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May 30, 2025

The Honorable Charles Schwertner
Texas State Senate
Austin, TX 78711

Re: HB 2516

Dear Senator Schwertner:

Kidney disease affects an estimated 37 million adults in the U.S. and is the nation's 8th leading cause of death. Irreversible kidney failure (end stage renal disease, or ESRD) impacts 808,000 Americans, who rely on kidney dialysis or a kidney transplant to remain alive. We respectfully request people under age 65 with ESRD be included in guaranteed Medigap eligibility under HB 2516.

Individuals aged 65 and older who are enrolled in Medicare can purchase Medigap coverage without a physical examination within six months of Medicare Part B enrollment. ESRD beneficiaries under age 65 (who are eligible for Medicare due to their kidney failure) also have guaranteed Medigap coverage. However, ESRD beneficiaries under age 65 have access to only one level of Medigap, whose monthly premiums are as high as \$1,731, compared to monthly premiums up to \$681 for people aged 65 and above.

Seventeen states have enacted similar Medigap affordability coverage. The legislation does not require State funding, since Medigap plans are sold privately. In fact, the bill is estimated to reduce the state's risk of Medicaid outlays by \$11.7 million over five years. Further, the bill could prevent many residents from spending down their assets to insolvency in order to enroll in Medicaid because they cannot afford to pay their 20% out-of-pocket expenses under Medicare. More than 4 out of 10 ESRD beneficiaries under age 65 in Texas are dual eligibles (Medicare and Medicaid). HB 2516 could prevent many Medicare-only kidney patients from spending down to Medicaid eligibility levels.

On behalf of people with kidney disease throughout Texas, thank you for your consideration of including ESRD beneficiaries under HB 2516.

National Kidney Foundation
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Sincerely,

A handwritten signature in black ink, appearing to read "J. Roach", with a long, sweeping horizontal stroke extending to the right.

Jesse Roach, MD
Senior Vice President, Government Relations