**SETTING THE RECORD STRAIGHT:**

**A lifeline for low-income disabled ESRD patients**

Low-income U.S. dialysis and transplant patients get assistance from AKF

**87,000** patients received our assistance in 2018

**WE ASSIST PATIENTS WITH**

- Health insurance premiums
- Natural disaster relief
- Medications
- Nutritional supplements
- Transportation to treatment
- Durable medical goods
- Emergency assistance

**We protect a low-income, disproportionately minority population**

Most diaysis patients are too sick to work: 80%

Most of the patients we help are minorities: >60%

Ratio of out-of-pocket costs to income is stunning: 28%

**ESRD IS A DISABILITY**

Dialysis is life support. Treating kidney failure and its comorbidities is more consuming than a full-time job. More than 80% of working-age dialysis patients are unable to work.

**MINORITIES ARE MORE AFFECTED BY ESRD**

Of the patients we help, 34.7% are African-American, 20.1% are Hispanic/Latino, 5.6% are Native American/Asian/Pacific Islander.

**FINANCIAL HARDSHIP IS A BY-PRODUCT OF ESRD**

The average income of the patients we help is less than $25,000, yet the average out-of-pocket costs for dialysis patients is more than $7,000 per year.

**We’ve never turned away a patient in need—regardless of provider**

AKF’s Health Insurance Premium Program pays for all types of health insurance. About half of the providers with patients who receive charitable premium assistance do not contribute to AKF.

- **174** dialysis providers have patients who receive AKF charitable premium assistance
- Providers voluntarily contribute to AKF to fund the program but are not obligated to do so
- **FIREWALL A07-1**: >75,000 low-income dialysis and transplant patients received health insurance premium grants in 2018

FEDERALLY APPROVED PROGRAM CREATES A STRICT FIREWALL BETWEEN CONTRIBUTIONS AND GRANTS.
As a dialysis patient I can’t begin to say how grateful I am to have my insurance taken care of. I would not be able to afford all the insurance I currently have to cover my medical expenses. I am probably alive today because of your help. From the bottom of my heart...THANK YOU.

– via AKF website “Contact Us”

I am thankful for AKF and the services you provide to help ensure our patients do not miss any opportunities due to inability to afford procedures, M.D. visits, etc. Many have expressed if it weren’t for you, they could not afford their coverage.

– Theresa, social worker, Physician’s Choice Dialysis, Paris, Texas

Your assistance has helped us stay in our home.

– Connie, North Bend, Washington

Because AKF paid my insurance premiums, it alleviated some of the financial burden of this disease and I could focus on what was most important—staying as healthy as I could so that I could get a transplant. And my insurance covered the cost of my transplant.

– David, Hillcrest Heights, Maryland, transplanted May 2015

When I could no longer work because of kidney failure, AKF began paying my insurance premiums. I would not have been able to afford it otherwise. Having that insurance is what allowed me to get a transplant.

– Ronald, Woodstock, Georgia, transplanted September 2015

I lost my home and had to move in with my mother. Assistance from AKF let me focus on the things that mattered—my health and my daughter. I am grateful that I was able to get a transplant and now I again work full-time, helping others navigate the transplant process.

– Elaine, Nicholasville, Kentucky

They didn’t want to accept the third-party payments so they kicked me off and I had to go on Medicare. United Healthcare was the insurance company I picked because it worked best with doctors. I’ve had to go to all new doctors.

– Mary, Phoenix, Arizona

One choice I never thought this disease would take away from me is the choice of which insurance carrier to use. I have had private individual health insurance for the past 15 years. For the past 7 years, I’ve been grateful to have my insurance premiums paid by the American Kidney Fund.

– Bonnie, San Francisco, California

Medicare doesn’t cover everything that I unfortunately have to deal with in terms of health care. Also, Medicaid has denied me a stunning four times. I am thankful that I have options and I would like to continue to have those options.

– Jason, Allen, Texas