



# Kidney Q&A

4-12 months

Life Options Rehabilitation Program

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[www.lifeoptions.org](http://www.lifeoptions.org)

Who can help me with insurance, work, or school questions?

## Q: Who can help me with insurance, work, or school questions?

**A:** Every dialysis center has a social worker who can help with insurance and payment issues. Whether you're working or in school now or want to go back, your social worker can link you up with people who can help.

Other sources of help:

- If you have health insurance through an employer, someone in human resources should be able to explain your coverage. It is best to keep your insurance if at all possible.
- Your insurance policy may have a toll-free consumer helpline.
- Your state's insurance office (in the government section of your phone book) is a resource for consumer complaints on insurance.
- Your state's Medicaid office can help you with Medicaid questions.
- Medicare has booklets that explain coverage for dialysis and transplant as well as other Medicare services.

**What I can do to learn more about my insurance, work, or school options:**

- Make an appointment to talk to my social worker about my concerns. Ask him or her about help to pay my insurance premiums through the American Kidney Fund.

- Learn my options for Medigap or other health and life insurance in my state at [www.naic.org/state\\_contacts/sid\\_websites.htm](http://www.naic.org/state_contacts/sid_websites.htm).
- Call Medicare at (800) 633-4227 for copies of booklets:
  - Medicare Coverage for Kidney Dialysis and Kidney Transplant Services ([www.medicare.gov/Publications/Pubs/pdf/10128.pdf](http://www.medicare.gov/Publications/Pubs/pdf/10128.pdf)).
  - *Medicare and Other Health Benefits: Your Guide to Who Pays First* ([www.medicare.gov/Publications/Pubs/pdf/msp.pdf](http://www.medicare.gov/Publications/Pubs/pdf/msp.pdf)).
  - The current year's Medicare and You booklet ([www.medicare.gov/Publications/Pubs/pdf/10050.pdf](http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf)).
  - *Don't miss out on your turn for Medicare savings* ([www.medicare.gov/Publications/Pubs/pdf/10126\\_A.pdf](http://www.medicare.gov/Publications/Pubs/pdf/10126_A.pdf)).
- Let my doctor, nurse, and social worker know if I need help to keep my job or stay in school.
- Read *Employment: A Kidney Patient's Guide to Working and Paying for Treatment* at [www.lifeoptions.org](http://www.lifeoptions.org).