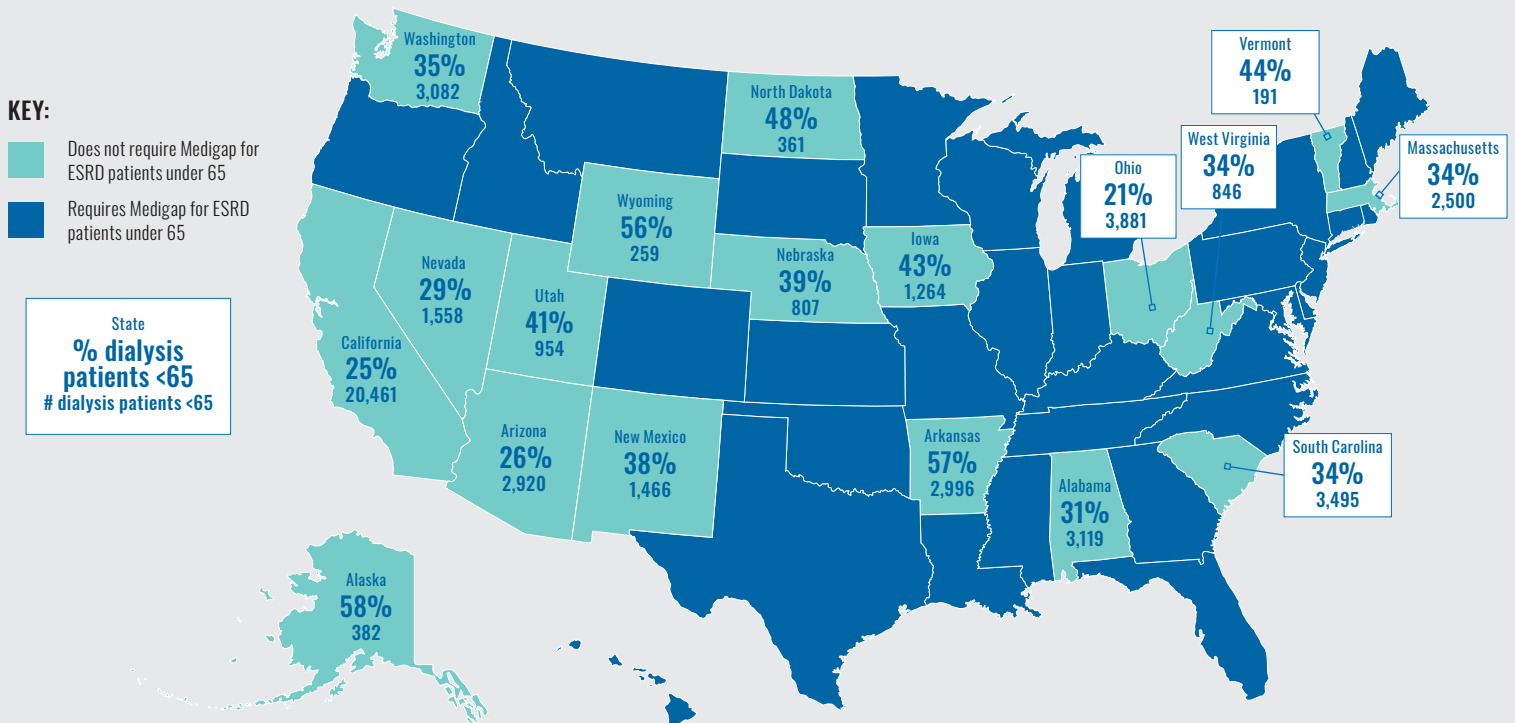


Kidney failure patients under 65: Understanding the challenges for patients with Medicare

17 states do not require insurers to offer Medigap to kidney failure (end-stage renal disease, or ESRD) patients under the age of 65, yet these patients represent a sizable proportion of dialysis patients in those states.



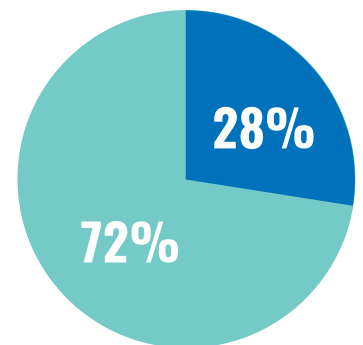
Over 40,000 Medigap insurers are not required to offer plans to almost a third of all Medicare beneficiaries who have ESRD.

Kidney failure patients qualify for Medicare, regardless of age, due to their ESRD status. Those who do not also qualify for Medicaid face impossible medical bills without Medigap supplemental insurance—about \$10,000 per year in out-of-pocket costs. For them, private insurance—whether through an employer, COBRA, Qualified Health Plans or other commercial insurance—can be the better option.

Medigap and private insurance are both vital to the Medicare safety net for ESRD patients.

For many patients, the only way they can afford either public or private coverage is through charitable premium assistance.

ACCESS TO MEDIGAP FOR DIALYSIS PATIENTS UNDER 65



- Live in states that don't provide access to Medigap
- Live in states that provide access to Medigap