

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 ¹
- Some plans may be offered, but they are not affordable ¹

California Dialysis Patient Facts

- **106,887** residents with kidney failure, also known as End Stage Renal Disease (ESRD) ²
- **18,157** residents are on the kidney transplant wait-list ³
- Approximately **5,000** dialysis patients nationally die each year while waiting for a transplant ⁴

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. ⁵
- 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. ⁶

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. ²
- 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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3. U.S. Department of Health and Human Services, Organ Procurement and Transplantation Network: <https://optn.transplant.hrsa.gov/data/view-data-reports/state-data/>
4. U.S. Department of Health and Human Services, Organ Procurement and Transplantation Network, “Facts About Transplantation in the United States.” 1/22/2021: <https://optn.transplant.hrsa.gov/data/>
5. <https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices/how-original-medicare-works>
6. Thibodeau JT, Rao MP, Gupta C, et al: Health Insurance as a Requirement to Undergo Cardiac Transplantation: A National Survey of Transplant Program Practices. *Transplantation Proceedings*, 45,360-363, 2013