



## NETWORK OF NEW ENGLAND

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DO YOU WANT TO KNOW ABOUT A SPECIFIC TOPIC?  
SUBMIT SUGGESTIONS TO:

AMBER BORGES  
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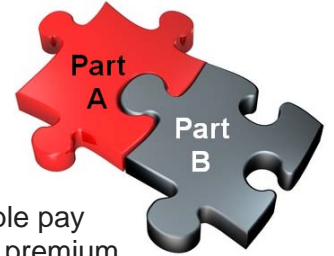
DANIELLE DALEY  
COMMUNITY DEVELOPMENT COORDINATOR  
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OR CALL  
866-286-3773 TOLL FREE PATIENT LINE

## HELPFUL TIPS TO EMPOWER DIALYSIS PATIENTS

# Kidney Chronicles

## ESRD Medicare and the General Enrollment Period (GEP)



If you have End Stage Renal Disease (ESRD), you may be eligible to enroll in Medicare Part A and Part B (speak with your Social Worker to discuss eligibility requirements). When you enroll in Medicare based on ESRD and receive in-center hemodialysis, your Medicare coverage usually starts the first day of the fourth month of dialysis treatments. If you are on home hemodialysis or peritoneal dialysis or have begun training, your coverage begins the first day of the first month. Medicare coverage can also begin the first month if you're admitted to a Medicare-approved hospital for a kidney transplant, or for a transplant evaluation when your transplant occurs in the same month or the following two months. If you are covered by an employer or group health plan, they generally pay first on your health care bills, and Medicare will pay second for a 30-month coordination of benefits period (COB). At the end of the 30-month COB, Medicare will typically pay first for all Medicare-

covered services. Your employer or group health plan coverage may pay for services not covered by Medicare.

**Medicare Part A** (*Hospital Insurance*) covers the following:

- Inpatient care in hospitals
- Hospice care
- Some home health care
- Short term care in skilled nursing facilities

**Medicare Part B** (*Medical Insurance*) covers the following:

- Dialysis
- Doctors' services
- Outpatient hospital care
- Other medical services that Part A doesn't cover
- Immunosuppressant drugs for 36 months after transplant (as long as you have Medicare at the time of transplant)

During the COB you may sign up for Medicare A and B at any time, as long as you sign up for **both together**.

Most people pay a monthly premium for Part B, approximately \$110.50 a month. This amount may vary based on income level and date of Medicare Enrollment. Premium rates may change in 2011.

If you qualify for Part A, you will also be offered Part B. Remember, both are needed to receive all ESRD benefits. **If you decide to enroll in Part A, and do not take Part B at the same time, you can ONLY apply for Part B between the GEP, which is January 1 through March 31 of each year. Your coverage will begin on July 1<sup>st</sup> of that year. The Part B premium will increase 10% for each 12-month period that you had Part A and chose not to take Part B.** It is important to talk to your social worker so there is never a time when you are without insurance.

Adapted from: *Medicare Coverage of Kidney Dialysis and Kidney Transplant Services*