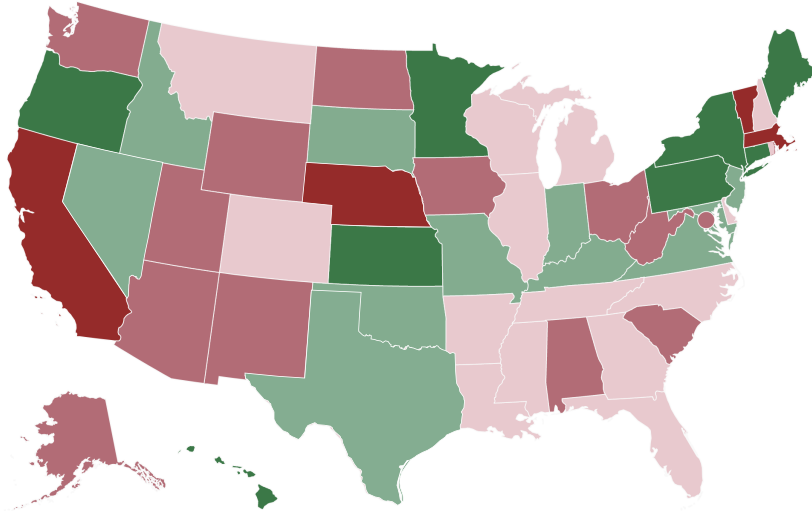


WHAT IS MEDIGAP?

Medigap is Medicare Supplement Insurance sold by private insurance companies that helps cover the “gap” costs that Original Medicare (Parts A and B) does not. Because Medicare only covers 80% of costs with no annual cap, Medigap provides vital supplemental coverage to help cover hospitalizations (Part A) and outpatient care (Part B), especially for those living with disabilities who have costly medical needs.



- A** State requires all/most plans to be offered and affordable to ESRD patients under 65.
- B** State requires some plans to be offered and affordable to ESRD patients under 65.
- C** State requires some plans to be offered, but they are not affordable to most ESRD patients under 65.
- D** State does not require coverage. Some plans are offered, but they are not affordable to most ESRD patients under 65.
- F** State excludes coverage. Some plans may be offered, but they are not affordable to most ESRD patients under 65.





ABOUT DIALYSIS PATIENT CITIZENS (DPC)

With more than 35,000 members from every state in the country, DPC is working to improve the quality of life for all dialysis patients through education and advocacy. We are the largest nationwide, non-profit, patient-led organization with membership open to dialysis and pre-dialysis patients, transplant recipients, and family members. Our mission and policy priorities are guided solely by our membership and Board of Directors, which is comprised entirely of dialysis patients and kidney transplant recipients.

ACCESS TO AFFORDABLE MEDIGAP COVERAGE IMPROVES DIALYSIS PATIENT OUTCOMES BY:

Allowing access to lifesaving kidney transplants

- » Transplant programs require patients to have adequate health insurance to qualify for a transplant.

Preventing Bankruptcy

- » Covers the annual 20% of out-of-pocket co-insurance and co-pays.
- » Saves dialysis patients up to \$18,000 per year or more!

Reducing racial and disease driven disparities

- » Kidney failure impacts African Americans 3.4 times more and Latinos, Asians, and Native Americans 1.7 times more than Caucasians

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