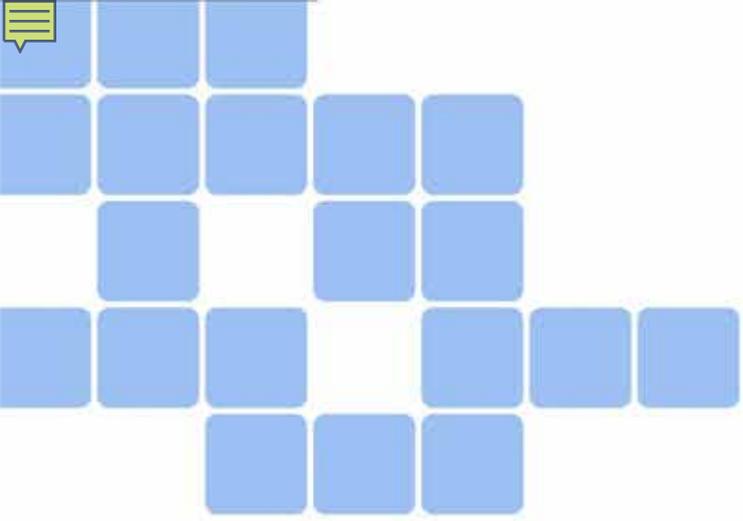


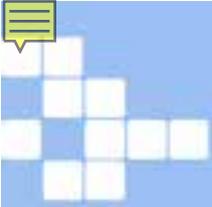


# Module 6: Medicare for People with End-Stage Renal Disease - Alaska



 **National Medicare**  
**TRAINING PROGRAM**  
...helping people with Medicare  
make informed health care decisions





# Session Objectives

§ This session will help you understand Medicare for people with End-stage Renal Disease

- Medicare eligibility and enrollment
- Medicare coverage
- Health plan options
- Information sources



# Medicare for People with End-Stage Renal Disease (ESRD)

---

- § ESRD is irreversible and 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 438,200 were enrolled for ESRD in 2010
- § Over 1 million Americans treated since 1973

# 5 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 <b>Stage 5 – Medicare eligibility based on ESRD</b>

\*Glomerular Filtration Rate

Source: National Kidney Foundation



# Eligibility for Part A Based on ESRD

---

## § Eligibility requirements

- Any age
- Kidneys no longer function
- Worked the required amount of time **or**
- Getting/eligible for Social Security, Railroad Retirement, or Federal retirement **or**
  - ◻ Spouse or child
- Entitlement based on ESRD
  - ◻ Different from entitlement based on a disability



# Part B Eligibility

---

- § Can enroll in Part B if entitled to Part A
  - Pay monthly Part B premium
  - May pay penalty if Part B enrollment delayed
- § Part A and Part B for complete coverage
- § For more information
  - Call Social Security at 1-800-772-1213
  - Call RRB at 1-877-772-5772

# Medicare Coverage for People with ESRD Begins

1 <sup>st</sup> day of the 4 <sup>th</sup> month	Of a regular course of dialysis
1 <sup>st</sup> day of the month	In which a regular course of dialysis begins <i>if</i> a home dialysis or a self-dialysis training program is initiated (with expectation of completion)
1 <sup>st</sup> day of the month	In which you receive a kidney transplant
1 <sup>st</sup> day of the month	In which you are 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 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 kidney transplant

# When Coverage Continues

## § No interruption in coverage

- Resume regular course of dialysis
- You have a kidney transplant

or

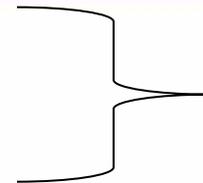
- Regular course of dialysis starts
- You received another kidney transplant

Within 12  
months after  
regular dialysis  
stopped

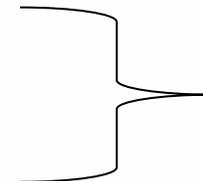
Within 36  
months  
after  
transplant

# When Coverage Resumes

- Resume regular course of dialysis
- You have a kidney transplant
- or
- Regular course of dialysis starts
- You have another kidney transplant
- Must file new application
- No waiting period



More than 12 months after regular dialysis ends



More than 36 months after kidney transplant



# Enrolling in Part A and Part B

---

- § Enroll at local Social Security office
- § Doctor/dialysis facility to fill out Form **CMS-2728**
- § May want to delay enrolling
- § Get facts before deciding to delay
  - Especially if transplant is planned



# Enrolling in Part B

---

§ Enroll in Part A and wait to enroll in Part B

- Must wait for General Enrollment Period
- May have to pay higher premium as long as you have Part B

§ No Special Enrollment Period for those with ESRD



# Enrolling in Part B

---

- § Have Medicare due to age or disability
  - ESRD enrollment may eliminate Part B penalty
- § Medicare due to ESRD and reach age 65
  - Have continuous coverage
  - Those not enrolled in Part B
  - Those enrolled in Part B and paying a penalty



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

---

- § If enrollment based solely on ESRD
  - GHP/employer is only payer during first 3 months
- § Medicare is secondary payer for 30-month coordination period
  - Begins when first eligible for Medicare
    - Even if not enrolled
- § Separate period each time enrolled based on ESRD
  - Medicare coverage will start right away



# Enrollment Considerations

---

- § Medicare during 30-month coordination period
- May not need Medicare
  - Could help pay deductibles/coinsurance
  - Higher premium if delay Part B
  - Possible higher premium if delay Part D
  - Affects coverage for immunosuppressive drugs

# Enrollment Considerations

If You	Your Immunosuppressive Drugs
<p>Are entitled to Part A at time of transplant  <b>and</b>            Medicare paid for your transplant and the transplant took place in a Medicare-approved facility  <b>or</b>            Medicare was secondary payer but made no payment</p>	<p>§ Are covered by Part B</p> <ul style="list-style-type: none"> <li>• Medicare pays 80%</li> <li>• Patient pays 20%</li> <li>• Do not count toward catastrophic coverage under Part D</li> </ul>
<p>Did not meet the transplant conditions above</p>	<p>§ May be covered by Part D</p> <ul style="list-style-type: none"> <li>• Costs vary by plan</li> </ul> <p>§ Helps cover drugs needed for other conditions</p>



# Let's look at a case study...

Brad is 59 and is entitled to Medicare based on ESRD. He began a regular course of dialysis 3 months ago, so he believes his Medicare coverage will begin in his 4<sup>th</sup> month of a regular course of dialysis.

- Is he correct?
- Are there situations when it would begin earlier?



# What is Covered Under Medicare

---

§ All services covered by Original Medicare

- Medicare Part A
- Medicare Part B

§ Special services for 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
  - Provided to help delay need for dialysis or transplant



# Covered Dialysis Services

---

- § Inpatient dialysis treatments
- § Facility dialysis treatments
- § Home dialysis training
- § Self-dialysis training
- § Home dialysis equipment & supplies
- § Some support services & drugs for home dialysis



# 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
- § 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)

- Full cost of care for a living donor

## § Preparation for transplant

## § National Kidney Registry fee

## § Laboratory tests



# Medicare Part B

---

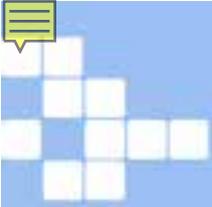
## § Coverage for transplant patients

- Doctor's services for patient and donor
  - ◻ No deductible for donor
- Immunosuppressive drug therapy
  - ◻ Under certain conditions



# Let's look at a case study

Jeff is 58 years old and just applied for Medicare based on ESRD. He knows he will probably need a kidney transplant in the near future. What does he need to know, especially about immunosuppressive drug therapy coverage under Part B? Part D?



## 4. Health Plan Options

§ Medigap (Medicare Supplement Insurance) Policies

§ Medicare Advantage Plans

- Special Needs Plans
- Medicare Prescription Drug Plans



# 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

§ If available may cost more

§ Some states require selling to under age 65

§ New Medigap OEP at age 65



# Let's look at a case study...

---

§ Rachel is 43 years old and was diagnosed with ESRD 8 months ago. She has looked at some marketing materials from a Medicare HMO Plan and would like to join.

- Can she join?
- Discuss the situations where she would be able to join
- Might she have another option?



# ESRD and Medicare Prescription Drug Plans

---

## § Medicare prescription drug coverage

- Available for all people with Medicare
- 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



# Exercise

Which is true about End-Stage-Renal Disease?

1. It is kidney failure that requires a regular course of dialysis or a kidney transplant to maintain life
2. It is often referred to as ESRD
3. You do not need to be receiving Social Security disability benefits to qualify for Medicare based on ESRD
4. All of the above



# Exercise

## Coverage based on ESRD

1. Can begin the fourth month of a regular course of dialysis
2. Will end if you train for self dialysis
3. Cannot resume if ended
4. Will end one year after a successful kidney transplant



# [www.esrdnetworks.org](http://www.esrdnetworks.org)

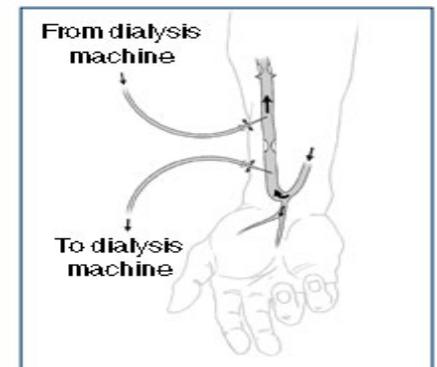
---

- § Contact your local ESRD Network for help with
- Dialysis or kidney transplants
  - How to get help from other kidney-related agencies
  - Problems with your facility that aren't solved after talking to the facility staff
  - Locating dialysis facilities and transplant centers



## § 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.



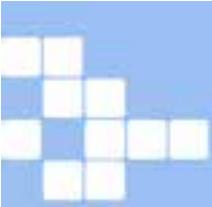
# Medicare ESRD Publications

---

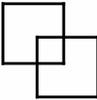
- § *Medicare Coverage of Kidney Dialysis and Kidney Transplant Services, CMS Pub. #10128*
- § *Dialysis Facility Compare Tool at [www.medicare.gov](http://www.medicare.gov), CMS Pub. # 10208)*
- § *Medicare for Children with End-Stage Renal Disease, CMS Pub. # 11392*

# ESRD Resource Guide

Resources		Medicare Products
<p><b>Medicare.gov</b> www.Medicare.gov/dialysis</p> <p><b>Centers for Medicare &amp; Medicaid Services (CMS)</b> 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)</p> <p><b>Social Security Administration</b> 1-800-772-1213 (TTY 1-800-325-778)</p>	<p><b>State Health Insurance Assistance Programs (SHIPs)*</b></p> <p><b>ESRD Network</b></p> <p><b>National Kidney Foundation</b> <a href="http://www.kidney.org">www.kidney.org</a></p> <p><b>American Kidney Fund</b> <a href="http://www.kidneyfund.org">www.kidneyfund.org</a></p> <p><b>United Network for Organ Sharing</b> <a href="http://www.unos.org">www.unos.org</a></p> <p>*For telephone numbers call CMS 1-800-MEDICARE (1-800-633-4227) 1-877-486-2048 for TTY users</p>	<p><i>Medicare Coverage of Kidney Dialysis and Kidney Transplant Services</i> CMS Product No. 10128</p> <p><i>Medicare &amp; You Handbook</i> CMS Product No. 10050)</p> <p><i>Your Medicare Benefits</i> CMS Product No. 10116</p> <p><b>To access these products:</b> View and order single copies at Medicare.gov</p> <p>Order multiple copies (partners only) at <a href="http://productordering.cms.hhs.gov">productordering.cms.hhs.gov</a>. You must register your organization.</p>



This training module is provided by the

 **National Medicare**  
**TRAINING PROGRAM**

For questions about training products, e-mail  
[NMTP@cms.hhs.gov](mailto:NMTP@cms.hhs.gov)

To view all available NMTP materials  
or to subscribe to our listserv, visit  
[www.cms.gov/NationalMedicareTrainingProgram](http://www.cms.gov/NationalMedicareTrainingProgram)