

# Medicare and End-Stage Renal Disease (ESRD)

## Can I enroll in Medicare if I have ESRD?

**Yes**, you should qualify for Medicare if you have a diagnosis of End-Stage Renal Disease (meaning you have permanent kidney failure that requires dialysis or a kidney transplant), and sufficient work history (either from you, a spouse, or parent, depending on your circumstances). You do not have to be 65 to qualify for ESRD Medicare.

To learn about eligibility and enrollment into ESRD Medicare, contact the Social Security Administration (800-772-1213). Your doctor or dialysis center will need to provide documentation about your ESRD diagnosis and your course of treatment.

Your ESRD Medicare coverage starts at different times depending on how you receive your treatment:

- **If you receive dialysis at an inpatient or outpatient facility**, your coverage begins on the first day of the fourth month that you receive dialysis.
- **If you start a home dialysis training program**, your Medicare coverage begins on the first day of the month that you start the training program.
- **If you receive a kidney transplant**, your Medicare coverage begins the month you are admitted to a Medicare-approved hospital for the transplant, or to begin receiving health care services that you need before receiving the transplant.

## Medicare Coverage of ESRD Treatments

Medicare covers the following services for people with ESRD:

- Kidney transplants
- Immunosuppressant drugs following a kidney transplant
- Dialysis:
  - Inpatient dialysis in a Medicare-certified hospital
  - Outpatient dialysis at a Medicare-certified hospital or dialysis facility
  - Home dialysis training and equipment

The above services are covered for all people with Medicare —in addition to all the other services Medicare covers. If you have Medicare due to ESRD, ESRD Medicare will cover these services, as well as services unrelated to your ESRD diagnosis. If you have Medicare due to age or disability and then develop ESRD, regular Medicare will cover ESRD treatments, too. Refer to [www.medicareinteractive.org](http://www.medicareinteractive.org) for more information.

## Employer Coverage and ESRD Medicare

If you have employer coverage when you are diagnosed with ESRD, you do not have to enroll in Medicare right away. Employer coverage for people with ESRD Medicare can be any of the following: coverage from a current employer (from you or a spouse), retiree coverage, union coverage, or COBRA.

**However, within a 30 month period, you will have to enroll in ESRD Medicare if you still have ESRD, even if you have other employer coverage.** This is because ESRD Medicare will automatically pay first on your health care claims after 30 months. This timeframe is called the 30-month coordination period.

**Beware that if you fail to enroll in ESRD Medicare by the end of this period, your employer coverage can provide you little to no health coverage because Medicare should be paying first.** It is important to track your 30-month coordination period when you have ESRD Medicare and employer coverage so that you can make timely decisions about ESRD Medicare enrollment.

### During 30-month coordination period

- Begins the month you become **eligible** for ESRD Medicare
- Your employer insurance pays first and Medicare pays second
- You do not have to sign up for ESRD Medicare immediately if you have employer coverage

### After 30-month coordination period

- Medicare automatically pays first and your employer coverage pays second
- **You must actively sign up for Medicare by end of coordination period**
- **If you don't have Medicare, your employer coverage can pay little to none of your health care costs**

You have until the end of the 30-month coordination period to enroll in Medicare

**Note:** The 30-month coordination period applies to people with ESRD Medicare **only**. If you have Medicare due to age or disability, and then develop an ESRD diagnosis, your Medicare coverage will remain the same. The rules about how Medicare and employer work together are different for you.

It is important to enroll in ESRD Medicare Parts A and B together at the same time. As long as you still have ESRD, you can enroll in Parts A and B at any time during the 30-month coordination period if you enroll in both at the same time. However, if you take Part A and then delay Part B, you lose the right to enroll in Part B at any time and could end up incurring premium penalties or risking gaps in coverage.