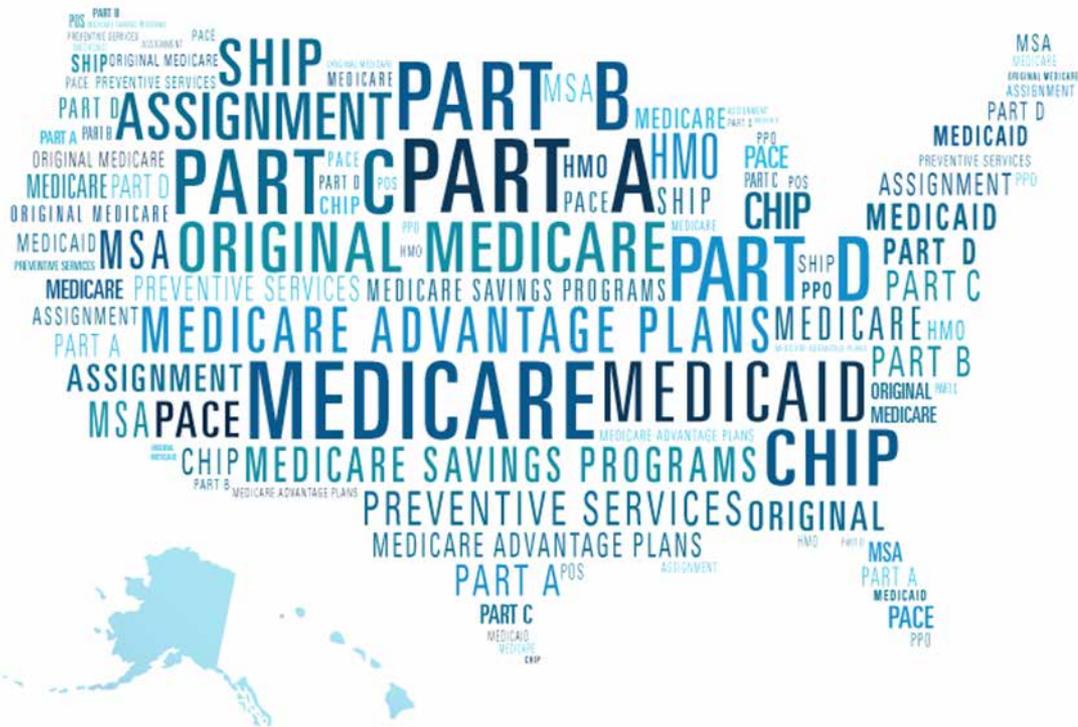




2014 National Training Program

Module 6

Medicare for People With End-Stage Renal Disease





Session Objectives

This session focuses on people with End-Stage Renal Disease (ESRD) to help you

- § Define ESRD
- § Recognize Medicare eligibility and enrollment rules
- § Discuss what is covered under Medicare
- § Identify health plan options for coverage
- § Recognize ESRD information sources



Lesson 1 — Overview of Medicare for People With End-Stage Renal Disease (ESRD)

§ Discuss ESRD

§ Highlight the Medicare program for people with ESRD



Medicare for People With End-Stage Renal Disease (ESRD)

§ ESRD is permanent kidney failure

- Stage V chronic kidney disease

- Requires a regular course of dialysis **or**

- Kidney transplant to sustain and improve quality of life

§ Coverage based on ESRD began in 1973

§ Over 500,000 were enrolled for ESRD in 2013

§ Over 1 million Americans treated since 1973

Five Stages of Chronic Kidney Disease

Stage	GFR*	Condition
I	130-90	Kidney Damage With Normal or Increased Kidney Function
II	90-60	Kidney Damage With Mildly Reduced Kidney Function
III	60-30	Moderately Reduced Kidney Function
IV	30-15	Severely Reduced Kidney Function
V	15-0	Kidney Failure - Stage Five – Medicare eligibility based on End-Stage Renal Disease

*Glomerular Filtration Rate

Source: National Kidney Foundation

Check Your Knowledge – Question 1

End-Stage Renal Disease (ESRD) is

- a. Stage V permanent kidney failure
- b. A disease that requires regular dialysis or a kidney transplant to maintain life
- c. A disease that affects many people in the United States
- d. All of the above



Lesson 2 — Medicare Eligibility and How to Enroll If You Have End-Stage Renal Disease

- § Eligibility for Medicare Part A
- § Eligibility for Medicare Part B
- § Enrolling in Medicare
- § Medicare and Group Health Plan Coverage
- § Enrollment Considerations
- § Medicare Coverage



Eligibility for Medicare Part A Based on End-Stage Renal Disease (ESRD)

§ Eligibility requirements

- Any age
- Kidneys no longer function
- Must have worked the required amount of time **or**
- Getting or be eligible for Social Security, Railroad Retirement, or federal retirement benefits **or**
 - ◻ An eligible spouse or child
- Entitlement based on ESRD
 - ◻ Different from entitlement based on a disability



Medicare Part B (Medical Insurance) Eligibility

§ You can enroll in Part B if entitled to Part A

- You pay the monthly Part B premium
- You may pay a penalty if you delay taking Part B

§ You need both Part A and Part B for complete coverage

§ For more information

- Call Social Security at 1-800-772-1213
 - ◻ TTY users should call 1-800-325-0778
- Railroad retirees call the Railroad Retirement Board at 1-877-772-5772
 - ◻ TTY users should call 1-312-751-4701



Enrolling in Medicare Part B (Medical Insurance)

Two scenarios

1. If you have Medicare due to age or disability
 - q Enrollment based on End-Stage Renal Disease (ESRD) may eliminate a Part B penalty
2. If you have Medicare due to ESRD and reach 65
 - q You have continuous coverage
 - q Those not enrolled in Part B will be enrolled
 - q You can decide whether or not to keep it



Delaying Medicare Part B

- § If you enroll in Part A and wait to enroll in Part B
 - You must wait for a General Enrollment Period
 - January 1 to March 31 each year, coverage effective July 1 of the same year
 - You may have to pay a higher premium for as long as you have Part B
 - 10 percent for each 12-month period, eligible but not enrolled
- § No Special Enrollment Period for those with End-Stage Renal Disease



How to Enroll in Part A and Part B

- § Enroll at your local Social Security office
- § Doctor/dialysis facility to fill out Form CMS-2728
 - If Social Security gets it before you enroll, they may contact you to see if you want to enroll
- § If you have a Group Health Plan, you may want to delay enrolling
 - Near the end of the 30-month coordination period
 - Won't have to pay Part B premium until you need it
- § Get facts before deciding to delay
 - Especially if transplant is planned



Medicare and Group Health Plan (GHP) Coverage (30-Month Coordination Period)

- § If enrollment is based solely on End-Stage Renal Disease (ESRD)
 - GHP/employer is the only payer during first 3 months
- § Medicare is the secondary payer during the 30-month coordination period
 - Begins when first eligible for Medicare even if not enrolled
- § Separate coordination period each time enrolled based on ESRD
 - No 3-month waiting period
 - New 30-month coordination period if you have GHP coverage



Enrollment Considerations — 30-month Coordination Period

§ You might want Medicare during coordination period

- To pay Group Health Plan deductible/coinsurance
- If you are getting a transplant soon
 - Affects coverage for immunosuppressive drugs
 - Coverage for living donor

§ Delaying Part B or Part D could mean

- Wait for applicable enrollment period to enroll
- Possible penalty for late enrollment

Enrollment Considerations – Immunosuppressive Drugs

If You	Your Immunosuppressive Drugs
<p>Are entitled to Part A at time of transplant and</p> <ul style="list-style-type: none">§ Medicare paid for your transplant and the transplant took place in a Medicare-approved facility or§ Medicare was secondary payer but made no payment	<p>Are covered by Part B</p> <ul style="list-style-type: none">§ Medicare pays 80 percent§ Patient pays 20 percent<ul style="list-style-type: none">• Coinsurance costs don't count toward catastrophic coverage under Part D
<p>Didn't meet the transplant conditions above</p>	<p>May be covered by Part D (unless they would be covered by Part B, but the person hasn't enrolled in Part B)</p> <ul style="list-style-type: none">§ Costs vary by plan§ Helps cover drugs needed for other conditions

Medicare Coverage for People With ESRD Begins

1 st day of the 4 th month	Of a regular course of hemodialysis in a facility
1 st day of the month	A regular course of dialysis begins if a home dialysis or a self-dialysis training program is initiated (with expectation of completion)
1 st day of the month	You get a kidney transplant
1 st day of the month	You're admitted to a Medicare-approved transplant facility for a kidney transplant or procedures preliminary to a kidney transplant if transplant takes place in the same month or within the following 2 months
2 months before the month of your transplant	If your transplant is delayed more than 2 months after you're admitted to the hospital for the transplant or for health care services you need for the transplant



When Coverage for ESRD Ends, Continues or Resumes

When Coverage Ends

Entitlement based solely on ESRD

- Coverage ends 12 months after the month you no longer require a regular course of dialysis **or**
- 36 months after the month of your kidney transplant

When Coverage Continues

- No interruption in coverage if you resume regular course of dialysis within 12 months after regular dialysis stopped **or**
- You have a kidney transplant **or**
- Regular course of dialysis starts within 36 months after transplant **or** you received another kidney transplant within 36 months after transplant

When Coverage Resumes

Must file new application and there is no waiting period if

- You start a regular course of dialysis again or get a kidney transplant more than 12 months after you stopped getting a regular course of dialysis
- You have another kidney transplant > 36 months later



Check Your Knowledge – Question 2

If dialysis begins in July, what month does Medicare coverage begin?

- a. August
- b. September
- c. October
- d. December



Check Your Knowledge – Question 3

For those with Medicare due to End-Stage Renal Disease and a Group Health Plan (GHP), the GHP must pay first for how many months?

- a. 18
- b. 24
- c. 30
- d. 36

Check Your Knowledge - Question 4

If End-Stage Renal Disease is the only reason for Medicare entitlement, when will Medicare coverage end?

- a. 12 months after the month you no longer require maintenance dialysis
- b. 2 years after the month you no longer require maintenance dialysis
- c. 36 months after the month you have a kidney transplant
- d. a. and c.



Lesson 3 — What is Covered Under Medicare

§ Medicare coverage related to End-Stage Renal Disease includes

- Kidney Disease Education Services
- Dialysis Services
- Home Dialysis Training
- Transplant Coverage



What is Covered Under Medicare

§ All services covered by Original Medicare

- Medicare Part A
- Medicare Part B

§ Special services for End-Stage Renal Disease (dialysis and transplant patients)

- Immunosuppressive drugs
 - Under certain conditions
- Other special services



Medicare Education Benefit —Stage IV

- § Kidney disease education services covered if
- You already have Medicare (e.g., 65+ or disabled)
 - Have Stage IV chronic kidney disease
 - Advanced kidney damage
 - Covers up to six sessions if referred by your doctor
 - Covered by Medicare Part B (Medical Insurance)
 - Provided to help delay need for dialysis or transplant



Covered Dialysis Services

§ Paid under Part A

- Inpatient dialysis treatments

§ Paid under Part B

- Facility dialysis treatments
- Home dialysis training
- Self-dialysis training
- Home dialysis equipment and supplies
- Some support services and drugs for home dialysis



Home Dialysis Training

§ Home dialysis training

- Doctor approval for self-dialysis
- Occurs at Medicare-certified facility during dialysis

§ Home dialysis equipment and supplies

- Dialysis machine and chair
- Sterile drapes, gloves, scissors
- Alcohol wipes

§ If you complete home dialysis training, your Medicare coverage will start the month you begin regular dialysis

- Services such as fistula placement could be covered



Home Dialysis

§ Two types can be done at home

- Hemodialysis
- Peritoneal dialysis

§ Most common drugs covered by Medicare

- Heparin to slow blood clotting
- Drug to help clotting when necessary
- Topical anesthetics
- Epoetin alfa for anemia management



Home Dialysis Services NOT Covered Under Part B

- § Paid dialysis aides
- § Lost pay
- § Place to stay during your treatment
- § Blood for home dialysis (some exceptions)
- § Non-treatment-related medicines
- § Oral-only drugs furnished for the treatment of End-Stage Renal Disease, specifically phosphate binders and Sensipar[®]
- § Transportation to dialysis facility
 - Except in special cases



Part A Transplant Patient Coverage

§ Inpatient services

- Must be in a Medicare-approved transplant center

§ Transplant (living or cadaver donor)

- All medically-necessary care related to a donation for a living donor

§ Preparation for transplant

§ The Organ Procurement and Transplant Network registry fee

§ Laboratory tests



Medicare Part B Transplant Patient Coverage

§ Doctor's services for patient and donor

- No deductible for donor

§ Immunosuppressive drug therapy

- Under certain conditions

Check Your Knowledge – Question 5

Which service is covered by Medicare?

- a. Paid dialysis aides
- b. Lost pay
- c. Organ Procurement and Transplant Network registry fee
- d. A place to stay during treatments



Learning Activity - 1

Susan had Medicare due to End-Stage Renal Disease. She got a covered kidney transplant in March 2006. On March 31, 2009, her Medicare coverage ended. When she turned 65, she got Medicare again (effective date of April 1, 2012, for Parts A, B, and D).

The pharmacy just tried to bill her prescription immunosuppressive drug Prograf. It came back as an invalid transplant date under Part B. It's denied under Part D because of no prior authorization.



Learning Activity 1 - Questions

§ What determines who pays for her immunosuppressive drugs?

- Was she entitled to Medicare Part A when she had the transplant?
- Was the transplant performed in a Medicare-certified facility?
- Did Medicare pay for the transplant?
- Was Medicare secondary payer but made no payment?
- Or did none of the above apply?



Learning Activity 1 - Discussion

- § Under what circumstances would Part B cover the drug?
- § Under what circumstances would Part D cover the drug?
- § What do you do next?
 - Determine if Susan's records show the correct information about her transplant
 - Call 1-800-MEDICARE (TTY users should call 1-877-486-2048)
- § Other thoughts?



Lesson 4 — Health Plan Options for People With End-Stage Renal Disease (ESRD)

§ Medigap (Medicare Supplement Insurance) Policies

§ Medicare Advantage Plans

- Special Needs Plans
- Prescription drug plans

§ Medicare, Health Insurance Marketplace, and ESRD



End-Stage Renal Disease (ESRD) and Medigap Policies

§ Medigap (Medicare Supplement Insurance) policies

- Cover gaps in Original Medicare coverage

§ People with ESRD may not be able to buy Medigap

§ Some states require selling to under 65

§ If available may cost more

§ New Medigap Open Enrollment Period

- At 65



End-Stage Renal Disease (ESRD) and Medicare Advantage (MA) Plans

§ Original Medicare is usually the only option

§ Possible exceptions

- You've had a successful kidney transplant
- Your Employer Group Health Plan is in same organization as the MA Plan
 - Can have no break in coverage
- A Medicare Special Needs Plan for people with ESRD



End-Stage Renal Disease (ESRD) and Medicare Advantage (MA) Plans - Continued

§ If already in an MA Plan and develop ESRD

- May stay in plan
- Can join another plan from same company in same state
- Can join another plan if plan leaves Medicare



Special Needs Plans (SNPs)

- § Limit membership to certain groups of people
- § Some SNPs serve people with End-Stage Renal Disease (ESRD)
 - Provide special provider expertise
 - Focused care management
- § Must provide prescription drug coverage
- § Available in limited areas
- § Visit [medicare.gov/find-a-plan/](https://www.medicare.gov/find-a-plan/) to see if a SNP for ESRD is available in your area



End-Stage Renal Disease and Medicare Prescription Drug Plans

- § Medicare prescription drug coverage (Part D)
- Available for all people with Medicare
 - Cover drugs not covered under Part B
 - Must enroll in a plan to get coverage
 - You pay a monthly premium and a share of Rx costs
 - Extra Help for people with limited income and resources



Medicare and the Health Insurance Marketplace

- § Medicare isn't part of the Marketplace
- § If you have Medicare you're covered and don't need to do anything related to the Marketplace
 - Part A is considered minimum essential coverage
- § It's against the law for someone who knows you have Medicare to sell you a Marketplace plan even if you only have Part A or Part B



ESRD and Marketplace Qualified Health Plan Exception

NEW!

- § Exception for people with Medicare and (End-Stage Renal Disease) ESRD in the Marketplace
- In limited situations, issuers may sell individual market health insurance policies to people with Medicare under 65 who obtained supplemental coverage through a state high risk pool but lose that coverage
 - HHS won't enforce anti-duplication provisions

Check Your Knowledge – Question 6

Which Medicare option is NOT available to MOST people with End-Stage Renal Disease?

- a. Medicare Advantage Plans
- b. Medicare Prescription Drug Plans
- c. Medicare Parts A & B
- d. Employer coverage

Check Your Knowledge – Question 7

When counseling someone with ESRD (who has no other insurance) on Medicare options, which of the following would you recommend?

- a. Part A
- b. Part B
- c. Part D
- d. All of the above



Learning Activity – 2

As a general rule, can individuals who have Medicare enroll in coverage through the Marketplace?

No. Consistent with the longstanding prohibitions on the sale and issuance of duplicate coverage to Medicare beneficiaries (section 1882(d) of the Social Security Act), it's **illegal** to knowingly sell or issue a Qualified Health Plan to a Medicare beneficiary.

Are there any exceptions?



Learning Activity 2 - Discussion

There is a small population of people with Medicare under 65 who currently get supplemental coverage through **state** high-risk pools (approximately 6,000 people nationwide). These individuals are disabled or have End-Stage Renal Disease.

The U.S. Department of Health and Human Services won't enforce the anti-duplication provisions as previously described from January 10, 2014, to December 31, 2015, if certain Medicare beneficiaries under 65 lose state high-risk pool coverage.



Lesson 5 — Additional Sources of Information

§ Websites

§ Publications

§ Other Resources

Dialysis Facility Compare

Medicare.gov | Dialysis Facility Compare
The Official U.S. Government Site for Medicare

[Dialysis Facility Compare Home](#)
[About Dialysis Facility Compare](#)
[About the Data](#)
[Resources](#)
[Help](#)

Home [Share](#)

Find a Dialysis Facility

A field with an asterisk (*) is required.

* Location
Example: 45802 or Lima, OH or Ohio

ZIP Code or City, State or State:

Dialysis Facility Name
Full or Partial Dialysis Facility Name

[Search](#)



Dialysis Facility Results

55 dialysis facilities within 25 miles from the center of 21228.

Choose up to three dialysis facilities to compare. So far you have none selected.

[Compare Now](#)

[Go to Map View](#)



[Modify Your Results](#)

[Update Results](#)

Viewing 1 - 20 of 55

Dialysis Facility Information	Distance	Shifts Starting After 5PM	In-Center Hemodialysis/ Number of Stations	Peritoneal Dialysis	Home Hemodialysis Training
<input type="checkbox"/> CHARING CROSS DIALYSIS MIE EXECUTIVE PARK 5730 EXECUTIVE DR STES 124-130 CATONSVILLE, MD 21228 (410) 747-9958 Add to my Favorites	0.0 Miles	Yes	Yes/15	Yes	No
<input type="checkbox"/> DAVITA - NORTH ROLLING ROAD DIALYSIS 1108 N ROLLING RD BALTIMORE, MD 21228 (410) 788-1378 Add to my Favorites	1.2 Miles	No	Yes/12	No	No
<input type="checkbox"/> US RENAL CARE - WEST	3.9 Miles	No	Yes/15	No	No

Location

ZIP Code or City, State
21228

Distance

Within 25 Miles

State

Select a State

County (Optional)

Select a County

Find Dialysis Facilities

Shifts Starting After 5 PM

In-Center Hemodialysis

Peritoneal Dialysis

Home Hemodialysis Training

Dialysis Facility Name

Full or partial name

Dialysis Facility Compare Resources



The image shows a screenshot of the Medicare.gov website's "Dialysis Facility Compare" section. At the top, the Medicare.gov logo is followed by the text "Dialysis Facility Compare" and "The Official U.S. Government Site for Medicare". Below this is a navigation bar with five buttons: "Dialysis Facility Compare Home", "About Dialysis Facility Compare", "About the Data", "Resources", and "Help". The "Resources" button is circled in red. A dropdown menu is open from the "Resources" button, showing a list of links: "Patient checklists", "Patients' rights", "Quality concerns", "Kidney diseases dictionary", "Related websites", "Medicare publications", and "Glossary". The "Quality concerns" and "Medicare publications" links are also circled in red.

Medicare.gov | Dialysis Facility Compare
The Official U.S. Government Site for Medicare

Dialysis Facility Compare Home About Dialysis Facility Compare About the Data **Resources** Help

Dialysis Facility Compare - Resources - Patient Check

Resources

- ✦ Patient checklists
- Patients' rights
- Quality concerns**
- Kidney diseases dictionary
- Related websites
- Medicare publications**
- Glossary

- § The End-Stage Renal Disease (ESRD) Networks
 - § Develop standards related to the quality and appropriateness of care for ESRD patients
- § Contact your local ESRD Network for help with
 - Dialysis or kidney transplants
 - How to get help from other kidney-related agencies
 - Problems with quality of care at your facility that aren't solved after talking to the facility staff
 - Locating dialysis facilities and transplant centers

Medicare ESRD Publications on Medicare.gov

Product Title	CMS Product No.
"Medicare Coverage of Kidney Dialysis and Kidney Transplant Services"	10128
"Medicare for Children With End-Stage Renal Disease"	11312
"Medicare Helps Cover Kidney Disease Education	11456
"Medicare and Kidney Disease Education Services"	11454
"Medicare's Coverage of Dialysis and Kidney Transplant Benefits: Getting Started"	11360
"Filing a Complaint Concerning Dialysis or Kidney Transplant Care"	11314

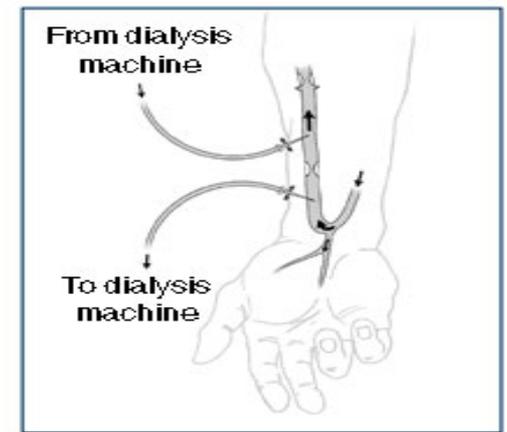
§ View and order single copies at medicare.gov.

§ Order multiple copies (partners only) at productordering.cms.hhs.gov.

Fistulafirst.org

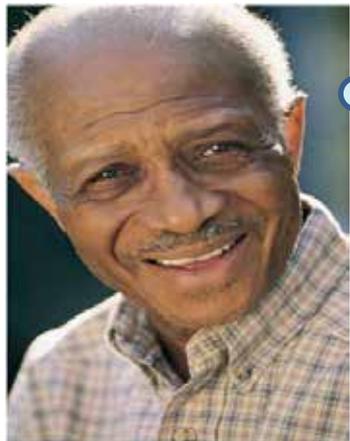
§ National Vascular Access Improvement Initiative

- To increase use of fistulas for hemodialysis
- Surgical connections joining a vein and an artery in the forearm
- Provides access for dialysis
- Improved outcomes



Source NIDDK of NIH.

Learning Activity — 3



They never wash their hands! What should I do?

If Jay came to you with a complaint about the quality of care he received at a dialysis center, what would you recommend?

Call 1-800-MEDICARE (TTY 1-877-486-2048) to get the number of the End-Stage Renal Disease Network in his state and file a complaint with them.



Key Points to Remember

- ü You're eligible for Medicare Part A, with required work credits and medical documentation, no matter how old you are, if your kidneys no longer function and you get a regular course of dialysis or have had a kidney transplant.
- ü Original Medicare is usually the only choice for most people with End-Stage Renal Disease (ESRD) – having Part A, B, and D provides the most comprehensive coverage.
- ü There's a period of time when your Group Health Plan will pay first on your health care bills and Medicare will pay second.
- ü ESRD networks handle quality of care concerns.

ESRD Resource Guide

Resources

Medicare Products

Medicare.gov
[medicare.gov/people-like-me/esrd/dialysis-information.html](https://www.medicare.gov/people-like-me/esrd/dialysis-information.html)

Centers for Medicare & Medicaid Services (CMS)
1-800-MEDICARE
(1-800-633-4227)
(TTY 1-877-486-2048)

Social Security
1-800-772-1213
(TTY 1-800-325-0778)

Medicare Learning Network ESRD PPS:
cms.gov/outreach-and-education/medicare-learning-network-mln/mlnproducts/downloads/end-stage-renal_Ddisease_prospective_payment_system_icn905143.pdf

State Health Insurance Assistance Programs (SHIPs)
For telephone numbers call 1-800-MEDICARE (1-800-633-4227)
1-877-486-2048 (TTY)

ESRD Networks
www.esrdnetworks.org

National Kidney Foundation
kidney.org

American Kidney Fund
akfinc.org/

United Network for Organ Sharing
unos.org/

Medical Evidence Form (CMS 2728) [cms.gov/medicare/cms-forms/cms-forms/downloads/cms2728.pdf](https://www.cms.gov/medicare/cms-forms/cms-forms/downloads/cms2728.pdf)

"Medicare Coverage of Kidney Dialysis and Kidney Transplant Services," CMS Product No. 10128

"Medicare for Children with End-Stage Renal Disease," CMS Product No. 11312

"Medicare Helps Cover Kidney Disease Education," CMS Product No. 11456

"Medicare and Kidney Disease Education Services," CMS Product No. 11454

"Medicare's Coverage of Dialysis and Kidney Transplant Benefits: Getting Started," CMS Product No. 11360

To access these products:

View and order single copies at [medicare.gov](https://www.medicare.gov).

Order multiple copies (partners only) at productordering.cms.hhs.gov. You must register your organization.



This training module is provided by the
CMS National Training Program (NTP)

For questions about training products email
training@cms.hhs.gov.

To view all available NTP materials,
or to subscribe to our email list, visit

[cms.gov/outreach-and-
education/training/cmsnationaltrainingprogram/](https://www.cms.gov/outreach-and-education/training/cmsnationaltrainingprogram/).

When Coverage for ESRD Ends, Continues or Resumes

When Coverage Ends

Entitlement based solely on ESRD

- Coverage ends 12 months after the month you no longer require a regular course of dialysis **or**
- 36 months after the month of your kidney transplant.

When Coverage Continues

- No interruption in coverage if you resume regular course of dialysis within 12 months after regular dialysis stopped **or**
- You have a kidney transplant **or**
- Regular course of dialysis starts within 36 months after transplant **or** you received another kidney transplant within 36 months after transplant

When Coverage Resumes

Must file new application and there is no waiting period if

- You start a regular course of dialysis again or get a kidney transplant more than 12 months after you stopped getting a regular course of dialysis
- You have another kidney transplant > 36 months later