

# KIDNEY FAILURE AND CHARITABLE FINANCIAL ASSISTANCE

## 1 KIDNEY FAILURE TURNS LIVES UPSIDE DOWN

**35%** of newly diagnosed end-stage renal disease (ESRD) patients had little or no kidney care before starting dialysis. **They received their diagnosis in the emergency room.**

SOURCE: USRDS 2018 Annual Data Report

**14,701**

Californians were diagnosed with ESRD in 2016.

**>68,000**

Californians depend on dialysis to stay alive

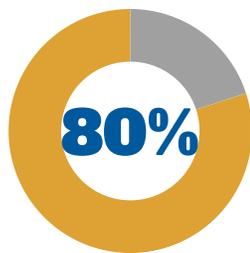
**>25,000**

Californians have kidney transplants

## MOST DIALYSIS PATIENTS CANNOT WORK

### DIALYSIS IS LIFE SUPPORT

Treating kidney failure and its comorbidities is more consuming than a full-time job: More than 80% of patients are unable to work.



SOURCE: Baylor College of Medicine

### FINANCIAL HARDSHIP AND ESRD GO HAND-IN-HAND

Dialysis patients have the highest out-of-pocket costs, averaging over \$7,000/yr for patients on Medicare--not including their insurance premiums.



SOURCE: Kaiser Family Foundation

## 3 CHARITABLE ASSISTANCE SAVES LIVES

**Even Medicare has premiums, and many low-income Californians with ESRD simply cannot afford their insurance.**

- ESRD patients must wait 90 days for Medicare eligibility
- Under-65 patients often need to stay on insurance that covers their families
- California ESRD patients under 65 are excluded from Medigap; private insurance may be a better choice for them
- Lapses in coverage or loss of insurance can cause financial devastation and even be life-threatening

## LOW-INCOME PATIENTS COME TO AKF FOR HELP

### AKF IS ESSENTIAL TO THE PUBLIC-PRIVATE SAFETY NET FOR ESRD PATIENTS

- Federally approved premium assistance program since 1997
- Grants are 100% needs-based
- Agnostic to insurer or provider
- Average income of grant recipients is under \$25K/yr
- Ensures patients have access to all treatment they need--medical specialists, dialysis and transplant
- Grants are for Medicare, Medigap, Medicare Advantage, employer plans or commercial plans



**With AKF's assistance, more than 1,000 dialysis patients received kidney transplants in 2018**

Grant assistance continues post-transplant for the full plan year

## 5 AKF OPERATES UNDER STRICT GUARDRAILS

**Grant assistance is 100% need-based. Patients apply to AKF when they have nowhere else to turn.**

AKF's charitable premium assistance helps with all types of health insurance: Medicare Part B, Medigap, Medicare Advantage, employer-provided and commercial plans.

- AKF does not sell, sponsor, recommend or favor any type of insurance.
- Patients are already insured when they come to AKF for help, often with plans they have had for years.
- AKF maintains a strict firewall between contributions to the program and the evaluation of grant requests.
- Providers who contribute to AKF's program have no say in who is eligible for a grant. Applications are processed first come-first served.
- Nearly half of providers with patients in AKF's premium assistance program do not contribute to AKF at all.

**FACT:** AKF's program is about patients, not profits.