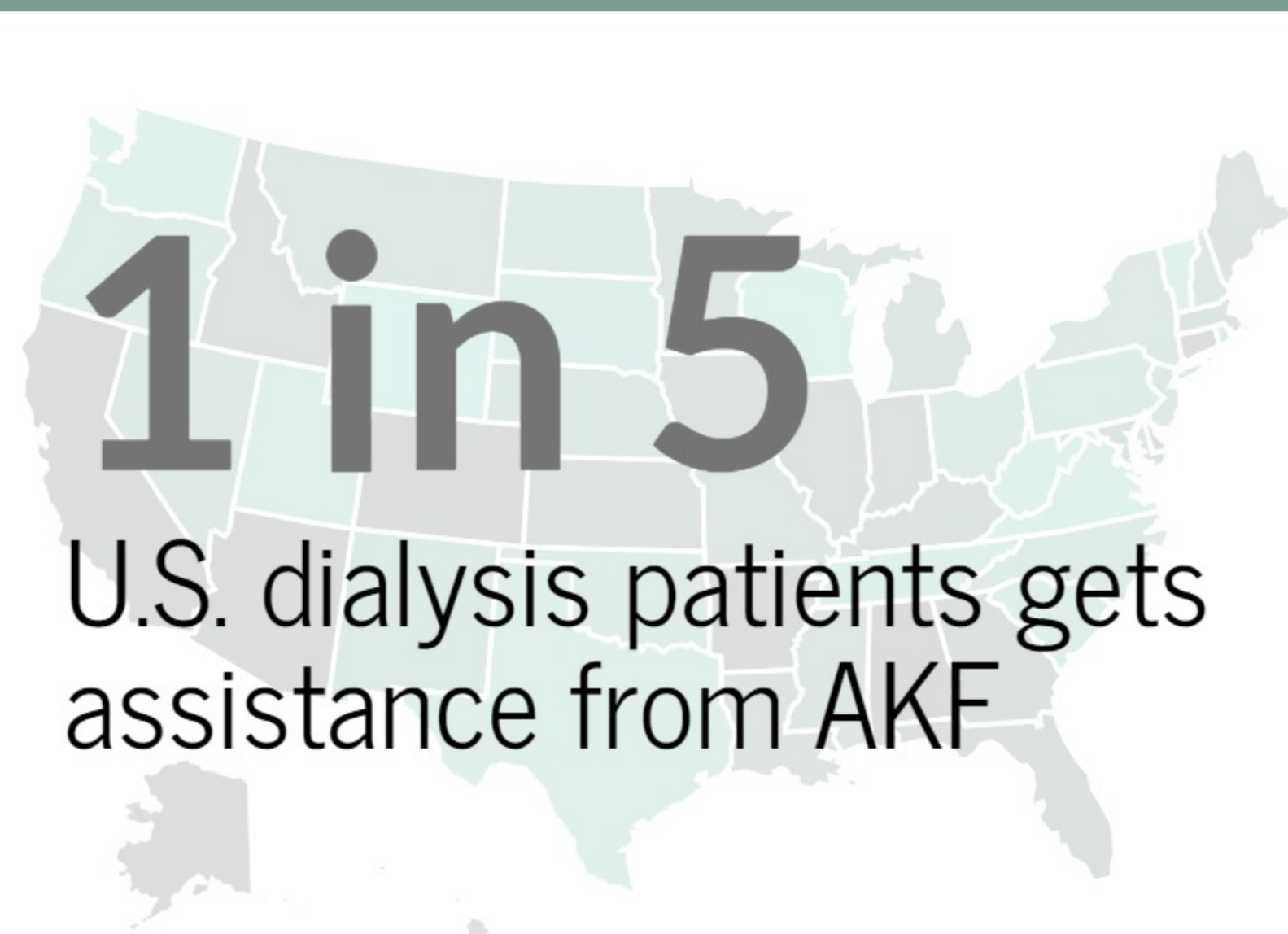


SETTING THE RECORD STRAIGHT:

A lifeline for low-income disabled dialysis patients



>93,000

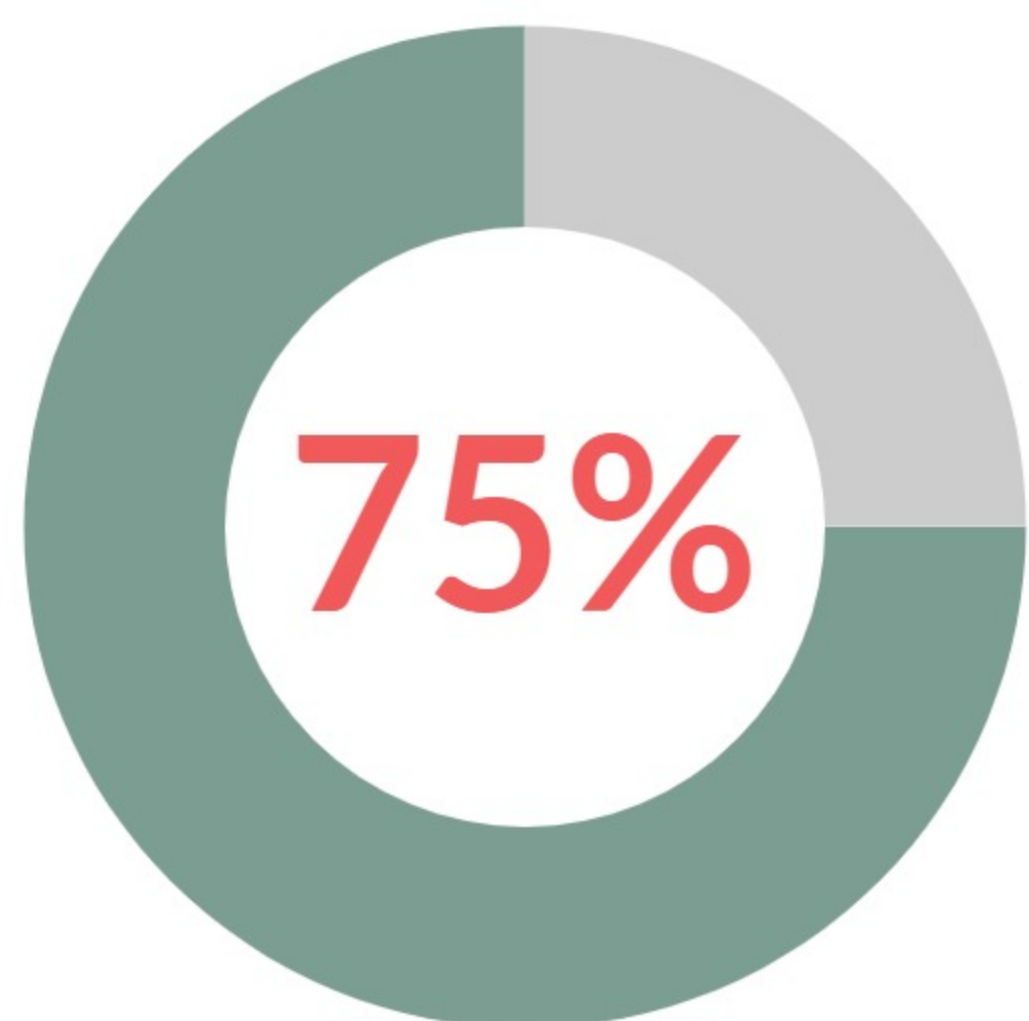
patients received our assistance in 2017

WE ASSIST PATIENTS WITH

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

We protect a low-income, disproportionately minority population

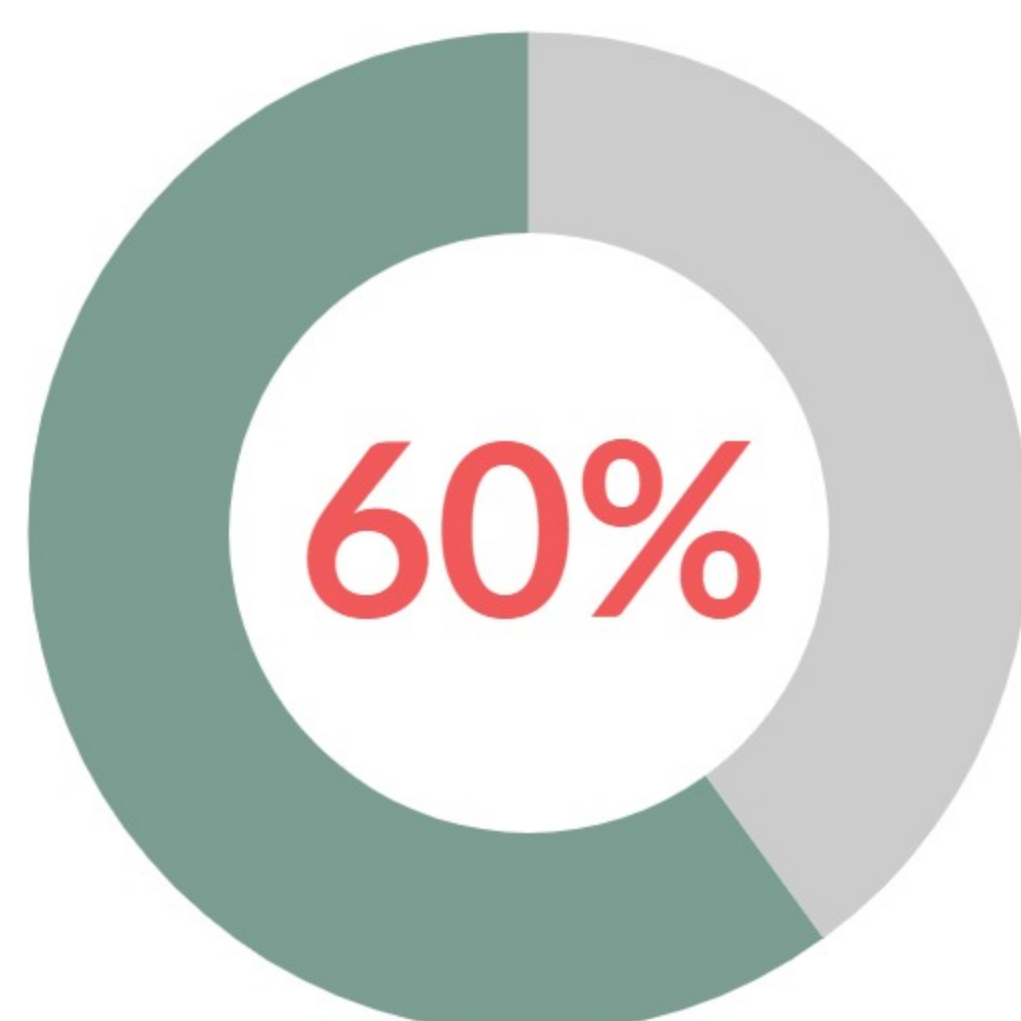
Most dialysis patients are too sick to work



ESRD IS A DISABILITY

Dialysis is life support. Treating kidney failure and its comorbidities is more consuming than a full-time job: more than 75% of working-age dialysis patients are unable to work.

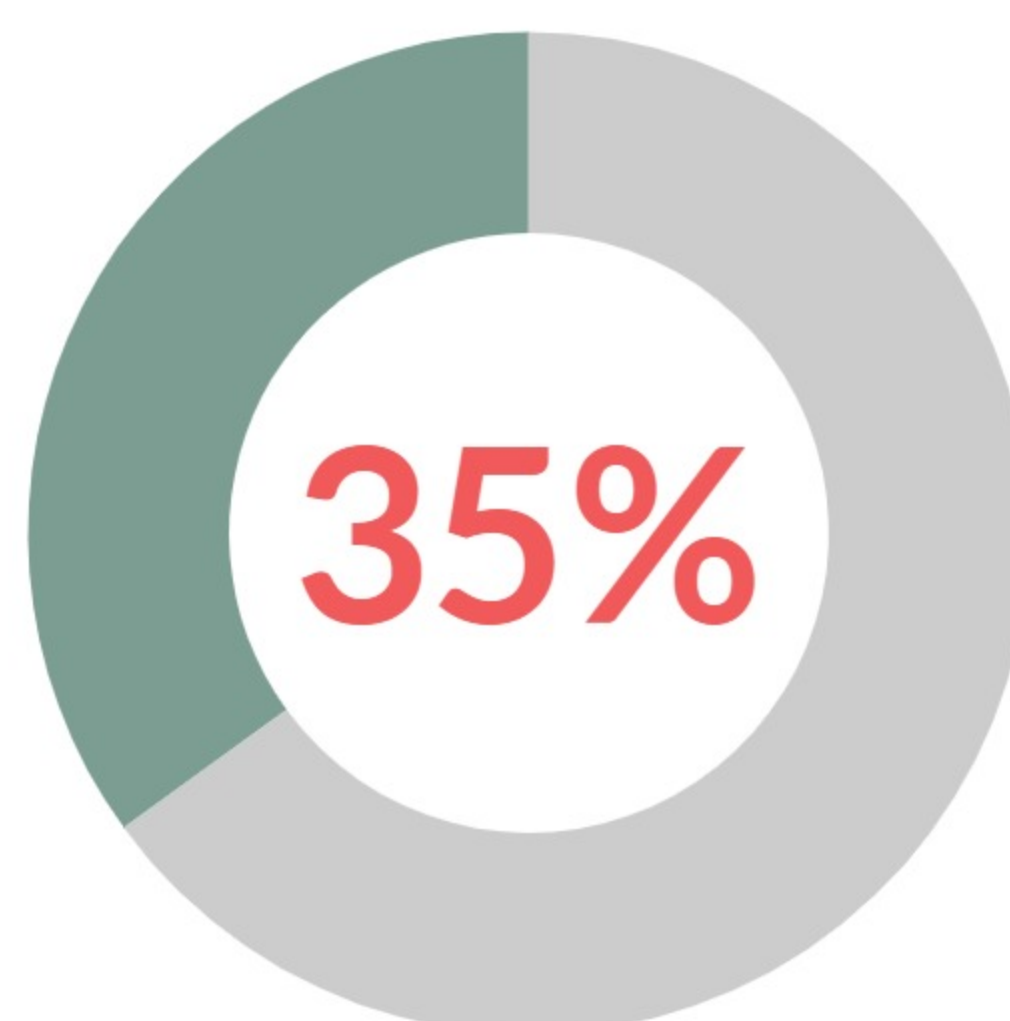
Most of the patients we help are minorities



MINORITIES ARE MORE AFFECTED BY ESRD

Of the patients we help, 37% are African-American 18% are Hispanic/Latino 5% are Native American/Asian/Pacific Islander

Ratio of out-of-pocket costs to income is stunning



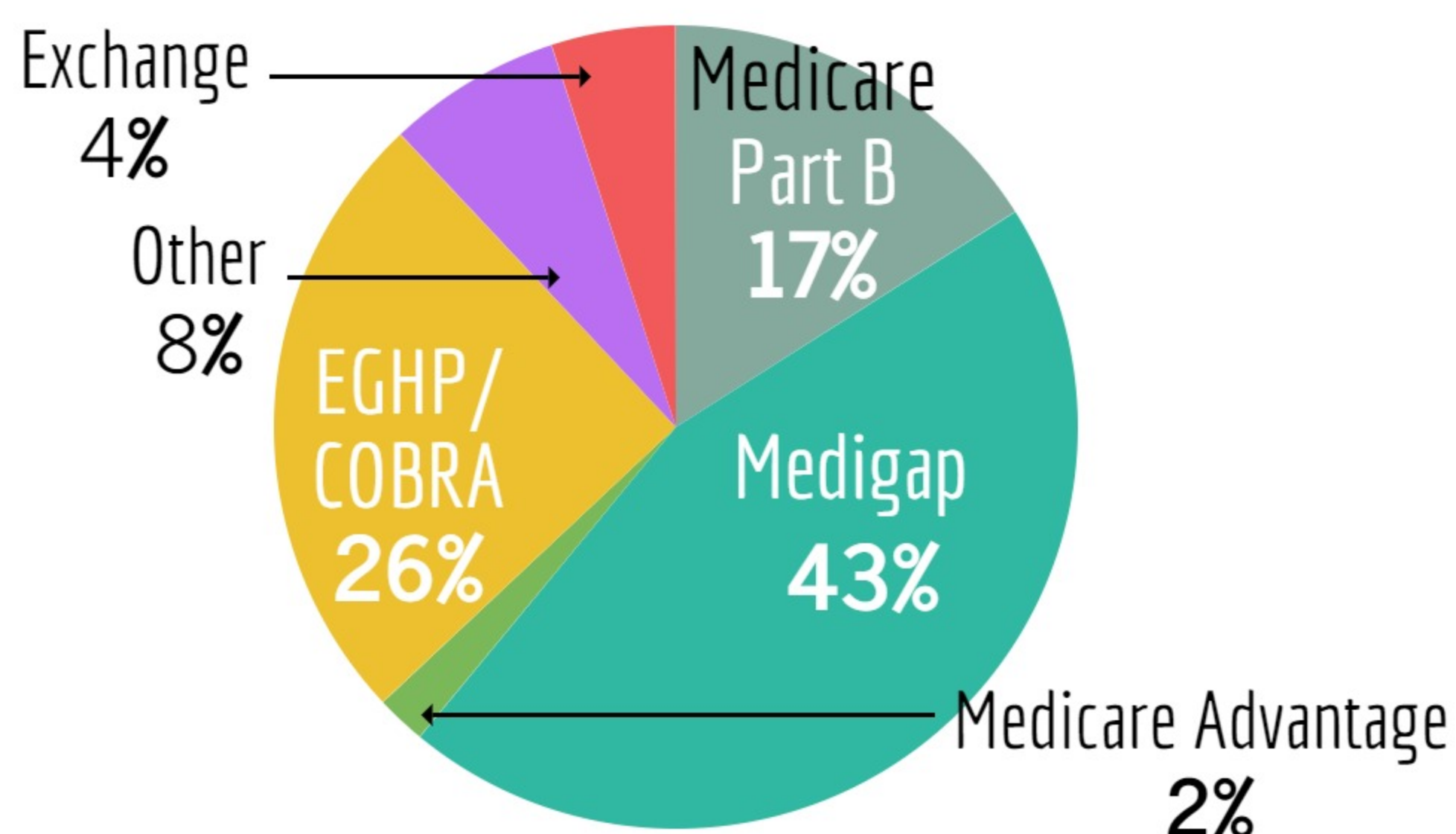
FINANCIAL HARDSHIP IS A BY-PRODUCT OF ESRD

The average income of the patients we help is less than \$20,000, yet the average out-of-pocket costs for dialysis patients is more than \$7,000 per year.

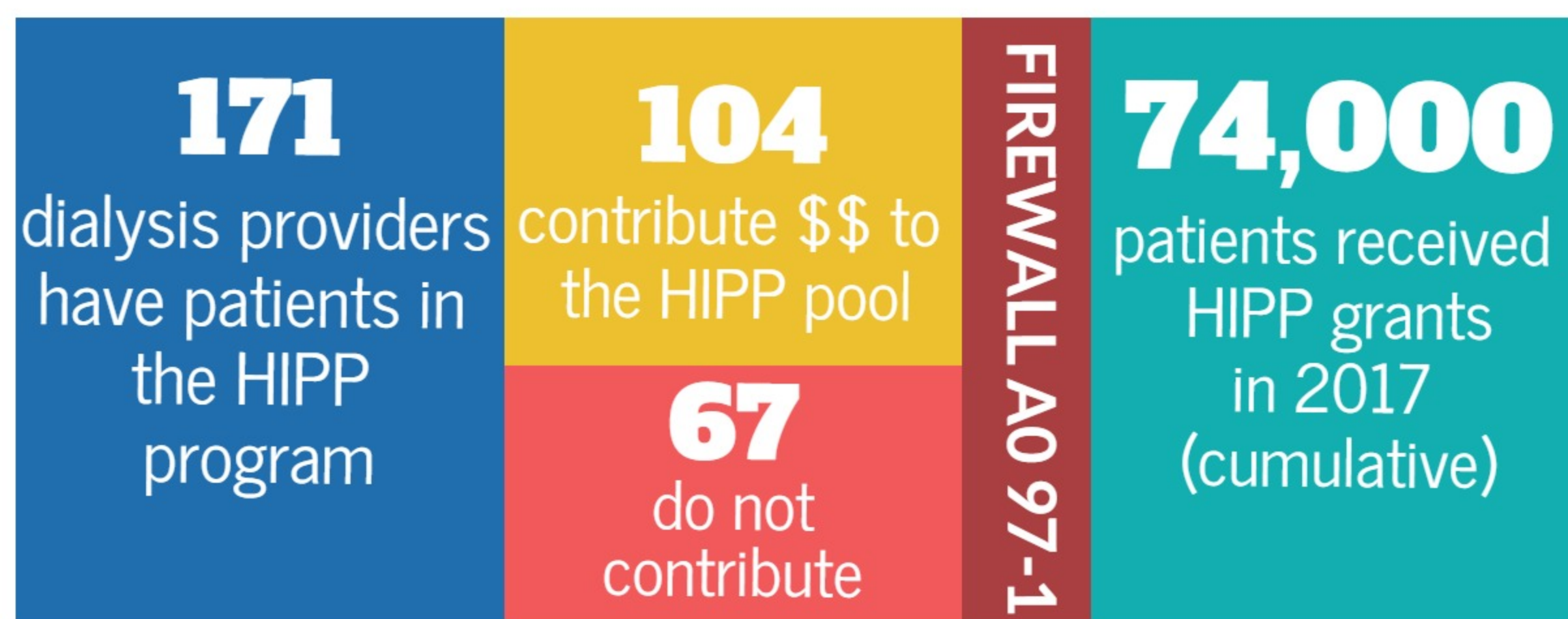
- ✓ Insurance premium payments assure access to health care
- ✓ Insurers want to push expensive patients onto public insurance programs
- ✓ CMS requires insurers to accept third-party payments on behalf of HIV/AIDS patients but does not similarly protect ESRD patients

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

AKF's Health Insurance Premium Program (HIPP) pays for all types of health insurance*



*Some patients receive grants for more than one insurance type




Nearly 40% of providers with patients who receive HIPP grants do not contribute to AKF.

The patient perspective

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


Health insurance is essential to patient wellbeing 



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

Comprehensive insurance makes transplants possible 



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

Charitable assistance gives patients choices 