

# Medicare & Disability

- End-Stage Renal Disease
- Disability





# ↑ Online Training Instructions

- Please remember to click on the notes icon on each slide. Double click to access expanded notes.
- This training is intended to be completed during the break between Basic Training Section 1 and Basic Training Section 2
- You are responsible to print the quiz for this training, complete the answers, and turn it in at the Basic Training Section 2 class.

# Medicare & ESRD

- Outcomes
- Eligibility and Enrollment
- Coverage
- Health Plan Options
- Information Sources

# Training Outcomes

- Explain the Medicare Program for People With ESRD
- Tell Medicare Eligibility Requirements for People With ESRD and How to Enroll
- Describe Coverage
- Define Health Plan Options
- Identify Additional Sources of Information



# End-Stage Renal Disease

- Kidney Failure
  - Irreversible and Permanent
  - Requires Regular Dialysis or a Kidney Transplant to Maintain Life
- Often Referred to As ESRD



# Part A Eligibility

- Any Age When:
  - Need Regular Course of Dialysis or
  - Had Kidney Transplant
- AND at Least One of the Following:
  - Worked Required Amount of Time
  - Receiving Social Security, Railroad Retirement, or Federal Retirement Benefits
  - Spouse or Dependent Child of Someone
    - Worked Required Amount of Time or
    - Receives Benefits



# Part B Eligibility

- Entitled to Part A
  - Will Have to Pay Part B Premium
- Need Part A and Part B for Complete Coverage
  - Enroll at Initial Enrollment Period or
  - General Enrollment Period
- For More Information
  - Call Social Security at 1-800-772-1213
  - Call RRB at 1-800-808-0772



# Enrolling in Part A and Part B

- Enroll at Local Social Security Office
  - Doctor or Dialysis Facility Will Need to Complete Form CMS-2728
- May Want to Delay Enrolling If Covered by Group Health Plan (GHP)
- Get the Facts Before Deciding to Delay
  - Especially If Transplant Is Planned



# Enrolling in Part B

- Have Medicare Due to Age or Disability
  - ESRD Enrollment May Eliminate Part B Penalty
- Medicare Due to ESRD at Age 65
  - Have Continuous Coverage
  - Will Be Enrolled in Part B With No Penalty
    - Not Enrolled in Part B or
    - Enrolled and Paying a Penalty
    - Can Decide to Keep or Decline



# Part D Eligibility

- Medicare Prescription Drug Coverage
  - Available for All People With Medicare
  - ESRD or Disability Also
  - Must Enroll in a Plan to Get Coverage
  - You Pay
    - Monthly Premium
    - Share of Prescription Costs
  - Extra Help for People With Limited Income and Resources



# Enrolling in Part D

- Several Ways to Enroll
  - Enroll Online at [Www.Medicare.Gov](http://Www.Medicare.Gov)
  - Call 1-800-MEDICARE (1-800-633-4227)
  - Contact the Plan Directly
- Possible Penalty for Late Enrollment
- To Apply for Extra Help With Drug Costs
  - Social Security
  - State Medicaid Agency



# Coverage Begins

- Fourth Month of Dialysis
  - First Month If Certain Conditions Are Met
- Month You Receive Kidney Transplant
- Month Admitted to Approved Hospital
  - For Transplant or Procedures Preliminary to Transplant
- 2 Months Before Month of Transplant
  - If Transplant Is Delayed More Than 2 Months



# Coverage Ends

- If ESRD Is ONLY Reason Entitled
  - 12 Months After Month No Longer Require Maintenance Dialysis OR
  - 36 Months After Month of Kidney Transplant



# Coverage Continues

- Within 12 Months After Stopping Dialysis
  - Dialysis Is Resumed OR
  - Get a Kidney Transplant
- Within 36 Months After a Kidney Transplant
  - Dialysis Starts OR
  - Get Another Kidney Transplant



# Coverage Resumes

- Coverage Resumes With No Waiting Period
  - Over 12 Months From Stopping Dialysis
    - If Dialysis Is Resumed OR
    - Get a Kidney Transplant
  - Over 36 Months From a Kidney Transplant
    - If Dialysis Starts OR
    - Get Another Kidney Transplant
- Must File New Application



# Medicare and GHP Coverage

- If ESRD Is Only Reason You Have Medicare
  - During First Three Months of Dialysis
    - Generally Medicare Will Not Pay
    - GHP Is Generally the Only Payer.
- Medicare Is Secondary Payer for 30-month Coordination Period



# 30-Month Coordination Period

- Begins When First Eligible for Medicare
  - Even If Not Enrolled
- During Coordination Period
  - GHP Pays First
  - Medicare Pays Second
- Medicare Pays First After 30 Months
- New 30-month Period Begins If New Period of Medicare Coverage



# Enrollment Considerations

- Medicare During 30-month Coordination Period
  - May Not Need Medicare
  - Could Help Pay Deductibles and Coinsurance
  - Higher Premium If Delay Part B
  - Possible Higher Premium If Delay Part D
  - Affects Coverage for Immunosuppressive Drugs



# Enrollment Considerations

- Immunosuppressive Drugs
  - Covered by Part B
    - If Entitled to Part A at Time of Transplant AND
    - Medicare Paid for the Transplant OR
    - Medicare Was Secondary Payer but Made No Payment
  - Part D May Cover If Transplant Conditions Not Met



# Enrollment Considerations

- Immunosuppressive Drugs
  - Covered Under Part B
  - Medicare Pays 80% and You Pay 20%
  - Part D Coverage
    - Only If Conditions for Part B Coverage Not Met
    - Drugs Needed for Other Conditions
    - Extra Help for People With Limited Income and Resources



# Covered Benefits

- All Services Covered by Original Medicare
  - Medicare Part A
  - Medicare Part B
- Special Services for
  - Dialysis Patients
  - Transplant Patients
    - Including Immunosuppressive Drugs
      - Under Certain Conditions



# Coverage for Blood

- Part A and Part B Can Help Pay
  - Whole Blood
  - Units of Packed Red Blood Cells
  - Blood Components
  - Cost of Blood Processing and Administration
- Must Meet Part A And/or Part B Deductible



# Covered Dialysis Services

- Inpatient Dialysis Treatments
- Facility Dialysis Treatments
- Home Dialysis Training
- Self-dialysis Training
- Home Dialysis Equipment and Supplies
- Certain Support Services and Drugs for Home Dialysis



# Ambulance Services

- Transportation to Dialysis Facility
  - Only If Other Forms of Transportation Would Be Harmful to Your Health
  - Ambulance Supplier Must Get Written Order



# Home Dialysis

- Types of Dialysis Performed at Home
  - Hemodialysis
  - Peritoneal Dialysis
- Most Common Drugs Covered by Medicare
  - Heparin to Slow Blood Clotting
  - Drug to Help Clotting When Necessary
  - Topical Anesthetics
  - Epogen® or Epoetin Alfa for Anemia Management



# Medicare Part A

- Coverage for Transplant Patients
  - Inpatient Hospital Services
  - Transplant
    - Living or Cadaver Donor
  - Preparation for Transplant
  - Kidney Registry Fee
  - Laboratory Tests
  - Full Cost of Care for a Living Donor
    - Including Care Needed Due to Complications



# Medicare Part B

- Coverage for Transplant Patients
  - Surgeon's Services
  - Doctor's Services to Donor
    - No Deductible
  - Immunosuppressive Drug Therapy
    - Under Certain Conditions



# Immunosuppressive Drugs

- Reduce the Risk of Rejection
- Taken for the Rest of Your Life
- Covered by Medicare Part B
  - If Had Part A at Time of Transplant AND
    - Medicare Paid for the Transplant OR
    - Medicare Made No Payment as Secondary Payer
- Part D May Cover If Part B Conditions Not Met
  - Will Not Cover Drugs You Can Get Under Part B



# Medicare Advantage (MA) Plans

- Original Medicare Usually Only Choice
- Original Medicare Is Always an Option
- MA Usually Not an Option
  - Some Exceptions



# Special Needs Plans

- Limit Membership to Certain Groups of People
- Some SNPs Serve People With ESRD
- Designed to Provide
  - Special Expertise of Providers
  - Focused Care Management
- Available in Limited Areas
- Must Provide Prescription Drug Coverage



# ESRD and MA Plans

- Already in MA Plan
  - May Stay in Plan
  - Can Join Another Plan From Same Company in Same State
  - Can Join Another Plan If Plan Leaves
- May Be Able to Join After Kidney Transplant
- If in Non-Medicare Plan, Can Join MA Plan From Same Company
  - Must Be No Break in Coverage



# ESRD Networks

- Help ESRD Patients Get Medicare
- Develop Quality Standards
- Evaluate Type and Quality of Care
- Provide Technical Assistance to Dialysis Facilities
- Resolve Patient Complaints and Grievances
- Educate Medicare Beneficiaries



# Other ESRD Information Sources

- 1-800-MEDICARE
- State Health Insurance Assistance Programs
- American Association of Kidney Patients
  - 1-800-749-2257, [www.aakp.org](http://www.aakp.org)
- National Kidney Foundation
  - 1-800-622-9010, [www.kidney.org](http://www.kidney.org)
- American Kidney Fund
  - 1-800-638-8299, [www.kidneyfund.org](http://www.kidneyfund.org)
- United Network for Organ Sharing
  - 1-888-894-6361, [www.unos.org](http://www.unos.org)



# www.medicare.gov

- Medicare Publications
- Dialysis Facility Compare
  - Searchable Database
  - Shows
    - Facility Location
    - Treatment Choices Offered
    - Ownership
    - Availability of Evening Services
    - Quality Measures



# Quality Measures

- Shown on Dialysis Facility Compare
  - Percent of Patients Adequately Dialyzed
  - Percent Whose Anemia Is Adequately Managed
  - Patient Survival Information

# Medicare for People with a Disability



# Lesson Topics

- Overview of Medicare for People With a Disability
- Eligibility and Enrollment
- Medicare Plan Options
- Medigap
- Information Sources



# Medicare and Social Security

- Medicare Is Title 18 of Social Security Act
- Medicare Is Usually Based on Entitlement to Social Security Benefits
- 1972 Amendments Expanded Medicare
  - People Under Age 65 Entitled to Social Security Disability Benefits for 24 Months
  - People With End-stage Renal Disease (ESRD)
    - Do Not Need to Be Receiving Social Security Benefits



# Medicare for People with a Disability

- 1.7 Million People Covered in 1973
- 7 Million in 2007
  - 16% of All People With Medicare



# Social Security Programs

- Retirement, Survivors and Disability Insurance
  - Based on Covered Earnings
  - Funded by FICA
- Supplemental Security Income (SSI)
  - Based on Need
  - Funded by General Revenues
- Pay Benefits for People With Disabilities
  - SSI Does Not Qualify People for Medicare



# Disability Defined

- Inability to Work
  - Expected to Last for 1 Year or Result in Death
  - Can Be the Result of Blindness
    - Visual Acuity 20/200 or Less With Correcting Lens in Better Eye OR
    - Visual Field of 20 Degrees or Less



# Qualifying for Disability Benefits

- Meet Requirements
  - Definition of Disability
  - Work Credits
    - Or Relationship to Someone With Work Credits
- 5-month Waiting Period
  - Exceptions
    - People Eligible for Childhood Disability Benefits
    - Some People Previously Entitled to Disability Benefits



# Applying for Disability Benefits

- Take
  - Social Security Number
  - Proof of Age
  - Health-care Provider Information
  - Medical Records
  - Work History, Including W-2
- But Don't Wait to Apply



# Qualifying for Medicare

- 24-month Waiting Period
  - Exception for People With ALS
    - No Additional Waiting Period
    - Medicare Starts With First Month of Benefits
- Medicare Usually Begins 30<sup>th</sup> Month After Disability Began
  - 5 Months + 24 Months = 29-month Wait



# Enrolling in Medicare

- Automatic Enrollment in Original Medicare
  - After 24 Months of Disability Entitlement
    - Except for ALS
  - Will Receive Card by Mail
    - Call Social Security If It Doesn't Arrive
  - Decide Whether to Keep or Decline Part B
- Decide About Enrolling in Part D



# Continuing Medicare Entitlement

- Ends When Social Security Determines You Are No Longer Disabled
- Continues If You Are Working but Still Disabled
  - 8½ Years Premium-free Part A
  - May Purchase Coverage Afterward
- Entitlement Reason Changes at Age 65



# Medicare Plan Choices

- All Medicare Plans Available
  - Original Medicare Plan
  - Medicare Advantage Plans
  - Other Medicare Plans
  - Medicare Prescription Drug Plans



# Coverage

- Coverage Same As for People Age 65 and Over
- All Medicare-Covered Benefits
- No Special Limitations



# Medigap for People Under 65

- Medicare Due to a Disability or ESRD
  - May Not Be Able to Buy a Medigap Policy
  - Right to Choose and Buy Any Medigap Policy at Age 65
    - Companies Cannot Refuse to Sell Medigap Because of Disability or Other Health Problem
    - 6-month Open Enrollment Period



# Medigap for People Under 65

- Some States Require Medigap Be Offered to People Under 65 With Medicare Part B
  - Another Medigap Open Enrollment Period at 65
- Some Companies Choose to Sell Medigap Policies to People Under 65
  - Policies May Cost More



# Right to Suspend Medigap

- Right to Suspend Medigap Policy
  - While Enrolled in Own or Spouse's Employer Group Health Plan
  - Without Penalty
- Can Get Medigap Policy Back at Any Time
- Must Notify Medigap Insurer
  - Within 90 Days of Losing Employer Coverage
- Can Also Suspend Medigap If Have Medicaid
  - Up to 2 Years



# Key Concepts

- Social Security Determines Disability
- Most People Eligible for Medicare After 24 Months of Social Security Disability Benefits
- Same Medicare Coverage As for People Age 65 and Over
- Same Medicare Plan Choices As for People Age 65 and Over
  - Except for People With ESRD



# If You Want to Know More

- Social Security 1-800-772-1213
  - TTY users call 1-800-325-0778
- 1-800-MEDICARE (1-800-633-4227)
  - TTY users call 1-877-486-2048
- U.S. Railroad Retirement Board, [www.rrb.gov](http://www.rrb.gov)
- Internet
  - [www.socialsecurity.gov](http://www.socialsecurity.gov)
  - [www.medicare.gov](http://www.medicare.gov)
  - [www.cms.hhs.gov](http://www.cms.hhs.gov)

# Medicare Disability

