



Ensure ALL Medicare ESRD Patients Have Access to Medigap Plans

Cosponsor H.R. 2644/S. 1890 – The Chronic Kidney Disease Improvement in Research and Treatment Act of 2017

Background:

- Under Federal law, Medicare beneficiaries age 65 and older are guaranteed access to supplemental insurance, also known as “Medigap”, but beneficiaries under age 65 do not share this protection.
- Medigap policies are standardized, private insurance policies that cover costs not covered by Medicare, such as copayments and deductibles.
- Because Medicare only covers 80% of costs, without a Medigap plan, many patients are left struggling to cover the remaining 20% of costs. Furthermore, Medicare also does not have a cap on out of pocket costs a patient may face – which most Medigap plans include.
- Only about half of all states allow Medicare beneficiaries under age 65 to purchase Medigap policies (see map on back).
- In 2013, 61% of Medicare beneficiaries with ESRD were under age 65, and only 11% had Medigap coverage.

Facts:

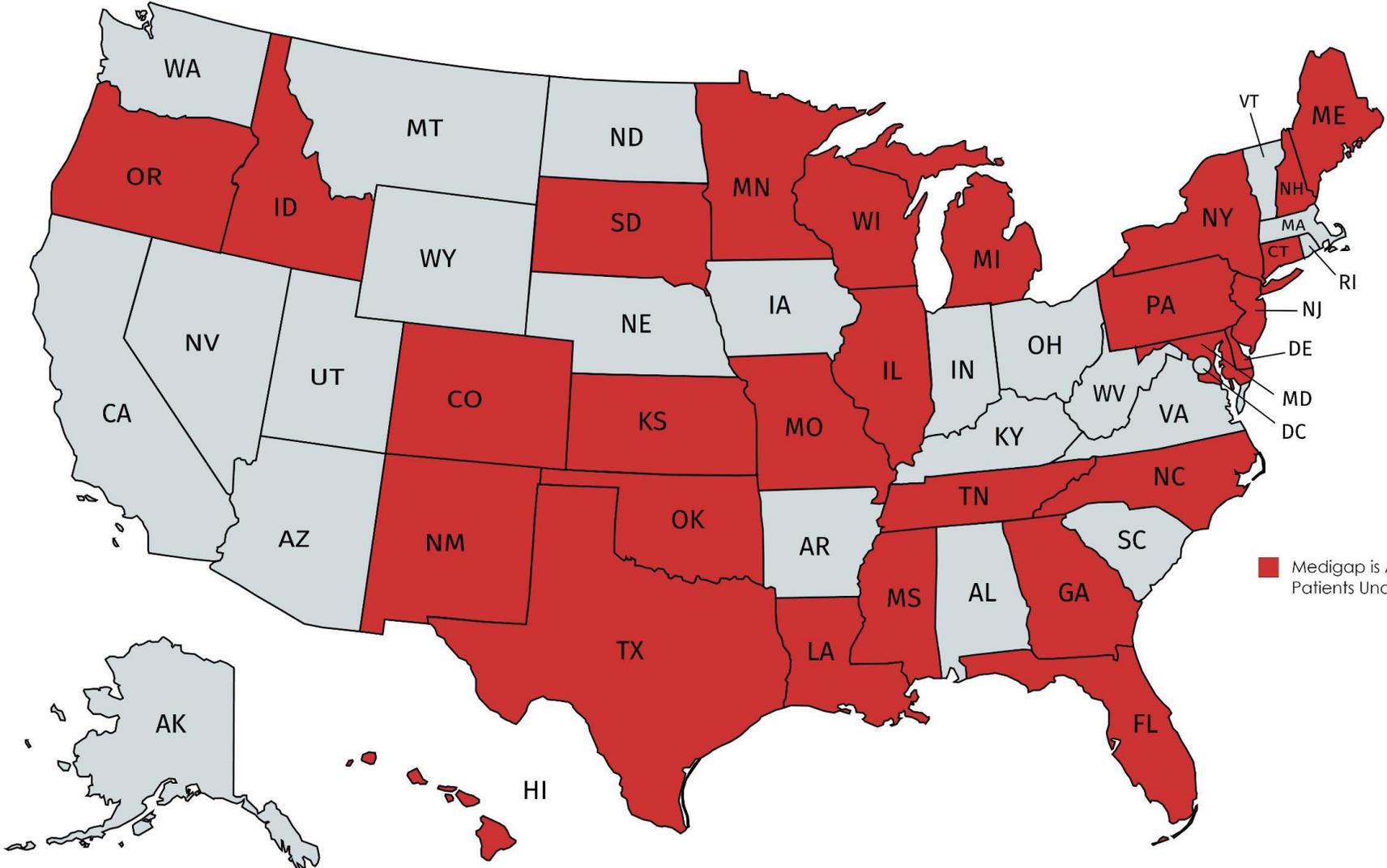
- ESRD patients require either dialysis or kidney transplants to survive. Both of these treatments are costly, and without supplemental coverage, Medicare patients bear significant out-of-pocket expenses.
- In 2017, beneficiaries have an inpatient deductible of \$1,316 per benefit period following an inpatient admission. The outpatient deductible is \$183, and beneficiaries pay 20% of the cost of most services after meeting that deductible.
- ESRD patients face cost-sharing of \$7,225 per year, on average, just for their dialysis treatments. They face additional out-of-pocket costs for physician visits, hospital admissions, and other services they need to stay alive.
- Most transplant centers require patients to have supplemental coverage as a condition of receiving a kidney transplant.

Solution:

- H.R. 2644/S. 1890 – The Chronic Kidney Disease Improvement in Research and Treatment Act of 2017 – would amend current law to ensure ESRD patients under the age of 65 have access to Medigap plans.
- This legislation also is aimed at improving the lives of those suffering with kidney disease by identifying barriers for transplantation and improving donation rates. It promotes access to home dialysis treatments. Additionally, it seeks to understand the progression of kidney disease and the treatment of kidney failure in minority populations and improve access to kidney disease treatment for those in underserved rural and urban areas.

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■ Medigap is Available to ESRD Patients Under 65



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