



Choosing Your Insurance Plan Things to Think About if You Want a Transplant Now or in the Future

Choosing your insurance plan and knowing what is best can be hard, especially if you are on dialysis and thinking about a kidney transplant in the future. You have options when it comes to insurance, and knowing what to ask can be helpful. Talk to your dialysis care team AND the transplant team (if you are on the transplant waitlist or are thinking about transplant). Use this checklist of questions to help make a plan that will work best for you.

Checklist	Action Steps
<input type="checkbox"/> Do you have insurance other than Medicare? Keep in mind that even if you have insurance through a job, 30 months after you are eligible for Medicare, Medicare will pay first and then your work plan will pay second. Original Medicare pays 80% of the cost; the 20% left would be paid by the other insurance.	<input type="checkbox"/> Current Primary Insurance: _____ <input type="checkbox"/> Secondary Insurance: _____ <input type="checkbox"/> 30-month date: _____
<input type="checkbox"/> Are all of your doctors, hospitals and transplant hospital “in network”? If they are not, you may have to pay extra for services or change doctors or hospitals.	<input type="checkbox"/> Check out your plan’s approved provider list.
<input type="checkbox"/> What are the copays and out-of-pocket costs for the plan? Each plan’s out-of-pocket costs and copays will be different. Sometimes lower premiums (monthly cost for insurance) will have higher copays and out-of-pocket costs. The upfront cost may sound good now, but may cost you more later.	<input type="checkbox"/> Plan copays: _____ <input type="checkbox"/> Plan deductibles: _____ <input type="checkbox"/> Monthly cost: _____ <input type="checkbox"/> Maximum yearly out of pocket cost: _____

Checklist		Action Steps
<input type="checkbox"/>	What drugs are covered (for dialysis and transplant)? Drugs are the biggest out-of-pocket costs after surgery. For most people, Medicare Part B covers the anti-rejection drugs, and you need Part D to cover other drugs like antibiotics.	<input type="checkbox"/> Review the plan's list of covered drugs (formulary) and compare to your current list and common transplant drugs.
<input type="checkbox"/>	Ask your transplant center about the minimum insurance coverage needed in order to be listed for transplant. Transplant centers require you to have coverage for the transplant surgery and follow-up care, anti-rejection drugs and other drugs to keep up the health of your kidney.	<input type="checkbox"/> Check your coverage and talk about what changes might need to be made.
<input type="checkbox"/>	Does your plan cover outpatient tests that you will need for the transplant evaluation? Some tests that are needed may include a colonoscopy, cardiac (heart) testing, x-rays and blood tests.	<input type="checkbox"/> Check your insurance coverage for the tests that will be needed.
<input type="checkbox"/>	Will my assistance continue if I change from dialysis to transplant? Many programs (such as American Kidney Fund) that help patients while they are on dialysis will end after you have a transplant.	<input type="checkbox"/> Work with the transplant team to make sure that you can pay your expenses after the transplant.
<input type="checkbox"/>	Will my insurance cover living donor expenses?	Check with your transplant center to see if you have good coverage for living donors, or if you will need to consider adding insurance.

If you are already on the transplant waitlist, call your transplant center **BEFORE** making any changes to your insurance. Changes could keep you from getting a kidney when a match is found for you.

Insurance Resources

- Compare Medicare Plans online: www.medicare.gov/care-compare
- Financial and Insurance Changes: What Dialysis Patients Should Know About Transplant www.kidney.org/patients/financial-and-insurance-changes
- Medicare Coverage of Kidney Dialysis & Transplant Services: www.medicare.gov/media/4416
- Medicare and Kidney Transplant coverage: www.medicare.gov/coverage/kidney-transplants
- To find a Medicare Part D prescription drug plan, visit www.medicare.gov and click on Find Plans.

State Health Insurance Assistance Program (SHIP)

SHIP provides free help to Medicare beneficiaries who have questions or issues with their health insurance.

State	Name	Website	Phone
Illinois	Senior Health Insurance Program (SHIP)	www2.illinois.gov/aging/ship/pages/default.aspx	800-252-8966
Iowa	Senior Health Insurance Information Program (SHIIP)	www.shiip.state.ia.us	800-351-4664
Kansas	Senior Health Insurance Counseling for Kansas (SHICK)	www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick	800-860-5260
Missouri	Missouri Kidney Program CLAIM	www.missouriclaim.org	800-390-3330
Nebraska	Senior Health Insurance Information Program (SHIIP)	www.doi.nebraska.gov/shiip	800-234-7119

For more information or to file a grievance, please contact:

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 Indianapolis, IN 46240
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ESRDNetwork10@qsource.org

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ESRDNetwork10.org | ESRDNetwork12.org

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