



Kidney Q&A

4-12 months

Life Options Rehabilitation Program

414 D'Onofrio Drive, Ste. 200

Madison, WI 53719

www.lifeoptions.org

Q: What should I do if my insurance coverage changes?

A: Tell your care team if your insurance changes. Keep coverage through an employer group health insurance plan if you can—your health plan affects how much you will pay out-of-pocket for your care.

Help your doctors, clinic, and other care providers bill correctly by keeping them informed if:

- You get or lose employer group health insurance or VA benefits
- Your coverage or insurance company changes
- Your insurance company drops your kidney doctor or dialysis center from its provider list
- You get or lose Medicare, Medicaid, or Medigap (Medicare supplement)
- You get or lose state kidney program benefits
- You can't afford your insurance premiums or medications

Talk to your social worker: Your social worker knows helpful resources if you are at risk of losing your insurance because you can't pay for it, or you can't afford to follow your treatment plan.

What I can do if my health insurance changes:

- ❑ Tell all my healthcare providers, including my doctors, hospital, dialysis clinic, etc.

- ❑ Call my state insurance office—in the government section of my phone book—about my options for Medigap or other insurance (for a map and links to offices, see 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) describes what is and what is not covered for kidney disease.

Medicare and Other Health Benefits: Your Guide to Who Pays First (www.medicare.gov/Publications/Pubs/pdf/msp.pdf) if you have coverage through an employer and considering Medicare

The current year's *Medicare and You* booklet (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) if you have low income and little in savings you may qualify for help.

- ❑ Read *Employment: A Kidney Patient's Guide to Working and Paying for Treatment* at www.lifeoptions.org/pdfs.