Medigap Access is Vital for Dialysis Patients Under Age 65

California Medigap Grade: F
State excludes coverage to ESRD patients under age 65.

• Although state law requires Medigap coverage to disability patients under age 65, it specifically excludes ESRD patients under age 65.
• Some plans may be offered, but they are not affordable.

California Dialysis Patient Facts

• 106,887 residents with kidney failure, also known as End Stage Renal Disease (ESRD).
• 18,157 residents are on the kidney transplant wait-list.
• Approximately 5,000 dialysis patients nationally die each year while waiting for a transplant.

To Achieve an “A” Grade, California Should:

• Accessibility: Require all Medigap plans be offered to ESRD patients under age 65.
• Affordability: Require plan premiums be community-rated, i.e., same rate without regard to age, health status or other factors.

Access to Affordable Medigap Insurance Can Improve Dialysis Patient Outcomes by:

Providing Greater Financial Security:
• Medicare Part B has no limit on the annual 20% out-of-pocket co-insurance and co-pays. Medigap provides coverage for these expenses – saving dialysis patients an average $18,000/year.
• Medigap could prevent dialysis patients from having to spend down their assets and enroll in state Medicaid.

Increasing Access to Kidney Transplants:
• For medically eligible dialysis patients, a kidney transplant is the optimum therapy to improve their quality of life.
• In order to qualify for and remain on the active kidney transplant wait-list, more than 80% of transplant programs require patients to have adequate health care insurance to cover the out-of-pocket co-insurance, deductibles, medications and follow-up care expenses.

Reducing Racial and Disease-Driven Inequity:
• Kidney failure impacts African Americans 3.4 times more and Hispanics, Asians and Native Americans 1.7 times more than Caucasians.
• Dialysis patients under age 65 - who qualify for Medicare because of kidney failure - should not be denied access to Medicare Supplemental insurance plans solely because of their kidney failure.

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Sources:

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