

KNOW YOUR RIGHTS

You have the right to be included in decisions about your treatment, the right to a fair process to appeal decisions about payment of services, and the right to privacy and confidentiality. For more information, read the free booklet "Your Medicare Rights and Protections," visit www.medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

HOW TO FILE A GRIEVANCE (COMPLAINT)

If you have a problem with the dialysis services you get, talk with your doctor, nurse, or facility administrator first to see if they can help you solve your problem. If necessary, you can file a grievance (a written complaint) with your facility. If that doesn't solve your problem, you also have the right to file a grievance with the ESRD Network in your area, or call your State Survey Agency. (See back cover.)

WHERE CAN I GET MORE INFORMATION?

You can view or print Medicare publications, find helpful phone numbers and websites, and compare dialysis facilities in your area by visiting www.medicare.gov or calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

- **To learn more details about eligibility, coverage, and cost information,** read the free booklet "Medicare Coverage of Kidney Dialysis and Kidney Transplant Services."
- **For free health insurance counseling and personalized help,** call your State Health Insurance Assistance Program (SHIP).
- **To get a report on a particular Dialysis Facility,** call your State Survey Agency.
- **For more information on dialysis and transplants, or to file a grievance,** call your ESRD Network Organization.

CENTERS FOR MEDICARE & MEDICAID SERVICES

Medicare's Coverage of Dialysis and Kidney Transplant Benefits



GETTING STARTED

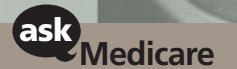


Knowledge is Power—
Learn about Kidney Disease



www.medicare.gov/dialysis

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YOU'VE BEEN DIAGNOSED WITH PERMANENT KIDNEY FAILURE

LET'S GET STARTED.

Learning that you have permanent kidney failure isn't easy, but you can still take control of your life. For detailed information about kidney failure, dialysis treatments, and kidney transplants, talk with your health care team. You should also talk with your doctor about your treatment options to decide what's best for your situation.

Medicare coverage based on End-Stage Renal Disease (ESRD) covers people of all ages including children. If you have ESRD and are new to Medicare, you will most likely get your health care through Original Medicare, Part A and Part B.

If you already have Medicare because you are age 65 or you are under age 65 and disabled, Medicare coverage for dialysis begins right away. However, if you are under age 65 and only eligible for Medicare because of ESRD, generally your Medicare coverage can't start until the fourth month of dialysis.

If you are already in a Medicare Advantage Plan (like an HMO or PPO), you can stay in the plan you are in. If you are new to Medicare, you may have the option of joining a Medicare Special Needs Plan if one is available in your area for people with ESRD, or another Medicare Advantage Plan in limited situations.

Call your State Health Insurance Assistance Program (SHIP) to learn more about Medicare coverage rules. (See "Where can I get more information?" on the back cover.)

WHAT'S COVERED

Medicare helps pay for kidney dialysis and kidney transplant services.

You need both Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) to get the full benefits available under Medicare for people with ESRD.

Kidney Dialysis

Part A covers dialysis treatments when you are a hospital inpatient.

Part B helps pay for the following dialysis services:

- Outpatient dialysis treatments (in a Medicare-approved dialysis facility)
- Self-dialysis training
- Home dialysis equipment and supplies
- Certain home support services
- Certain drugs for home dialysis (like Epogen)
- Doctors' services (inpatient or outpatient)
- Most other services and supplies that are part of dialysis, like laboratory tests
- Dialysis when you travel in the United States and use a Medicare-approved facility

Note: In most cases, Medicare doesn't pay for transportation to dialysis facilities.

Kidney Transplant

Generally, Part A covers the following transplant services:

- Inpatient services in an approved hospital
- Kidney Registry Fee
- Laboratory and other tests needed to evaluate your medical condition and the conditions of your potential kidney donors
- The costs of finding the proper kidney for your transplant surgery
- The full cost of care for your kidney donor

Part B helps pay for the following transplant services:

- Inpatient services in an approved hospital
- Doctors' services for kidney transplant surgery
- Doctors' services for your kidney donor during his or her hospital stay
- Immunosuppressive drugs (for a limited time after you leave the hospital following a transplant)
- The full cost of care for your kidney donor
- Blood

WHAT DO I PAY?

Generally, Part A pays for inpatient hospital services and you pay standard deductibles (this amount may change each year). For Part B services, Medicare pays 80% of the Medicare-approved amount. You pay the remaining 20% coinsurance, after you pay the Part B yearly deductible. You also must pay the Part B monthly premium.

Note: In Original Medicare, if you get **dialysis** in a Medicare-approved facility, Part B pays the facility for dialysis-related services at a per treatment rate (called a composite rate). This rate may be different from one dialysis facility to another, depending on the type of facility and where it's located. Medicare pays 80% of the composite rate. You pay the remaining 20% coinsurance that Medicare doesn't pay.

There may be other Medicare-covered services that aren't included in the composite rate like certain Part B-covered drugs. Your dialysis facility can give you a list of tests and other services that are included in this rate. For services not included in the composite rate, Medicare pays 80% of the Medicare-approved amount. You must pay the 20% coinsurance.

"Medicare's Coverage of Dialysis and Kidney Transplant Benefits: Getting Started" isn't a legal document. More details are available in the "Medicare Coverage of Kidney Dialysis and Kidney Transplant Services" booklet. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

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