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ABOUT AMERICAN KIDNEY FUND

The American Kidney Fund (AKF) is the nation's leading non-profit working on behalf of the 30 million Americans with kidney disease. At AKF, we help people fight kidney disease and live healthier lives.

We envision a world without kidney disease. Until that day comes, we believe that every kidney patient should have access to health care, and that every person at risk for kidney disease should be empowered to prevent it.

We achieve our mission by providing financial support to patients in need, and by delivering programs that educate, build awareness, and drive advocacy, resulting in greater public understanding and ultimately the prevention of kidney disease.

INTRODUCTION

This handbook is intended to help you fully understand your role and responsibilities as a patient applying for financial help through the American Kidney Fund’s (AKF) Health Insurance Premium Program (HIPP). It will help you in navigating the program application and payment process. It will also help you understand the benefits, responsibilities and limits of HIPP.

This handbook is not meant to take the place of the HIPP guidelines. Those guidelines are located on our website at http://www.kidneyfund.org/assets/pdf/financial-assistance/hipp-guidelines.pdf

If you would like to apply for HIPP, please speak with your dialysis team. You may also apply directly through AKF, as needed.

GRANTS MANAGEMENT SYSTEM (GMS)

GMS is AKF’s online system for managing your financial grant requests. We suggest that you register to use GMS. By registering, you can check:

- the status of your grant payment requests;
- the issue date of your payment;
- the date your payment has cleared.

To register in GMS, you must have an email account.

For information on how to register, please refer to the Patient Registration Guide in Appendix 1 of this handbook.
MY RIGHTS AND RESPONSIBILITIES

Since 1971, the American Kidney Fund (“AKF”) has helped more than 1 million kidney patients like you to afford healthcare expenses.

If you are currently being assisted by AKF’s Health Insurance Premium Program (“HIPP”), or if you are thinking about applying, you should know that you have rights and responsibilities as an AKF grant recipient. The rights and responsibilities below apply to any patient who, following submission of a HIPP application, is approved and remains eligible for HIPP assistance.

Rights

1. You have the right to independently choose the healthcare coverage that is best for you.

2. You have the right to change your healthcare coverage to any plan that is available to you and that best suits your health and financial needs.

3. You have the right to cancel your HIPP assistance from AKF.

4. You have the right to reapply for HIPP assistance from AKF.

5. You have the right to change dialysis providers and maintain your HIPP eligibility. When you move to another provider, you are still approved for grant assistance for your current full policy year. Please make sure to inform your new dialysis center so they can update AKF or contact AKF directly if employees at your new dialysis clinic cannot assist you.

6. You have the right to access AKF’s Grants Management System (“GMS”) to track the status of your grant application. ([https://gms.kidneyfund.org](https://gms.kidneyfund.org)) If you have questions about registering please contact patientservice@kidneyfund.org.

7. You have the right to receive a copy of your records in GMS (application, supporting documents, and grant history).

8. You have the right to report to AKF any concerns about the application or grant process without fear of retribution.

9. As a HIPP grant recipient or applicant, you have the right to get answers to your questions directly from an AKF staff member. You may contact us at patientservice@kidneyfund.org or call 800.795.3226.

Responsibilities

1. You have the responsibility to provide complete, accurate, and timely information on your HIPP application and inform AKF immediately about any changes to your
contact information, financial status, dialysis provider or facility, or any other information that may impact your eligibility for HIPP.

2. If you change dialysis providers, it is your responsibility to inform your new provider or AKF directly that you receive grant assistance from AKF so that we may work with you in submitting future grant requests.

3. You have the responsibility to review your HIPP application for accuracy and completeness.

4. You have the responsibility to share information relevant to an AKF grant (i.e. change in address, financial situation, insurance changes, etc.) in a timely fashion with your Renal Professional, who will assist you in completing the application and submitting it to AKF. You may currently go to your account in GMS and download the patient application worksheet and complete that for your Renal Professional.

5. You have the responsibility to make sure that your current health insurance bills are uploaded into GMS. This will allow AKF to process your grants in a timely fashion.

6. You have the responsibility to read the HIPP Guidelines and patient information materials provided to you by AKF through your Renal Professional and ask questions about anything that you do not understand. These documents are also available here: www.kidneyfund.org/information

7. You are ultimately responsible for your own health insurance coverage, including payment of premiums. AKF offers no guarantee of an initial grant or renewal of grants. If you qualify for assistance from HIPP, AKF will provide a grant to help cover premiums so long as HIPP funds are available. AKF reserves the right to modify or discontinue HIPP assistance in the event that funding becomes limited or for any other reason.

If you are planning to have a kidney transplant, it is extremely important that you understand that AKF will provide health insurance premium help through the end of the insurance coverage plan year. To be eligible for this post-transplant assistance you must already have been receiving HIPP assistance for at least three months prior to the transplant. You must work with your dialysis social worker and transplant center to make sure that they understand your post-transplant coverage and related health insurance premium grants.

8. You are responsible for all aspects of your health insurance plan. The receipt of financial assistance from HIPP does not alter the fact that health insurance coverage represents a contractual relationship solely between you and your health insurance plan, not between AKF and the health insurance plan.

9. You have responsibility to promptly inform your provider staff and/or AKF if you believe that any of these rights have been violated. You may reach AKF by contacting 800.795.3226 or patientservice@kidneyfund.org
WHAT IS HIPP?

HIPP provides grants to financially eligible patients with kidney failure. The grants help pay for medical insurance premiums.

HIPP helps with premium payments for:

- Medicare Part B
- Medicare Advantage (Part C)
- Medicaid (if your state requires a premium payment)
- Medigap/Medicare Supplemental
- Commercial plans (including Marketplace plans)
- Employer Group Health Plans (EGHP)
- COBRA plans

HIPP does not:

- Help with copays, spend-downs or medical device purchases
- Locate or recommend insurance policies or dialysis facilities or other healthcare providers
- Assist with dental and vision insurance
- Cover union dues
HIPP ELIGIBILITY

In order to qualify for HIPP, you must:

- Receive dialysis treatment for End Stage Renal Disease (ESRD)
- Live in the U.S. or its territories
- Be eligible for the insurance coverage for which you are seeking help from AKF
- Show that you cannot afford your health coverage
  - AKF will review your household income, reasonable expenses and liquid assets (such as savings accounts and investment accounts) before granting help.
  - Monthly household income may not be $600 more than reasonable monthly expenses. If you have no income at the time of application, you will need to provide an explanation.
  - Total liquid assets may not be more than $7,000. (IRAs and other retirement accounts are excluded and are not counted towards this amount.)
- Carefully review all forms of health insurance coverage (Medicare, Medicaid, Medigap, COBRA, EGHP, and commercial insurance) and available assistance for paying health insurance premiums (Medicaid, state and local assistance, other charitable organizations) and select the combination that best serves your specific financial and medical needs. The selection of health insurance is your choice. AKF will be asking you to acknowledge that you have selected the health insurance for which you are requesting help.

NOTE: If you get a kidney transplant you remain eligible for HIPP assistance for the remainder of your health insurance plan year. After your health plan year ends, you will no longer be eligible for HIPP assistance. Before choosing to apply for help from HIPP, it is very important that you talk to your transplant center about whether AKF assistance will affect your transplant eligibility.

Although you may receive HIPP assistance from AKF, remember that it is your health insurance policy. The contract is between you and the insurance company. You are responsible for understanding all of the terms of your contract and for making sure that your health insurance premium is paid on time.

For more HIPP information and rules, please review the HIPP guidelines available through your dialysis team or on AKF’s Grants Management System (GMS).
HOW DO I APPLY?

There are two steps:

1. HIPP Eligibility Application

   The HIPP Eligibility Application helps make sure you are eligible for financial help from AKF.

   - Read the AKF Patient Rights and Responsibilities document
   - Read the HIPP guidelines. Make sure you ask AKF or your dialysis team about anything that you do not understand.
   - Fill out the HIPP application with your dialysis team. The application requires financial, medical and other information about you.
   - Read, sign, and date the HIPP attestation form.
   - Give the application and attestation form to an employee at the dialysis center who can help you to start the application process. This is usually your social worker.
   - If you do not want to or cannot work through your dialysis social worker, you should contact AKF by calling 1.800.985.3226 or email patientservice@kidneyfund.org

2. HIPP Grant Requests

   HIPP Grant requests are submitted for assistance in paying insurance premiums.

   - Provide your social worker (or whichever employee helped you with the application) with a health insurance bill or statement dated within the last three months.
   - Your dialysis or transplant team will enter the grant request into AKF’s Grants Management System (GMS)

AKF normally reviews grant requests within 10-14 business days after all information is provided. However, there is no guarantee of processing time. If your grant is approved, a payment will usually be issued in 2 business days.
GRANT REQUEST DOCUMENTATION REQUIREMENTS

As previously noted, AKF requires an insurance bill in order to process your grant request.

If your health insurance does not send a bill or payment coupon, AKF will usually accept the following documents in place of a current bill:

**Employer Group Health Plan (EGHP)**
- Bank statement/pay stub & a letter from the employer/rate sheet (if paying employee)
- Letter from the employer (if paying employer)

**Annuity Plans**
- Document that shows an amount taken out of the patient’s retirement/annuity fund for Health Insurance
- Must be current and be from the annuity supplier or employer if the patient is still employed.

**COBRA**
- If your COBRA administrator does not send bills/coupons, AKF can accept a letter from the COBRA administrator from the current year noting the amount of the monthly or quarterly premium

**Medicare**
- CMS-500 (dated within 90 days of the grant request)
- Awards/Entitlement Letter (within 60 days of the letter’s issue date)
- Termination Letter (within 30 days of the letter’s issue date)

**Things to remember:**
- All bills/invoices/other accepted documents must reference the insured’s name, policy number and coverage period. This information must match the grant payment request.
- If you change insurance plans, tell your dialysis team and provide them with a new premium bill or insurance application.
• If your premium increases or decreases, please bring a current bill to the dialysis or transplant center employee who helped you apply (usually your social worker). They will use this bill to submit a new grant payment request.

• If you change dialysis clinics or providers you can still receive assistance. Make sure your new clinic or transplant center is aware that you are currently enrolled in HIPP as soon as possible.

If you have any questions regarding your application or grant request, please speak to your renal professional or contact AKF at 1-800-795-3226 or email patientservice@kidneyfund.org.

GRANT REQUEST PAYMENTS

All grant request payments are issued by check or debit card.

AKF pays the majority of grant payments directly to insurance companies (for more information on whether your insurance accepts AKF payments, please skip ahead to the “Frequently Asked Questions” section of this handbook). However, some insurance companies do not accept payments directly from AKF. In such cases, AKF will mail checks or debit cards to you, sent to your facility, in care of your dialysis/transplant team. AKF sends checks to facilities for a secure and reliable payment address, as your address may change over time. A list of insurance companies that do not accept payments from AKF is available for download on the GMS Important Messages Board.

GRANT REQUEST PAYMENT: CHECKS

If you receive a check at your facility, do not endorse and/or send it to the insurance company as it will not be accepted. Instead, please follow the steps below:

1. **Pick up AKF grant check at your dialysis or transplant facility**

2. **Deposit check in bank account or cash check**

3. **Use funds to pay for your health insurance premiums**
Debit cards are a payment method instituted by AKF for some, but not all, insurance plans. They will ONLY allow you to pay your insurance premiums. They may not be used for any other purpose.

**How do I use my HIPP debit card?**

- You must activate the debit card before using it.
- The PIN number is your date of birth in this form (MM/DD/YYYY). Please press pound (#) after you enter your PIN. If your birthdate has been entered in GMS incorrectly, a new grant request will need to be entered and a new card will need to be issued.

If your insurance company requires a zip code to verify the payment, please use your **home zip code** (as it appears on your HIPP application).

**4 Easy Steps to Using Your HIPP Debit Card**

1. **Activate your card**
   - Remember that your PIN is your date of birth in numeric form (MM/DD/YYYY)

2. **Gather the paperwork you will need**
   - The enclosed debit card
   - Your health insurance company’s phone number or website
   - Your health insurance ID#

3. **Contact your health insurance company via phone or web**
   - Follow the prompts to make a payment

4. **Pay using your debit card**
   - When possible, we recommend that you make your entire quarterly payment at once

**What will I receive?**

- An actual plastic debit card (mailed to your dialysis facility) with each new grant payment.
- A letter of explanation and step-by-step instructions in English (as pictured above) and in Spanish.
What else do I need to know?

- Cards are valid for 180 days. Once your card expires, it will not be reissued, and this could delay timely payment of the premium.

- If you lose your debit card, you or your dialysis team must contact AKF so we can void the card and issue you a new card. You cannot request a new card directly from the debit card provider.

- For security reasons AKF does not have access to the debit card information (card number, etc.) and cannot give it to you if the card is lost or stolen.

- AKF is not able to reload existing debit cards with more funds.

Who do I contact if I have questions?

- Questions sent about a debit card–related grant (including lost cards or cards not received) should be directed to AKF at DebitCards@kidneyfund.org or by calling 1-800-795-3226.
FREQUENTLY ASKED QUESTIONS ABOUT HIPP

Is my grant considered income?

No. In accordance with Internal Revenue Code Section 102, all AKF grants are charitable gifts, which are not considered gross income. Additionally, you will not receive tax forms from AKF, because AKF’s grant to you is a charitable gift, not taxable income.

Can AKF pay for more than two health insurance premiums?

No. AKF only provides premium assistance in connection with a maximum of two health insurance policies. HIPP does not provide grant assistance for a third health insurance premium.

I’m receiving HIPP grants and I just received a transplant; can I still receive HIPP assistance?

Yes, through your health insurance plan year. After a transplant, AKF will continue assistance to you for your current insurance plan year. For example if you have a calendar year policy and you get a transplant on April 2nd and AKF has paid your insurance premium for the quarter April 1st through June 30th, your grant assistance will end on December 31st. If you are already receiving or are applying for assistance from HIPP, talk to your transplant center to make sure that receiving assistance from AKF will not affect your kidney transplant eligibility.

What if I received a termination/delinquent (past due) payment notice?

If you receive a past due notice, contact your insurance company immediately to see if they offer a grace period. With most insurance companies there is a grace period in which a payment can be made before the account is terminated. If you are in the grace period, contact your dialysis team immediately for help submitting a grant request to AKF. If you have applied directly through AKF, please contact your AKF contact or call 1.800.795.3226/ email patientservice@kidneyfund.org.

If your insurance is terminated, please contact your insurance company to determine if you can get your insurance reinstated. A reinstatement letter or a new policy will be required to get future help from AKF.

Will AKF pay my family or spouse/domestic partner’s portion of the insurance plan?

AKF only pays for the patient’s portion of a family plan. Please contact your plan administrator for a breakdown of the insurance coverage.
If the premium is being deducted from your spouse/domestic partner’s paycheck, please provide the necessary documentation that details your portion of the insurance premium.

**My insurance company hasn’t received my payment, what should I do?**

You should check your grant payment status in GMS. If you do not have access to the internet, you can also call AKF at 1-800-795-3226.

You may then need to contact your insurance company directly to find out why the payment has not yet been credited.

For more information on how to register to GMS, please refer to the Patient Registration Guide attached to this Handbook.

**What if I receive a refund check from my insurance company?**

Any premium refund in connection with any health insurance plan paid by AKF is the property of AKF and must be promptly returned. These refunds are deposited into the HIPP funding pool to support others in the program.

**What if I require a loved one or caregiver to speak to AKF on my behalf?**

In the case that your loved one or caregiver needs to contact AKF only occasionally, we would require your verbal or written consent to provide personal information to your loved one or caregiver.

In the case of continued in-depth communications between your loved one/caregiver and AKF, AKF requires that a power-of-attorney letter be provided and stored within your GMS account profile.

**I’ve switched dialysis centers, can I still get help from AKF?**

Yes, regardless of where you dialyze, AKF will provide assistance to you. Please ask your new dialysis center to apply for you and put in your grant request. If your new center is not registered in AKF’s Grants Management System, please have them contact AKF at 1-800-795-3226 or at patientservice@kidneyfund.org. The registration process for a new center is quick and simple. It is strongly recommended you work with your dialysis team to assist you with your application process. If your new center declines to help you with the HIPP application process, please contact us and we will work with you directly.
APPENDIX 1: GRANTS MANAGEMENT SYSTEM (GMS) REGISTRATION GUIDE

Once you have applied for financial help from AKF’s HIPP program, you may register to use GMS. Once you have registered, you may log in anytime to check the status of all of your applications, grant requests and all grant payments made on your behalf. Please read the detailed step-by-step registration instructions below for further information. Please contact GMS Technical Support with any registration questions at 1-800-795-3226 or via email: GMSSupport@kidneyfund.org.

1. Go to www.gms.kidneyfund.org and click on “Patients”:

2. Click on “Register Now”:
3. Enter your Date of Birth, Social Security Number (if applicable) and the first 3 letters of the Last Name in the spaces provided. Then click on the “Continue” button:

4. If you do not have a Social Security Number, check the “I do not have a SSN” box and enter your Date of Birth, State or Territory of Residence and First 3 letters of Last Name and click the “Continue” button:
5. After clicking the “Continue” button, you will be taken to the “GMS Account Information” page:

**Personal and Address Information:**

- Check the personal information and make sure it is correct. If not, click the “Back” button to return to the previous page and re-enter your information. If the information is still incorrect, please contact your dialysis team.
Email & Password:

- Enter your email and password in this section. A strong password should be 6 characters or longer with a combination of upper and lowercase letters, and numbers.

Security Questions:

- Click on the down arrow to select a security question from the dropdown menu. Then enter an answer to your question. Repeat those steps for the 2nd and 3rd security questions. Be sure to select questions and answers that you will remember, or keep a record of your questions and answers for the future.

Subscription information:

- Check the box under Subscription information and as stated, make sure to add the email address: akf@kidneyfund.org to your email contact list. Then click the “Submit” button.
6. Once you click the “Submit” button you will be taken to the “Validate Account” page. You will receive a verification email to validate your account.

![Validate Account](image)

7. You will be emailed a link to validate your GMS account within 1 business day. Once you click on the link you will receive the following message that your account has been confirmed. If you do not receive an email within 1 business day, check your spam folder. If you have any issues validating your account please contact GMS Technical Support at 1-800-795-3226 or via email: GMSSupport@kidneyfund.org.

![Account Confirmed](image)

**Patient Login:**

Once your account has been confirmed, you can login to GMS by clicking on the “Continue to Login Page” button on the registration confirmation page. You can also go to gms.kidneyfund.org and enter your Email and Password and click “Log In”.

You are now a registered GMS user. We hope you find that GMS is a useful tool that helps you keep up-to-date in your HIPP application and insurance premium payment process.
Have questions? Need assistance?

Call 1-800-795-3226
or email:
patientservice@kidneyfund.org