because they (or a spouse) paid Medicare taxes while they were working.

**Note:** To get more details about what Medicare covers, look at the Medicare Part A and Part B coverage charts on pages 81 - 94.

**Remember, terms underlined are defined on pages 8 - 11.**



## 13 \_\_\_\_ Section 2: Medicare Basics (continued)

### The Two Parts of Medicare (continued)

#### 2. Part B (Medical Insurance) helps pay for:

- Doctors' services
- Outpatient hospital care
- Some other medical services that Part A doesn't cover (like some home health care).

Part B helps pay for these covered services and supplies when they are medically necessary.

You pay the Medicare Part B premium of \$58.70\* per month in 2003. Rates can change yearly. In some cases, this amount may be higher if you did not choose Part B when you first became eligible at age 65. The cost of Part B may go up 10% for each 12-month period that you could have had Part B but did not sign up for it. You will have to pay this extra 10% for the rest of your life. If you sign up for Medicare Part B based on ESRD, you may not have to pay this extra 10% for the rest of your life (see page 18).

\* The new Part B premium amount will be available after December 1, 2003.

**Important:** Your Medicare Part B will stop if you do not pay the monthly premiums or if you decide to cancel it.

If you need Medicare because of kidney failure, see page 17 to find out how to sign up for it.

## 14 \_\_\_\_ Section 2: Medicare Basics (continued)

### Medicare Health Plan Choices

Depending on where you live, you may have three choices:

1. The Original Medicare Plan (also known as fee-for-service),
2. A Medicare Managed Care Plan (like an HMO), or
3. A Private Fee-for-Service Plan.

You can not join a Medicare Managed Care Plan or Private Fee-for-Service Plan if you have End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant). People with ESRD who start dialysis and are already in a Medicare Managed Care Plan or Private Fee-for-Service Plan can stay in the plan they are in or join another plan offered by the same company in the same state. You must continue to pay the monthly Part B premium of \$58.70 in 2003.

\* The new Part B premium amount will be available after December 1, 2003.

If you've had a successful kidney transplant, you may be able to join a Medicare plan. Call 1 800 633 - 4227 for more information about End-Stage-Renal Disease and Medicare health plans. TTY users should call 1 877 486 - 2048

## 15 \_\_\_\_ Section 2: Medicare Basics (continued)

### Medicare Health Plan Choices (continued)

If you have ESRD and are in a plan and the plan leaves Medicare or no longer provides coverage in your area, you can join another Medicare Managed Care Plan or Private Fee-for-Service Plan if one is available in your area. (This is true for people whose plans left Medicare or stopped providing coverage in their area on or after December 31, 1998.)

For more information about your Medicare health plan choices, call 1 800 633 - 4227 and ask for a free copy of the “**Medicare & You**” handbook. TTY users should call 1 877 486 - 2048. You can also read or print a copy of the this handbook at [www.medicare.gov](http://www.medicare.gov) on the web. Select “Publications.”

**Important:** Medicare does not pay for everything. There are some types of insurance that may pay some of the health care costs that Medicare doesn't pay (see pages 63 - 67).

● **End of Page**

## 16 \_\_\_\_ Section 2: Medicare Basics (continued)

### Medicare for People with Kidney Failure

#### Who is Eligible?

You can get Medicare Part A no matter how old you are if your kidneys no longer work and you need regular dialysis or have had a kidney transplant, and:

- You have worked the required amount of time\* under Social Security, the Railroad Retirement Board, or as a government employee; **or**
- You are getting or are eligible for Social Security or Railroad Retirement benefits; **or**
- You are the spouse or dependent child of a person who has worked the required amount of time\* to be eligible for Medicare or who is getting Social Security or Railroad Retirement benefits.

\* Call the Social Security Administration at 1 800 772 - 1213 for more information about the required amount of time needed under Social Security to be eligible for Medicare. If you get benefits from the Railroad Retirement Board (RRB), call your local RRB office or 1 800 808 - 0772.

If you get Medicare Part A you can also get Medicare Part B. Enrolling in Part B is your choice.

## 17 \_\_\_\_ Section 2: Medicare Basics (continued)

### Medicare for People with Kidney Failure (continued)

#### Who is Eligible? (continued)

**Important:** You will need both Part A and Part B in order for Medicare to cover certain dialysis and kidney transplant services.

If you can't get Medicare, you may be able to get help from your state to pay for your dialysis treatments (see pages 65 - 66).

#### How to Sign Up for Medicare

- If you need Medicare only because of ESRD (permanent kidney failure), you can enroll in Medicare Part A and Part B based on ESRD at your local Social Security office. **Call your local Social Security office to make an appointment to enroll in Medicare based on ESRD.**
- If you have Medicare Part A because of age or disability, but did not take Part B, or your Part B coverage was stopped, you can enroll in Part B without paying a higher premium rate if you enroll in Medicare based on End-Stage Renal Disease. Call or visit your local Social Security Office or call Social Security at 1 800 772 - 1213 to make an appointment to enroll in Medicare based on End-Stage Renal Disease.

## 18 \_\_\_\_ Section 2: Medicare Basics (continued)

### Medicare for People with Kidney Failure (continued)

#### How to Sign Up for Medicare (continued)

**Note:** The cost of Part B goes up 10% for each 12-month period you could have had Part B but did not sign up for it. **In order to keep from having to pay a higher Part B premium, you must enroll in Medicare Part A and Part B based on ESRD at your local Social Security office.** Call your local Social Security office to make an appointment to enroll in Medicare based on ESRD.

If you are paying a higher Part B premium because you did not enroll in Part B when you were first eligible, you can pay the base premium rate of \$58.70\* per month in 2003 (see “Important Note” below).

\* The new Part B premium amount will be available after December 1, 2003.

**Important Note:** In order to stop paying the higher premium rate, you must enroll in Medicare based on ESRD. Call your local Social Security office to make an appointment to enroll in Medicare based on ESRD.

Remember, terms underlined are defined on pages 8 - 11.

## 19 \_\_\_\_ Section 2: Medicare Basics (continued)

### Medicare for People with Kidney Failure (continued)

#### Paying for Medicare Part B

When you sign up for Part B, the premium is usually taken out of your monthly Social Security, Railroad Retirement, or Civil Service Retirement payment. If you don't get any of these above payments, Medicare sends you a bill for your Part B premium every 3 months. You should get your Medicare premium bill by the 10th of the month. If you don't get your bill by the 10th, call the Social Security Administration at 1 800 772 - 1213. If you get benefits from the Railroad Retirement Board (RRB), call your local RRB office or 1 800 808 - 0772.

**Remember, you must pay your Medicare Part B premium. If you don't pay your Part B premium, or if you choose to cancel it, your Medicare Part B will end.**

- End of Page

## 20 \_\_\_\_ Section 2: Medicare Basics (continued)

### When Medicare Coverage Begins

When you first enroll in Medicare based on ESRD (permanent kidney failure) and you are on dialysis your Medicare coverage usually starts the fourth month of dialysis treatments. For example, if you start getting your hemodialysis treatments in July, your Medicare coverage would start on October 1.

If you are covered by an employer group health plan, your Medicare coverage will still start the fourth month of dialysis treatments. Your employer group health plan will pay first on your health care bills and Medicare will pay second for a 30-month coordination period. See pages 24 - 28, “How Medicare Works with Employer Group Health Plan Coverage.”

**If you don't have Employer Group Health Plan coverage, there are other types of insurance and programs that may help to pay some of your health care costs (see pages 63 - 67.)**

● **End of Page**



## 21 \_\_\_\_ Section 2: Medicare Basics (continued)

### When Medicare Coverage Begins (continued)

#### There Are Three Ways You May Be Able to Get Medicare Coverage Sooner.

#### 1. Medicare coverage can start as early as the first month of dialysis if . . .

- You take part in a home dialysis training program in a Medicare-approved training facility, to teach you how to give yourself dialysis treatments at home;
- You begin home dialysis training before the third month of dialysis; and
- You expect to finish home dialysis training and give yourself dialysis treatments. **Talk to your doctor about your dialysis treatment options.**

#### 2. Medicare coverage can start the month you are admitted to a Medicare-approved hospital for a kidney transplant, or for health care services that you need before your transplant if . . .

- Your transplant takes place in that same month or within the two following months.
- **End of Page**

## 22 \_\_\_\_ Section 2: Medicare Basics (continued)

### When Medicare Coverage Begins (continued)

#### There Are Three Ways You May Be Able to Get Medicare Coverage Sooner. (continued)

#### 3. Medicare coverage can start 2 months before the month of your transplant if . . .

- Your transplant is delayed more than 2 months after you are admitted to the hospital for the transplant or for health care services you need before your transplant (see Example, below).

**Important:** Medicare will not cover surgery or other services that are needed to prepare for dialysis (such as surgery for a blood access) if it is done before Medicare coverage begins.

**Example:** Mrs. Perkins was admitted to the hospital on May 25th for some tests she needed before her kidney transplant. She was supposed to get her transplant on June 15th. However, her transplant was delayed until September 15th. Therefore, Mrs. Perkins' Medicare coverage will start in July, two months **before** the month of her transplant.

## 23 \_\_\_\_ Section 2: Medicare Basics (continued)

### When Medicare Coverage Ends

If you have Medicare only because of kidney failure, your Medicare coverage will end:

- 12 months after the month you stop dialysis treatments, or
- 36 months after the month you had a successful kidney transplant.

Your Medicare coverage will not end if:

- You have to start dialysis again or get a kidney transplant within 12 months after the month you stopped getting dialysis, or
- You continue to get dialysis or get another kidney transplant within 36 months after a transplant.

**Important:** Remember, in order for Medicare to pay for kidney dialysis and some transplant services, you need both Medicare Part A and Part B. If you don't pay your Medicare Part B premium or if you choose to cancel it, your Medicare Part B will end.

## 24 \_\_\_\_ Section 2: Medicare Basics (continued)

### How Medicare Works With Employer Group Health Plan Coverage

If you are eligible for Medicare only because of permanent kidney failure, your Medicare coverage usually will not start until the fourth month of dialysis (see page 20). **Medicare will not pay anything during your first 3 months of dialysis unless you already have Medicare because of age or disability.** Therefore, your employer group health plan is the only payer for the first 3 months of dialysis.\*

\* If your employer plan does not pay all costs for dialysis, you may have to pay some of the costs. You may be able to get help to pay these costs (see pages 63 - 67).

When you are able to get Medicare because of kidney failure (usually the fourth month of dialysis), there is a period of time when your employer group health plan will pay first on your health care bills and Medicare will pay second. This period of time is called a 30-month coordination period. This means that if your employer plan doesn't pay 100% of your health care bills during the 30-month coordination period, Medicare may pay for the remaining costs. Medicare is called the secondary payer during this coordination period.

**Remember, terms underlined are defined on pages 8 - 11.**

## 25 \_\_\_\_ Section 2: Medicare Basics (continued)

### How Medicare Works With Employer Group Health Plan Coverage (continued)

#### When the 30-Month Coordination Period Starts

The 30-month coordination period starts the first month you are able to get Medicare because of kidney failure (usually the fourth month of dialysis), even if you are not enrolled in Medicare yet. For example, if you start dialysis in June, the 30-month coordination period will start September 1, the fourth month of dialysis.

If you take a course in self-dialysis training or get a kidney transplant during the 3-month waiting period, the 30-month coordination period will start with the first month of dialysis or kidney transplant. During this time, Medicare will be the secondary payer.

**Important:** If you have employer group health plan coverage during the 30-month coordination period, tell the person who provides your medical care that you have an employer group health plan. This is very important in order to make sure that your services are billed correctly.

## 26 \_\_\_ Section 2: Medicare Basics (continued)

### How Medicare Works With Employer Group Health Plan Coverage (continued)

#### What Happens When the 30-Month Coordination Period Ends?

At the end of the 30-month coordination period, Medicare will pay first for all Medicare-covered services. Your employer group health plan coverage may pay for services not covered by Medicare. Check with your plan's benefits administrator.

#### How the 30-Month Coordination Period Works if You Enroll in Medicare More Than Once

There is a separate 30-month coordination period each time you enroll in Medicare based on kidney failure. For example, if you get a kidney transplant that continues to work for 36 months, your Medicare coverage will end. If after 36 months you enroll in Medicare again because you start dialysis again or get another transplant, your Medicare coverage will start right away. There will be no 3-month waiting period before Medicare begins to pay. There will be a new 30-month coordination period if you have employer group health plan coverage.

**Remember, terms underlined are defined on pages 8 - 11.**

## 27 \_\_\_\_ Section 2: Medicare Basics (continued)

### How Medicare Works With Employer Group Health Plan Coverage (continued)

#### Do I Have to Get Medicare Because My Kidneys Fail, if I Already Have an Employer Group Health Plan?

No, but you should think carefully about this decision. If you already have an employer group health plan, consider the following:

1. 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.
2. If your group health plan coverage does not have a yearly deductible or a coinsurance and will pay all of your health care costs, you may want to delay enrolling in Medicare until the 30-month coordination period is over. Delaying in enrollment means that you will not be paying the Part B premium. After the 30-month coordination period, you should enroll in Medicare.

**Call your local Social Security office to make an appointment to enroll in Medicare based on ESRD.**

## 28 \_\_\_\_ Section 2: Medicare Basics (continued)

### How Medicare Works With Employer Group Health Plan Coverage (continued)

#### For More Information About How Employer Group Health Plan Coverage Works With Medicare . . .

- Get a copy of your plan's benefits booklet, or
- Call your benefits administrator and ask how the plan pays when you have Medicare.
  
- **End of Page**



## 29 \_\_\_\_ Section 3: Kidney Dialysis

### What is Dialysis?

Dialysis is a treatment that cleans your blood when your kidneys don't work. It gets rid of harmful wastes and extra salt and fluids that build up in your body. It also helps control blood pressure and helps your body keep the right amount of fluids. Dialysis treatments help you feel better and live longer, but they are not a cure for permanent kidney failure.

### Where to Get Dialysis Treatments

Dialysis can be done at home or in a medical facility. In order for Medicare to pay for your treatments, the facility must be approved to provide dialysis (even if they already provide other Medicare-covered health care services).

At the dialysis facility, a nurse or a trained technician may give you the treatment. At home, you can treat yourself with the help of a family member or friend. If you decide to do home dialysis, you and your helper will get special training. (See page 31, "Home Dialysis Treatment Options").

**Important:** Do you have a problem with the care that you're getting from your dialysis facility? If so, you have the right to file a grievance (complaint) to resolve your problem. See Section 6 on pages 61 - 62, "Filing a Grievance (Complaint)" for more information.

## 30 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### **How to Find a Dialysis Facility**

In most cases, the facility your kidney doctor works with is where you will get dialysis treatments. However, you have the right to choose to get your treatments from another facility at any time. Keep in mind, this could mean changing doctors.

You can also call your local ESRD Network (see pages 73 - 76) to find a facility that is close to you.

### **“Dialysis Facility Compare,” on the Web**

Dialysis Facility Compare has important information about Medicare-certified dialysis facilities in your area. Look at [www.medicare.gov](http://www.medicare.gov) on the web. Select “Dialysis Facility Compare.” This website has information on where the dialysis facilities are located in your state, how big they are, and how long they have been in business.

If you don't have a computer, your local library or senior center may be able to help you look at this information.

## 31 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### Home Dialysis Treatment Options

There are two types of dialysis that can be used at home, **hemodialysis** and **peritoneal dialysis**.

1. **Hemodialysis** uses a special filter (called a dialyzer) to clean your blood. The filter connects to a machine. During treatment, your blood flows through tubes into the filter to clean out wastes and extra fluids. Then the newly cleaned blood flows through another set of tubes and back into your body. This treatment is also used for home dialysis.
2. **Peritoneal dialysis** uses a cleaning solution, called dialysate, that flows through a special tube into your abdomen. After a few hours, the dialysate gets drained from your abdomen, taking the wastes from your blood with it. Then you fill your abdomen with fresh dialysate and the cleaning process begins again.

### How do I know what type of dialysis I need?

You should work with your doctor and your health care team to decide the type of dialysis you need. You and your doctor can decide what's best for you based on your situation. The goal is to help you stay healthy.

## 32 \_\_\_ Section 3: Kidney Dialysis (continued)

### Knowing How Well Your Dialysis is Working

Most dialysis patients get hemodialysis. You can tell how well the hemodialysis is working by keeping track of your URR or Kt/V number. Blood test results can tell you your URR and Kt/V numbers. These numbers tell your doctor or nurse how well dialysis is removing wastes from your body. Your doctor or nurse usually keeps track of one or both of these numbers, depending on which test your dialysis facility uses. Check with your doctor or nurse to find out which test they use.

Medicare has more detailed information on knowing how well the hemodialysis is working in a brochure called **“Dialysis Keeps People with Kidney Failure Alive . . . Are You Getting Adequate Hemodialysis?”** This brochure also tells you what to do if you are not getting the right amount of dialysis. Call 1 800 633 - 4227 and ask for a free copy of this brochure. TTY users should call 1 877 468 - 2048. You can also read or print a copy of this brochure at [www.medicare.gov](http://www.medicare.gov) on the web. Select “Publications.”

● **End of Page**

## 33 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### Dialysis Services and Supplies Covered by Medicare

Medicare covers these dialysis services and pays **part** of their costs:

#### Medicare Part A

- **Inpatient dialysis treatments** (if you are admitted to a hospital for special care)

#### Medicare Part B

- **Outpatient dialysis treatments** (when you get treatments in any Medicare-approved dialysis facility)
- **Self-dialysis training** (includes instruction for you and for the person helping you with your home dialysis treatments)
- **Home dialysis equipment and supplies** (like alcohol, wipes, sterile drapes, rubber gloves, and scissors)
- **Certain home support services** (may include visits by trained hospital or dialysis facility workers to check on your home dialysis, to help in emergencies when needed, and check your dialysis equipment and water supply)
- **Certain drugs for home dialysis** (see page 34)
- **Outpatient doctors' services**
- **Most other services and supplies that are a part of dialysis, like laboratory tests**

To find out what **you** pay for these services, see pages 36 - 45.

## 34 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### Dialysis Services and Supplies Covered by Medicare (continued)

#### Home Dialysis Drugs Covered by Medicare

The most common drugs that Medicare Part B covers for home dialysis are:

- heparin,
- the antidote for heparin when medically necessary,
- topical anesthetics, and
- Epogen<sup>®</sup> or Epoetin alfa.

**Important:** Talk with your doctor or any member of your health care team about the use of these and any other drugs.

- **End of Page**

## 35 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### Dialysis Services and Supplies NOT Covered by Medicare

Medicare does **not pay** for:

- Paid dialysis aides to help with home dialysis
- Any lost pay to you and the person who may be helping you during self-dialysis training
- A place to stay during your treatment
- Blood or packed red blood cells for home self dialysis unless part of a doctors' service or is needed to prime the dialysis equipment
- Transportation to the dialysis facility (see page 48 for coverage in special cases)
- **End of Page**

## 36 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services

The costs listed in this section are for dialysis services in the Original Medicare Plan. If you are in a Medicare Managed Care Plan or a Private Fee-for-Service Plan, your costs may be different. Read your plan materials or call your benefits administrator to get information about your costs.

### Dialysis in a Dialysis Facility

In the Original Medicare Plan, if you get dialysis in a Medicare-approved facility, Medicare Part B pays the facility for dialysis related services on a per treatment rate (called the composite rate). This rate may be different from one dialysis facility to another, depending on the type of facility and where it's located. Medicare pays 80% of the composite rate. You pay the remaining 20% coinsurance that Medicare does not pay. See Example below.

**Example:** Let's say the composite rate is \$130 per treatment. After you pay the \$100 Part B yearly deductible:

- Medicare Part B pays the facility 80% of \$130 (or \$104).
- You pay the remaining 20% coinsurance (or \$26).



## 37 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services (continued)

There may be other services that may not be included in the composite rate. Your dialysis facility can give you a list of tests and other services that are included in this rate. For services not included in the composite rate, Medicare pays 80% of the Medicare-approved amount. You must pay the 20% coinsurance.

### Dialysis in a Hospital

If you are admitted to a hospital and get dialysis, your treatments will be covered by Medicare Part A as part of the costs of your covered inpatient hospital stay. See the Medicare Part A coverage chart on pages 81 - 85.

### Doctors' Services

#### Outpatient Doctors' Services:

In the Original Medicare Plan, Medicare pays your kidney doctors once a month. The same monthly amount is paid for each patient the doctor cares for, whether dialysis is done in the home or in a dialysis facility. After you pay the \$100 Part B yearly deductible, Medicare Part B pays 80% of the monthly amount. You pay the remaining 20% coinsurance. See Example on page 38.

**Remember, terms underlined are defined on pages 8 - 11.**

## 38 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services (continued)

#### Doctors' Services (continued)

**Example:** Let's say the monthly amount that Medicare pays your doctor for each patient is \$100. After you pay the \$100 Part B yearly deductible:

- Medicare pays 80% of the \$100 (or \$80).
- You pay the remaining 20% coinsurance (or \$20).

#### Inpatient Doctors' Services:

In the Original Medicare Plan, your kidney doctor can choose to be paid one of two ways for your inpatient hospital care:

1. Continue to get monthly payment (the same payment for outpatient doctors' services). In this case, you must pay 20% of the monthly amount for your doctor's services. You will not be billed for any extra costs.
2. Bill separately for inpatient services that are covered by Medicare Part A. In this case, your kidney doctor's monthly payment will be less based on the number of days you stay in the hospital. See the Medicare Part A coverage chart on pages 81 - 85.

## 39 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services (continued)

#### Self-Dialysis Training

Self-dialysis training is covered by Medicare Part B on an outpatient basis. Self-dialysis training costs more than dialysis treatments. The costs may be different from one dialysis facility to another, depending on the type of facility and where it's located. In the Original Medicare Plan, after you pay the \$100 Part B yearly deductible, Medicare Part B will pay 80% of the training costs. You must pay the remaining 20% coinsurance. See Example below.

**Example:** Let's say the cost per training session is \$150. After you pay the \$100 Part B yearly deductible:

- Medicare Part B pays 80% of the \$150 (or \$120 per session).
- You must pay the remaining 20% coinsurance (or \$30 per session).

#### Home Dialysis

You have two payment options for home dialysis:

1. **Dealing with Your Dialysis Facility (Method 1):**  
Under Method 1, you must get all services, equipment and supplies needed for home dialysis from your dialysis facility.

## 40 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services (continued)

#### Home Dialysis (continued)

##### 1. Dealing with Your Dialysis Facility (Method 1) (continued):

In the Original Medicare Plan, the amount that Medicare pays the dialysis facility for these items and services depends on the composite rate, a rate that is set in advance. After you pay the \$100 Part B yearly deductible, Medicare pays 80% of the composite rate. You pay the 20% coinsurance.

##### 2. Dealing Directly With a Supplier (Method 2):

Under Method 2, you must get your dialysis equipment and supplies from one supplier. Your supplier must accept assignment.\* This means that if you are in the Original Medicare Plan, your supplier agrees to accept Medicare's fee as full payment. Your supplier must also have a written agreement with a dialysis facility to make sure that you will get all necessary home dialysis support services. In the Original Medicare Plan, after you pay the \$100 Part B yearly deductible, Medicare will pay 80% of the Medicare-approved charges for the items and services. You must pay the 20% coinsurance.

\* For more information on how assignment works, call 1 800 633 - 4227 to get a free copy of "**Does your doctor or supplier accept assignment?**" TTY users should call 1 877 486 - 2048. You can also read or print a copy of this booklet at [www.medicare.gov](http://www.medicare.gov) on the web.

## 41 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services (continued)

#### Home Dialysis (continued)

Under both Method 1 and Method 2, you must get your support services from your dialysis facility in order for Medicare to pay. Medicare will pay the facility directly for these services.

The charts on pages 42 - 43 has specific information on what you pay for home dialysis equipment, supplies, and support services in the Original Medicare Plan using the Method 1 and Method 2 payment options.

- **End of Page**

## 42 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services (continued)

#### Method 1 Payment Chart for Home Dialysis Equipment, Supplies, and Support Services in the Original Medicare Plan

#### Dealing With Your Dialysis Facility (Method 1)

##### Home Dialysis Equipment

- Medicare pays 80% of the facility's composite rate. You pay the 20% coinsurance.\*

##### Home Dialysis Supplies

- Medicare pays 80% of the facility's composite rate. You pay the 20% coinsurance.\*

##### Home Dialysis Support Services

- Medicare pays 80% of the facility's composite rate. You pay the 20% coinsurance.\*

\* Each year, you pay a total of one \$100 Part B deductible.

**Remember, terms underlined are defined on pages 8 - 11.**

- End of Page

## 43 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services (continued)

#### Method 2 Payment Chart for Home Dialysis Equipment, Supplies, and Support Services in the Original Medicare Plan

#### Dealing Directly With a Supplier (Method 2)

##### Home Dialysis Equipment

- If you buy or rent home dialysis equipment, Medicare Part B will cover it. You must pay the \$100 Part B yearly deductible. Medicare Part B usually makes monthly payments.
- If you buy the equipment, Medicare will pay 80% of the monthly payment purchase price. You pay the 20% coinsurance. The monthly Part B payment includes any interest or carrying charges.
- If you rent the equipment, Medicare Part B pays 80% of the approved monthly rental charge. You pay the 20% coinsurance.

##### Home Dialysis Supplies

- After you pay the \$100 Part B yearly deductible, Medicare Part B pays 80% of the approved charges for all covered supplies. You pay the 20% coinsurance.

##### Home Dialysis Support Services

- After you pay the \$100 Part B yearly deductible, Medicare Part B pays the facility 80% of the approved charges for all covered services. You pay the 20% coinsurance.

## 44 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services (continued)

#### Deciding Which Payment Option to Choose For Home Dialysis

Look at the Method 1 and Method 2 payment charts on pages 42 - 43. It can help you decide which payment option is best for you if you are in the Original Medicare Plan. If you still have trouble deciding, ask your social worker to help you.

After you have finished self-dialysis training and are ready to make a choice, you must:

1. Fill out a Beneficiary Selection Form CMS - 382
2. Sign Form CMS - 382
3. Return Form CMS - 382 to your dialysis facility

You can get a copy of Form CMS - 382 from your dialysis facility. Once you make your choice and turn in the form, you must stay with that payment option until December 31 of that year. For example, if you decide to go with the Method 2 payment option in August 2002, you must stay with that option until December 31, 2002.



## 45 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### What YOU Pay for Dialysis Services (continued)

#### Deciding Which Payment Option to Choose For Home Dialysis (continued)

You can change from one method to the other by filling out a new Form CMS - 382 at any time, but the change will not start until the following January 1. For example, if you fill out your Form CMS - 382 to change to Method 1 and return it to your dialysis facility in October 2002, this change will not start until January 1, 2003.

**Important:** No matter which method you choose, you can still make a change to get your treatment with a dialysis facility, or choose another facility.

#### How Long Will Medicare Pay For Home Dialysis Equipment?

Medicare Part B will pay for home dialysis equipment as long as you need dialysis at home. If you no longer need home dialysis, Part B will stop paying. For example, if you had a kidney transplant and no longer need home dialysis, then Part B would stop paying for your equipment.

If you buy your dialysis equipment, Part B payments will stop once the Medicare-approved purchase price is reached. For example, if Medicare agrees to pay \$200 for your dialysis equipment, Part B payments will stop once Medicare pays \$200.

## 46 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### Dialysis When You Travel

You need to make plans for your dialysis treatment along the route of your trip before your travel. Your dialysis facility will help you with these plans. Before you make your plans, think about the following:

- Is the dialysis facility approved by Medicare to give dialysis?
- Does the facility have the space and time to give me care when I need it?
- Does the facility have enough information about me to give me the right treatment?
- Where is the facility located?

There are over 3,500 facilities around the country. Your facility or the ESRD Network (see pages 73 - 76) can help you get the names and addresses of those facilities.

**Note:** You can also get information about Medicare-certified dialysis facilities at [www.medicare.gov](http://www.medicare.gov) on the web. Select “Dialysis Facility Compare.”

## 47 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### Dialysis When You Travel (continued)

In general, Medicare will pay only for hospital or medical care that you get in the United States.

**Caution: Do you get your dialysis services from a Method 2 supplier (see page 40) or a Medicare Managed Care Plan?**

If so, your supplier or managed care plan may be able to help you get the dialysis you need while you travel. **You may have to pay all of the costs for your dialysis treatments.** Contact your supplier or health plan for more information.

- **End of Page**

## 48 \_\_\_\_ Section 3: Kidney Dialysis (continued)

### Transportation to Dialysis Facilities

#### Does Medicare Pay for Transportation to Dialysis Facilities?

In most cases, no. Medicare covers roundtrip ambulance services from home to the nearest dialysis facility **only** if other forms of transportation would be harmful to your health.

The ambulance supplier must get a written order from your main doctor before you get the ambulance service. The doctor's written order must be dated no earlier than 60 days before you get the ambulance service.

For more information about ambulance coverage, call the Social Security Administration at 1 800 772 - 1213.

● **End of Page**

## 49 \_\_\_\_ Section 4: Kidney Transplants

### What is a Kidney Transplant?

A kidney transplant is a type of surgery that is done to put a healthy kidney from another person into your body. This new kidney does the work that your own kidneys can't do. You may get a kidney from someone who has recently died or from someone who is still living, like a family member. The blood and tissue of the person who gives you the kidney must be tested. This is done to see how well they match yours so that your body won't reject the new kidney.

### Where to Get a Kidney Transplant

Your kidney transplant must be done in a hospital that is approved by Medicare to do kidney transplants.

**Important:** Do you have a problem with the care that you're getting for your transplant? If so, you have the right to file a grievance (complaint) to resolve your problem. See pages 61 - 62, "Filing a Grievance (Complaint)," for more information.

**Remember, terms underlined are defined on pages 8 - 11.**

## 50 \_\_\_\_ Section 4: Kidney Transplants (continued)

### **Kidney Transplant Services Covered by Medicare**

Medicare covers these transplant services and pays **part** of their costs:

#### **Medicare Part A**

- **Inpatient hospital services in an approved hospital** (see the Medicare Parts A and B coverage charts on pages 81 - 94)
- **Kidney Registry Fee**
- **Laboratory and other tests needed to evaluate your medical condition\***
- **Laboratory and other tests needed to evaluate the medical conditions of potential kidney donors\***

\*These services are covered whether they are done by the Medicare-approved hospital where you will get your transplant, or by another hospital that participates in Medicare.

- **The costs of finding the proper kidney for your transplant surgery** (if there is no kidney donor)
- **The full cost of care for your kidney donor** (including all reasonable preparatory, operation, and postoperative recovery costs)
- **Any additional inpatient hospital care for your donor in case of problems due to the surgery**
- **Blood** (whole or units of packed red blood cells, blood components, and the cost of processing and giving you blood, see page 57)

## 51 \_\_\_\_ Section 4: Kidney Transplants (continued)

### Kidney Transplant Services Covered by Medicare (continued)

Medicare covers these transplant services and pays **part** of their costs:

#### Medicare Part B

- **Doctors' services for kidney transplant surgery** (including care before surgery, the actual surgery, and care after surgery)
- **Doctor's services for your kidney donor during their hospital stay**
- **Immunosuppressive drugs** (for information on the length of coverage, see pages 52 - 53)
- **Blood** (whole or units of packed red blood cells, blood components, and the cost of processing and giving you blood, see page 58)
  
- **End of Page**

## 52 \_\_\_\_ Section 4: Kidney Transplants (continued)

### Transplant Services Covered by Medicare

To find out what you pay for the services in the charts on pages 50 - 51, see pages 37 - 38.

**Note:** Medicare does not pay for the actual kidneys for a transplant. Buying or selling human organs is against the law.

### Transplant Drugs (called Immunosuppressive Drugs)

#### What are Immunosuppressive Drugs?

Immunosuppressive drugs are transplant drugs used to reduce the risk of your body rejecting your new kidney after your transplant. You will need to take these drugs for the rest of your life.

#### What if I Stop Taking My Transplant Drugs?

If you stop taking them, your body may reject your new kidney and the kidney could stop working. If that happens, you will have to start dialysis again.

- End of Page



## 53 \_\_\_\_ Section 4: Kidney Transplants (continued)

### How Long Will Medicare Pay for Transplant Drugs?

If you have Medicare only because of kidney failure, Medicare will pay for your immunosuppressive drug therapy for 36 months after the month of the transplant.

If you already had Medicare because of age or disability before you got ESRD, or if you became eligible for Medicare because of age or disability after receiving a transplant paid for by Medicare, Medicare will continue to pay for your immunosuppressive drugs with no time limit.

**Note:** If you have Medicare only because of kidney failure, this does not apply to you. Your Medicare and drug coverage will end when your 36-month period is up.

● **End of Page**

## 54 \_\_\_\_ Section 4: Kidney Transplants (continued)

### Transplant Services Covered by Medicare (continued)

#### What if I Can't Pay for the Transplant Drugs?

Transplant drugs can be very costly. If you only have Medicare because of kidney failure, your immunosuppressive drugs are only covered for 36 months after the month of the transplant. If you are worried about paying for them, talk to your doctor, nurse, or social worker. There may be other ways to help you pay for these drugs. (See pages 63 - 67 to learn more about other health insurance.)

#### Special Information About Pancreas Transplants

If you have ESRD and need a pancreas transplant, Medicare covers pancreas transplants:

- When it is done at the same time you get a kidney transplant, **or**
- After a kidney transplant.

If you have Medicare only because of kidney failure, and you have the pancreas transplant after the kidney transplant, Medicare will pay for your immunosuppressive drug therapy for 36 months after the month of the pancreas transplant. If you already had Medicare because of age or disability before you got ESRD, or if you became eligible for Medicare because of age or disability after receiving a transplant, Medicare will continue to pay for your immunosuppressive drugs with no time limit.

## 55 \_\_\_\_ Section 4: Kidney Transplants (continued)

### What YOU Pay for Kidney Transplant Services

The amounts listed in this section are for transplant services in the Original Medicare Plan. If you are in a Medicare Managed Care Plan or a Private Fee-for-Service Plan, your costs may be different. Read your plan materials or call your benefits administrator to get information about your costs.

### Do I Have to Pay for My Kidney Donor?

No. Medicare will pay the full cost of care for your kidney donor. There is no deductible, coinsurance, or other costs that you have to pay for your donor's hospital stay.

### Doctors' Services

In the Original Medicare Plan, you must pay the \$100 Part B yearly deductible. After you pay the deductible, Medicare Part B pays 80% of the Medicare-approved amount. You must pay the remaining 20% coinsurance.

● **End of Page**

## 56 \_\_\_\_ Section 4: Kidney Transplants (continued)

### What YOU Pay for Kidney Transplant Services (continued)

#### Doctors' Services (continued)

**Important:** There is a limit on the amount your doctor can charge you, even if your doctor doesn't accept assignment. If your doctor doesn't accept assignment, you only have to pay the part of the bill that is over the Medicare-approved amount up to the limit that Medicare allows your doctor to charge. Call 1 800 633 - 4227 to get a free copy of "**Does your doctor or supplier accept assignment?**" TTY users should call 1 877 486 - 2048. This booklet will give you detailed information on how assignment works.

**Note:** See the charts on pages 81 - 85 for details about what you pay under Medicare Part A.

● **End of Page**

## 57 \_\_\_ Section 5: How Medicare Pays for Blood

### What YOU Pay for Blood

In most cases, Medicare Part A and B can help pay for:

- whole blood units or packed red blood cells,
- blood components, and
- the cost of processing and giving you blood.

**Important:** Medicare does not pay for blood for home self-dialysis unless it's part of a doctor's service or is needed to prime the dialysis equipment.

Under Medicare Part A, you pay for:

The first three units of whole blood or units of packed red cells that you get during a benefit period while you are staying in a hospital or skilled nursing facility. You can choose to either pay the hospital costs for the blood or packed red cells or you can have the blood replaced (see "How to Have Blood Replaced," on page 59).

**Note:** If you have paid for or replaced some units of blood under Medicare Part B during the calendar year (January 1 through December 31), you don't have to do so again under Medicare Part A.

**Remember, terms underlined are defined on pages 8 - 11.**

## 58 \_\_\_\_ Section 5: How Medicare Pays for Blood (continued)

### What YOU Pay for Blood (continued)

Under Medicare Part B, you pay for:

The first three units of whole blood or units of packed red cells that you get in a calendar year. You can choose to either pay the hospital costs for the blood or packed red cells or you can have the blood replaced (see “How to Have Blood Replaced,” on page 59).

In the Original Medicare Plan, Medicare Part B pays 80% of the approved charges for extra pints of blood in a calendar year. You pay the remaining 20% coinsurance.

**Note:** If you have paid for or replaced blood under Medicare Part A during a calendar year (January 1 through December 31), you don’t have to do so again under Medicare Part B.

● **End of Page**

## **59 \_\_\_\_ Section 5: How Medicare Pays for Blood (continued)**

### **How to Have Blood Replaced**

You can replace the blood yourself by donating blood, or getting another person or organization to replace the blood for you. The blood that is replaced does not have to match your blood type. If you decide to replace the blood yourself, check with your doctor first before donating blood.

### **Can I Be Charged for the Blood That I Have Replaced?**

No. A hospital or skilled nursing facility can't charge you for any of the first three pints of blood you have already replaced or will have replaced. Also, if your provider receives donated blood or red cells, the blood or red cells is considered to be replaced.

- **End of Page**

## 60 \_\_\_ Section 6: Appeals and Grievances

### Appeals

#### What to Do if Medicare Won't Pay for a Service That You Received

If Medicare does not pay for an item or service you have been given, or if you are not given an item or service you think you should get, you can file an appeal (question it). This is true whether you are in the Original Medicare Plan, a Medicare Managed Care Plan, or a Private Fee-for-Service Plan.

#### Appeal Rights in The Original Medicare Plan

If you are in the Original Medicare Plan, you can file an appeal if you think Medicare should have paid for, or did not pay enough for an item or service you received. If you file an appeal, ask your doctor or provider for any information related to the bill that might help your case. Your appeal rights are on the back of the Explanation of Medicare Benefits or Medicare Summary Notice that is mailed to you from a company that handles bills for Medicare. The notice will also tell you why Medicare didn't pay your bill and how you can appeal.

- **End of Page**



## 61 \_\_\_\_ Section 6: Appeals and Grievances (continued)

### Appeals (continued)

#### Appeal Rights in a Medicare managed care plan or Private Fee-for-Service plan

If you are in a Medicare managed care plan or a Private Fee-for-Service plan, you can file an appeal if your plan will not pay for, does not allow, or stops a service that you think should be covered or provided. See your plan's membership materials or contact your plan for details about your Medicare appeal rights. You may also call 1 800 633 - 4227 to ask for more information about your rights during an appeal. TTY users should call 1 877 486 - 2048.

### Filing a Grievance (Complaint)

#### What to Do if You Have Problems With the Services You Get?

- Talk with your doctor, nurse, or facility administrator first to see if they can help you solve your problem. Most problems can be handled at your facility.
- If talking to your health care team does not solve the problem, you can file a grievance (a written complaint) with your facility.

**Remember, terms underlined are defined on pages 8 - 11.**

## 62 \_\_\_\_Section 6: Appeals and Grievances (continued)

### Filing a Grievance (Complaint) (continued)

#### What to Do If You Have Problems With the Services You Get? (continued)

Every facility has a grievance policy for accepting and trying to work out your problems or concerns. If you don't know your facility's grievance policy, you can ask for a copy of it.

If you file a grievance with your facility and you still feel that your problem has not been solved, you have the right to file a grievance with the ESRD Network in your area. Call the ESRD Network to find out what you have to do in order to file a grievance (see pages 73 - 76).

You can also call your State Survey Agency to complain about your care. **Your calls and who you are will be kept private.** Call 1 800 633 - 4227 and ask for the number to your State Survey Agency, or look at [www.medicare.gov](http://www.medicare.gov) on the web and click on "Helpful Contacts." TTY users should call 1 877 486 - 2048.

● **End of Page**

## 63 \_\_\_ Section 7: Other Kinds of Health Insurance

### Other Kinds of Health Insurance

There are several kinds of health insurance coverage that may help pay for the services you need for the treatment of kidney failure. They include:

1. Employee or Retiree Coverage From an Employer or Union (see below)
2. A Medigap Insurance Policy (see pages 64 - 65)
3. Medicaid (see pages 65 - 66)
4. Veteran Administration Benefits (see page 66)

#### 1. Employee or Retiree Coverage From an Employer or Union

This type of group health coverage is for current employees or retirees. Generally, employer plans have better rates than you can get if you buy a policy yourself, and employers pay part of the cost. Call your benefits administrator to find out if you have or can get health care coverage based on your or your spouse's past or current employment, or your parents' current employment.

In some cases, employer group health plans will have to pay before Medicare pays (see page 24).

**Remember, terms underlined are defined on pages 8 - 11.**

## 64 \_\_\_\_ Section 7: Other Kinds of Health Insurance (continued)

### Other Kinds of Health Insurance (continued)

#### 2. A Medigap Insurance Policy

A “Medigap” insurance policy fills gaps in Original Medicare Plan coverage. Medigap insurance must follow federal and state laws. These laws protect you. All Medigap policies are clearly marked “Medicare Supplement Insurance.”

Some insurance companies will sell Medigap policies to people with Medicare under age 65. However, these policies may cost you more. Call your State Health Insurance Assistance Program for information about buying a Medigap policy if you are disabled or have ESRD (see pages 73 - 76).

#### For more detailed information about Medigap policies:

Call 1 800 633 - 4227 and ask for a free copy of the **“Guide to Health Insurance for People with Medicare.”** TTY users should call 1 877 486 - 2048.

Visit [www.medicare.gov](http://www.medicare.gov) on the web to get information on Medigap policies in your state. Click on “Medigap Compare.” This website has information on:

- Which Medigap policies are sold in your state.
- Shopping for a Medigap policy.

(Continued on page 65)

## 65 \_\_\_\_ Section 7: Other Kinds of Health Insurance (continued)

### Other Kinds of Health Insurance (continued)

#### For more detailed information about Medigap policies: (continued)

- What these policies must cover.
- How insurance companies decide what to charge you for a Medigap policy premium.
- Your Medigap rights and protections.

If you don't have a computer, your local library or senior center may be able to help you look at this information.

### 3. Medicaid

This is a joint federal and state program that helps pay medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state. Most health care costs are covered if you qualify for both Medicare and Medicaid.

States also have programs that pay some or all of Medicare's premiums and may also pay Medicare deductibles and coinsurances for certain people who have Medicare and a low income. To qualify for these programs, you must:

- Have Medicare Part A (hospital insurance). If you're not sure if you have Part A, look on your red, white, and blue Medicare card or call the Social Security Administration at 1 800 772 - 1213.

(Continued on page 66)

## 66 \_\_\_\_ Section 7: Other Kinds of Health Insurance (continued)

### Other Kinds of Health Insurance (continued)

#### 3. Medicaid (continued)

- Have a monthly income of less than \$906 for an individual or \$1,214 for a couple in 2003. These income limits are slightly higher in Hawaii and Alaska.
- Have savings \$4,000 or less for an individual or \$6,000 for a couple. Savings include money in a checking or savings account, stocks, or bonds.

To get more information on these programs, call 1 800 633 - 4227 and ask for information on “**Savings for Medicare Beneficiaries.**” TTY users should call 1 877 486 - 2048.

#### 4. Veteran Administration Benefits

If you are a veteran, the U.S Department of Veteran Affairs can help pay for ESRD treatment. For more information, call the U.S. Department of Veteran Affairs at 1 800 827 - 1000. If you or your spouse are retired from the military, call the Department of Defense at 1 800 538 - 9552 for more information.

## 67 \_\_\_\_ Section 7: Other Kinds of Health Insurance (continued)

### Other Kinds of Health Insurance (continued)

#### Other Ways to Get Help

- In most states there are agencies that help with some of the health care costs that Medicare doesn't pay.
- Some states have Kidney Commissions that also help people pay the costs that Medicare doesn't pay.
- Call your State Health Insurance Assistance Program if you have questions about health insurance (see pages 77 - 80).
- **End of Page**

## 68 \_\_\_\_ Section 8: Where to Get More Information

Talk with your health care team to learn more about kidney dialysis and transplants and your situation. Your doctors, nurses, social workers, dieticians, and dialysis technicians make up your health care team.

### **Special Kidney Organizations**

There are special organizations that can give you more information about kidney dialysis and kidney transplants. Some of these organizations have members who are on dialysis or have had kidney transplants who can give you support.

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

100 S. Ashley Dr. Suite 280

Tampa, Florida 33602

1 800 749 - 2257

[www.aakp.org](http://www.aakp.org) (on the web)

#### **American Kidney Fund**

6110 Executive Blvd, Suite 1010

Rockville, MD 20852 - 3903

1 800 638 - 8299

[www.akfinc.org](http://www.akfinc.org) (on the web)

#### **National Kidney Foundation, Inc.**

30 E. 33rd Street, 11th Floor

New York, NY 10016

1 800 622 - 9010

[www.kidney.org](http://www.kidney.org) (on the web)



## 69 \_\_\_\_ Section 8: Where to Get More Information (continued)

### Special Kidney Organizations (continued)

#### National Kidney and Urologic Diseases Information Clearinghouse

3 Information Way  
Bethesda, Maryland 20892  
1 301 654 - 4415  
[www.niddk.nih.gov](http://www.niddk.nih.gov) (on the web)

### End-Stage Renal Disease (ESRD) Networks

You can call your local ESRD Network Organization (see pages 73 - 76) to get information about:

- Dialysis or kidney transplants.
- How to get help from other kidney-related agencies.
- Problems with your facility that are not solved after talking to the staff at the facility.
- Location of dialysis facilities and transplant centers.

Your ESRD Network makes sure that you are getting the best possible care, and uses mailings to keep your facility aware of important issues about kidney dialysis and transplants.

- **End of Page**

## 70 \_\_\_\_ Section 8: Where to Get More Information (continued)

### State Health Insurance Assistance Program (SHIP)

Call your State Health Insurance Assistance Program (see pages 77 - 80) if you have questions about:

- Medigap Policies.
- Medicare health plan choices.
- Help with filing an appeal.
- Other general health insurance questions.

### State Survey Agency

The State Survey Agency inspects dialysis facilities and makes sure that Medicare standards are met. Your State Survey Agency can also help you if you have a complaint about your care. Call 1 800 633 - 4227 and ask for the number to your State Survey Agency, or look at [www.medicare.gov](http://www.medicare.gov) on the web and select “Helpful Contacts.” TTY users should call 1 877 486 - 2048. **Your calls and who you are will be kept private.**

- **End of Page**

## 71 \_\_\_\_ Section 8: Where to Get More Information (continued)

### Other Medicare Booklets for Kidney Patients

Medicare has two booklets:

1. **“Dialysis keeps people with kidney failure alive . . . Are You Getting Adequate Hemodialysis?”**

This booklet tells you how to check on how well your dialysis is working. It also tells you what to do if you're not getting the right amount of dialysis.

2. **“Preparing for Emergencies, A Guide for People on Dialysis.”**

This guide gives you important facts about what to do in case of an emergency that leaves you without power or water. It guides you through the information you should have ready, provides lists of supplies to have on hand to prepare for emergencies, and gives helpful ideas on how to manage until conditions return to normal.

To get your free copy of these booklets, call 1 800 633 - 4227. TTY users should call 1 877 486 - 2048. You can also look at or print a copy of these booklets at [www.medicare.gov](http://www.medicare.gov) on the web. Select “Publications.”

## 72 \_\_\_\_ Section 8: Where to Get More Information (continued)

### Important Phone Numbers

ESRD Networks phone numbers are on pages 73 - 76. State Health Insurance Assistance Program phone numbers are on pages 77 - 80. At the time of printing, these phone numbers were correct. Phone numbers sometimes change. To get the most updated phone numbers, call 1 800 633 - 4227 or look on the web at [www.medicare.gov](http://www.medicare.gov) and select "Helpful Contacts." TTY users should call 1 877 486 - 2048.

- **End of Page**

## **73 \_\_\_\_ Section 8: Where to Get More Information (continued)**

This page has been intentionally left blank. It contains phone number information. For the most recent phone number information, please visit the [Helpful Contacts](#) section of our web site. Thank you.

## 74 \_\_\_\_ Section 8: Where to Get More Information (continued)

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## 75 \_\_\_\_ Section 8: Where to Get More Information (continued)

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## 76 \_\_\_\_ Section 8: Where to Get More Information (continued)

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## 77 \_\_\_\_ Section 8: Where to Get More Information (continued)

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## 78 \_\_\_\_ Section 8: Where to Get More Information (continued)

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## 79 \_\_\_\_ Section 8: Where to Get More Information (continued)

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## 80 \_\_\_\_ Section 8: Where to Get More Information (continued)

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## 81 \_\_\_\_ Section 9: Medicare Coverage Charts

### Medicare Part A Coverage Chart

#### Medicare Part A (Hospital Insurance) Helps Pay For:

**Hospital Stays:** Semiprivate room, meals, general nursing, and other hospital services and supplies (this includes care in critical access hospitals). This does not include private duty nursing, or a television or telephone in your room. It also does not include a private room, unless medically necessary. Inpatient mental health care coverage in an independent psychiatric facility is limited to 190 days in a lifetime.

#### What YOU Pay in 2003\* in the Original Medicare Plan

##### For each benefit period YOU pay:

- A total of \$840 for a hospital stay of 1 - 60 days.
- \$210 per day for days 61 - 90 of a hospital stay.
- \$420 per day for days 91 - 150 of a hospital stay.
- All costs for each day beyond 150 days.

---

\* New Part A and B amounts will be available after December 1, 2003.

If you have general questions about Medicare Part A, call your Fiscal Intermediary. Call 1 800 633 - 4227 and ask for the phone number for your Fiscal Intermediary. TTY users should call 1 877 486 - 2048.

## 82 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part A Coverage Chart (continued)

#### Medicare Part A (Hospital Insurance) Helps Pay For:

**Skilled Nursing Facility (SNF) Care:**\* Semiprivate room, meals, skilled nursing and rehabilitative services, and other services and supplies (after a 3-day hospital stay). To get a free booklet about SNF care, call 1 800 633 - 4227. TTY users should call 1 877 486 - 2048.

#### What YOU Pay in 2003\*\* in the Original Medicare Plan

For each benefit period YOU pay:

- Nothing for the first 20 days.
- Up to \$105 per day for days 21 - 100.
- All costs beyond the 100th day in the benefit period.

If you have questions about SNF care and conditions of coverage, call your Fiscal Intermediary.

---

\* You must meet certain conditions in order for Medicare to cover these services.

\*\* New Part A and B amounts will be available after December 1, 2003.

If you have general questions about Medicare Part A, call your Fiscal Intermediary. Call 1 800 633 - 4227 and ask for the phone number for your Fiscal Intermediary. TTY users should call 1 877 486 - 2048.

## 83 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part A Coverage Chart (continued)

#### Medicare Part A (Hospital Insurance) Helps Pay For:

**Home Health Care:**\* Part-time skilled nursing care, physical therapy, occupational therapy, speech-language therapy, home health aide services, durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers) and supplies, and other services. To get a free booklet about home health care, call 1 800 633 - 4227. TTY users should call 1 877 486 - 2048.

#### What YOU Pay in 2003\*\* in the Original Medicare Plan

##### YOU pay:

- Nothing for home health care services.
- 20% of the Medicare-approved amount for durable medical equipment.

If you have questions about home health care and conditions of coverage, call your Regional Home Health Intermediary.

---

\* You must meet certain conditions in order for Medicare to cover these services.

\*\* New Part A and B amounts will be available after December 1, 2003.

If you have general questions about Medicare Part A, call your Fiscal Intermediary. Call 1 800 633 - 4227 and ask for the phone number for your Fiscal Intermediary. TTY users should call 1 877 486 - 2048.

## 84 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part A Coverage Chart (continued)

#### Medicare Part A (Hospital Insurance) Helps Pay For:

**Hospice Care:**\* Medical and support services from a Medicare-approved hospice, drugs for symptom control and pain relief, short-term respite care, care in a hospice facility, hospital, or nursing home when necessary, and other services not otherwise covered by Medicare. Home care is also covered. To get a free booklet about hospice care, call 1 800 633 - 4227. TTY users should call 1 877 486 - 2048.

#### What YOU Pay in 2003\*\* in the Original Medicare Plan

##### YOU pay:

- A copayment of up to \$5 for outpatient prescription drugs and 5% of the Medicare-approved payment amount for inpatient respite care (short-term care given to a hospice patient by another care giver, so that the usual care giver can rest). The amount you pay for respite care can change each year.

If you have questions about hospice care and conditions of coverage, call your Regional Home Health Intermediary.

\* You must meet certain conditions in order for Medicare to cover these services.

\*\* New Part A and B amounts will be available after December 1, 2003.

If you have general questions about Medicare Part A, call your Fiscal Intermediary. Call 1 800 633 - 4227 and ask for the phone number for your Fiscal Intermediary. TTY users should call 1 877 486 - 2048.



## 85 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part A Coverage Chart (continued)

#### Medicare Part A (Hospital Insurance) Helps Pay For:

**Blood:** Pints of blood you get at a hospital or skilled nursing facility during a covered stay.

#### What YOU Pay in 2003\* in the Original Medicare Plan

##### YOU pay:

- For the first 3 pints of blood, unless you or someone else donates blood to replace what you use.

---

\* New Part A and B amounts will be available after December 1, 2003.

If you have general questions about Medicare Part A, call your Fiscal Intermediary. Call 1 800 633 - 4227 and ask for the phone number for your Fiscal Intermediary. TTY users should call 1 877 486 - 2048.

- **End of Page**

## 86 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part B Coverage Chart

#### Medicare Part B (Medical Insurance) Helps Pay For:

**Medical and Other Services:** Doctors' services (except for routine physical exams), outpatient medical and surgical services and supplies, diagnostic tests, ambulatory surgery center facility fees for approved procedures, and durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers). Also covers second surgical opinions. To get a free booklet about second surgical opinions, call 1 800 633 - 4227. TTY users should call 1 877 486 - 2048.

#### What YOU Pay in 2003\* in the Original Medicare Plan (see Note on page 90)

##### YOU pay:

- \$100 deductible (pay once per calendar year).
- 20% of Medicare-approved amount after the deductible, except in the outpatient setting.

---

Also covers outpatient physical and occupational therapy including speech-language therapy.

#### What YOU Pay in 2003\* in the Original Medicare Plan (see Note on page 90)

- 20% for all outpatient physical, occupational, and speech-language therapy services.

---

\* New Part A and B amounts will be available after December 1, 2003.

## 87 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part A Coverage Chart (continued)

#### Medicare Part B (Medical Insurance) Helps Pay For:

Outpatient mental health care.

#### What YOU Pay in 2003\* in the Original Medicare Plan (see Note on page 90)

- 50% for outpatient mental health care.
- 

#### Medicare Part B (Medical Insurance) Helps Pay For:

**Clinical Laboratory Service:** Blood tests, urinalysis, and more.

#### What YOU Pay in 2003\* in the Original Medicare Plan (see Note on page 90)

**YOU pay:**

- Nothing for Medicare-approved services.
- 

\* New Part A and B amounts will be available after December 1, 2003.

## 88 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part B Coverage Chart (continued)

#### Medicare Part B (Medical Insurance) Helps Pay For:

**Home Health Care:**\* Part-time skilled care, home health aide services, durable medical equipment when supplied by a home health agency while getting Medicare-covered home health care, and other supplies and services.

#### What YOU Pay in 2003\*\* in the Original Medicare Plan (see Note on page 90)

##### YOU pay:

- Nothing for Medicare-approved services.
- 20% of Medicare-approved amount for durable medical equipment.

---

\* You must meet certain conditions in order for Medicare to cover these services or equipment.

\*\* New Part A and B amounts will be available after December 1, 2003.

- **End of Page**

## 89 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part B Coverage Chart (continued)

#### Medicare Part B (Medical Insurance) Helps Pay For:

**Outpatient Hospital Services:** Services for the diagnosis or treatment of an illness or injury.

To get a free booklet about payment for outpatient hospital services, call 1 800 633 - 4227. TTY users should call 1 877 486 - 2048.

#### What YOU Pay in 2003\* in the Original Medicare Plan (see Note on page 90)

##### YOU pay:

- A coinsurance or fixed copayment amount which may vary according to the service.

---

\* New Part A and B amounts will be available after December 1, 2003.

- **End of Page**

## 90 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part B Coverage Chart (continued)

#### Medicare Part B (Medical Insurance) Helps Pay For:

**Blood:** Pints of blood you get as an outpatient, or as part of a Part B covered service.

#### What YOU Pay in 2003\* in the Original Medicare Plan (see Note below)

#### YOU pay:

- For the first 3 pints of blood, then 20% of the Medicare-approved amount for additional pints of blood (after the deductible), unless you or someone else donates blood to replace what you use.

---

\* New Part A and B amounts will be available after December 1, 2003.

**Note:** Actual amounts you must pay are higher if the doctor or supplier does not accept assignment, and you may have to pay the entire cost. Medicare will then send you its share of the costs. If you have general questions about Medicare Part B, call your Medicare Carrier. If you have questions about durable medical equipment, including diabetic supplies, call your DMERC.

## 91 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part B Preventive Services Chart

#### Medicare Part B (Covered Preventive Services)

**Bone Mass Measurements:** Once every 24 months for qualified individuals and more frequently if medically necessary.

#### Who is covered...

Discuss with your doctor to determine if you are a qualified individual.

#### What YOU pay in the Original Medicare Plan...

- 20% of the Medicare-approved amount (or a set copayment amount) after the yearly Part B deductible.
- 

#### Colorectal Cancer Screening:

- Fecal Occult Blood Test - Once every 12 months.
- Flexible Sigmoidoscopy\* - Once every 48 months.
- Colonoscopy\* - Once every 24 months if you are at high risk for colon cancer. If you are not at high risk for colon cancer, once every 10 years, but not within 48 months of a screening flexible sigmoidoscopy.
- Barium Enema - Doctor can use this instead of a flexible sigmoidoscopy or colonoscopy.

#### Who is covered...

All people with Medicare age 50 and older. However, there is no age limit for having a colonoscopy.

- **Colorectal Cancer Screening continued on next page.**

## 92 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part B Preventive Services Chart (continued)

#### What YOU pay in the Original Medicare Plan...

- Nothing for the fecal occult blood test. For all other tests, 20% of the Medicare-approved amount after the yearly Part B deductible. ( For flexible sigmoidoscopy or colonoscopy, you pay \*25% of the Medicare-approved amount if performed in a hospital outpatient department.)

#### Diabetes Services:

- Coverage for glucose monitors, test strips, and lancets.

#### Who is covered...

All people with Medicare who have diabetes (insulin users and non-users).

#### What YOU pay in the Original Medicare Plan...

- 20% of the Medicare-approved amount after the yearly Part B deductible.

- 
- Diabetes self-management training.

#### Who is covered...

If requested by your doctor or other provider, and you are at risk for complications from diabetes.

#### What YOU pay in the Original Medicare Plan...

- 20% of the Medicare-approved amount after the yearly Part B deductible.



## 93 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part B Preventive Services Chart (continued)

#### Medicare Part B (Covered Preventive Services)

##### **Mammogram Screening:**

Once every 12 months. (You can also get one baseline mammogram between ages 35 and 39.) Medicare also covers new digital technologies for mammogram screening.

##### **Who is covered...**

All women with Medicare age 40 and older.

##### **What YOU pay in the Original Medicare Plan...**

- 20% of the Medicare-approved amount with no Part B deductible.
- 

##### **Pap Test and Pelvic Examination:**

(Includes a clinical breast exam)

Once every 24 months. Once every 12 months if you are high risk for cervical or vaginal cancer, or if you are of childbearing age and have had an abnormal Pap smear in the past 36 months.

##### **Who is covered...**

All women with Medicare.

##### **What YOU pay in the Original Medicare Plan...**

- Nothing for the Pap lab test. For Pap test collection and pelvic and breast exams, 20% of the Medicare-approved amount (or a set copayment amount) with no Part B deductible.

## 94 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part B Preventive Services Chart (continued)

#### Medicare Part B (Covered Preventive Services)

##### Prostate Cancer Screening:

- Digital Rectal Examination - Once every 12 months.
- Prostate Specific Antigen (PSA) Test - Once every 12 months.

##### Who is covered...

All men with Medicare age 50 and older.

##### What YOU pay in the Original Medicare Plan...

- Generally, 20% of the Medicare- approved amount for the digital rectal exam after the yearly Part B deductible. No coinsurance and no Part B deductible for the PSA Test.

##### Shots (vaccinations):

- Flu Shot - Once a year in the fall or winter.
- Pneumonia (Pneumococcal Pneumonia) Shot - One shot may be all you ever need. Ask your doctor.
- Hepatitis B Shot - If you are at medium to high risk for hepatitis.

##### Who is covered...

All people with Medicare.

##### What YOU pay in the Original Medicare Plan...

- Nothing for flu and pneumonia (Pneumococcal Pneumonia) shots if the health care provider accepts assignment. For Hepatitis B shots, 20% of the Medicare-approved amount (or set copayment amount) after the yearly Part B deductible.

## 95 \_\_\_\_ Section 9: Medicare Coverage Charts (continued)

### Medicare Part B Preventive Services Chart (continued)

#### Medicare Part B (Covered Preventive Services)

##### **Glaucoma Screening:**

- Once every 12 months. Must be done or supervised by an eye doctor who is legally allowed to do this service in your state.

##### **Who is covered...**

People at high risk for glaucoma, including people with diabetes or a family history of glaucoma, or African Americans who are age 50 and older.

##### **What YOU pay in the Original Medicare Plan...**

- 20% of the Medicare-approved amount after your yearly Part B deductible.
- **End of Page**

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