

## Medigap Access is Vital for Dialysis Patients Under Age 65

### Nebraska Medigap Grade: D

Nebraska does not require coverage. No consumer protections are in place to require that plans offered are affordable.

- Nebraska does not require Medigap access for patients under age 65, but some plans may be offered at higher premiums <sup>1</sup>
- Nebraska has a high-risk pool, however it has higher premiums than most private insurers <sup>1</sup>

### Nebraska Dialysis Patient Facts

- **2,183** residents under age 65 with kidney failure, or End Stage Renal Disease (ESRD) <sup>2</sup>
- **137** residents under age 65 are on the kidney transplant wait-list <sup>3</sup>
- **600** non-dual ESRD residents under age 65 do not have guaranteed access to Medigap <sup>4</sup>

### To Achieve an "A" Grade, Nebraska 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. <sup>5</sup>
- 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. <sup>6</sup>

### 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. <sup>2</sup>
- 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.

For more information, contact Elizabeth Lively at [elively@dialysispatients.org](mailto:elively@dialysispatients.org) or (m) 312-890-1428

#### Sources:

1. Neb. Rev. Stat. Ann § 44-3604; [www.medicare.gov/medigap-supplemental-insurance-plans](http://www.medicare.gov/medigap-supplemental-insurance-plans); <https://www.healthinsurance.org/medicare/nebraska/>
2. U.S. Renal Data System, 2020 Annual Report: <https://adr.usrds.org/2020/>
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. Health Management Associates, "Medigap Reform for Medicare Enrollees With ESRD Under Age 65, National and State Analysis," March 2022
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