



Dialysis and Your Health Plan: How to Save Money

My Health Plan Status is:	Tips to Save Money
<p>New patient: I need a health plan—or have one with high out-of-pocket costs.</p>	<p>Most people can get Medicare due to dialysis. Start home dialysis training <i>before your 4th month of treatment</i>. If you do, Medicare can backdate to your first month of treatment. With in-center dialysis, Medicare will <i>not</i> start for 3 months.</p>
<p>New patient: I have a Marketplace health plan.</p>	<p>Take Medicare instead.*</p> <p>You can save money if you have Medicare and a Medigap plan. Dialysis clinics like Marketplace plans—they pay more than Medicare. But, transplant programs like Medicare. Why? When you have Medicare Part A the month of a transplant, Part B (if you have it) will pay 80% for some of your transplant meds. Your Marketplace plan may not cover those meds. Congress may end Marketplace plans, too...</p> <p>*You may want to keep a marketplace plan, IF:</p> <ul style="list-style-type: none"> • You are under 65. • You live in a state that does not have Medigap plans for you • You don't want (or can't have) a kidney transplant. • You get help now to pay your premiums and out-of-pocket costs. (You lose this with Medicare).

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<p>New patient: I only have Medicare Part A (hospital care).</p>	<p>Enroll in Part B (outpatient care) <i>now</i>. You can get Part B due to dialysis. Part B has a premium. The cost will be based on your income. Get a Medigap plan, too, if you can get one at your age in your state. Or, see if a Medicare savings program can help you with the premiums and costs.</p>
<p>New patient: I signed up for Part B late, so I have been paying more for Part B.</p>	<p>Dialysis gives you a <i>new</i> reason to get Medicare. Tell Social Security that you are now on treatment. Take the form from your clinic that says this. Your Part B penalty will stop, so you will pay less.</p>
<p>On dialysis 3+ months: I have a work health plan and Part A—but NOT Part B.</p>	<p>Medicare Part B helps pay for dialysis. A work health plan pays most of your bills when you start treatment. But Medicare “secondary payer” (MSP) rules tell these plans how long they have to pay first (may pay more) for dialysis. The rule is 30 months when you start home (PD or hemo) training before your 4th month. It is 33 months if you do hemo in a clinic. After that, a work health plan may stop paying. If you have Medicare, it will pay first, and your work health plan will pay second. You must have Medicare Part A and Part B when your work health plan stops paying first. Ask your social worker when your MSP period will end.</p> <ol style="list-style-type: none"> 1. Ask Social Security if you can sign up for Part B <i>now</i>. You may still have time to do this. 2. Too late to sign up for Part B? If you do not get Social Security checks, ask to <i>withdraw from Part A</i>. You can sign up for both Part A and B and have them start the month after your MSP time ends. Then, you won’t have to pay a higher premium. Since you have a work health plan, Medicare may not have paid any Part A claims for you yet. If it did, you will have to repay Medicare to do this.

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	<p>3. A last resort is to apply for Part B from January 1 to March 31. It will start to help pay on July 1. Ask your social worker if the clinic can set up a payment plan for you until Part B starts.</p>
<p>On dialysis 3+ months: I have a work health plan and did not sign up for Medicare Part A or B.</p>	<p>1. Take Medicare Part A and B when you can get it now.</p> <p>2. Ask Social Security to start Medicare A and B when your 30-month MSP period is up.</p> <p>NOTE: Having a work health plan <i>and</i> Medicare Part A and B can save you much more than Part B will cost. How? When a work health plan pays at least 100% of Medicare’s allowed charge, providers cannot bill you for any more than that. Without Medicare, you could still get thousands of dollars in bills from your clinic.</p>
<p>On dialysis 3+ months: I have Medicare Part A and B only.</p>	<p>With low income and assets, you may be able to get Medicaid or help from a Medicare savings program. Contact your state Medicaid agency. If not, see if you can get a Medigap plan. Call your state health insurance assistance program. Ask which plans will pay most—or all—of Medicare’s out-of-pocket costs.</p>
<p>On dialysis 3+ months—but less than 30 months. I have a work health plan and Medicare Part A (hospital care)—but NOT Part B (outpatient care).</p>	<p>Medicare Part B helps pay for dialysis. A work health plan may most of your bills when you start treatment. But "Medicare secondary payer" (MSP) rules tell these plans how long they have to pay first (may pay more) for dialysis. The rule is 30 months when you start home (PD or hemo) training before your 4th month. It is 33 months if you do hemo in a clinic. After that, a work health plan may stop paying. If you have Medicare, it will pay first, and your work health plan will pay second. You must have Medicare Part A and Part B when your work health plan stops paying first.</p> <p>Ask your social worker when your MSP time will end.</p>

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	Some people with Part A can sign up for Part B any time under a “special enrollment period” (SEP). By law people on dialysis do NOT have a SEP. You can only sign up for Part B from January 1 to March 31. Then, Part B will start on July 1. Miss that deadline and you could have large bills before Part B starts. Part B costs 10% more for each 12-months you delay signing up for Part B after taking Part A.
On dialysis over 30 months: I did not take Medicare because I had a work health plan. But it just stopped paying first!	Apply for Medicare Part A and B and ask for them to start the month your work health plan stopped paying first. Medicare can backdate up to 12 months. This means it will start to pay sooner. You will owe any Part B premiums for past months. That will be less than paying the full bill for dialysis. Ask Social Security about making payments for past months over time if you need to do that.
Any dialysis patient: I am a veteran and can get VA healthcare.	<ol style="list-style-type: none"> 1. Sign up for Medicare Part A and B when you can. This gives you the choice to use <i>either</i> the VA with your VA benefit <i>or</i> non-VA provider with Medicare. (You can’t use both at the same time). 2. Do not take Part A without Part B. If you do that, you can only enroll in Part B from January 1 to March 31. Then, Medicare Part B would not start until July 1. Your Part B premium will be 10% more for each 12 months you wait to enroll in Part B after taking Part A.
Any dialysis patient: I have TRICARE.	Sign up for Medicare A and B when you can. TRICARE helps to pay Medicare’s out-of-pocket costs. You must take Part A <i>and</i> Part B to keep TRICARE.

- Visit My Dialysis Choice at www.mydialysischoice.org to see which treatment(s) would fit YOUR life best.
- Visit Home Dialysis Central at www.homedialysis.org to learn more about home treatment options.