



Medigap Coverage for Kidney Failure

The Jack Reynolds Memorial Medigap Expansion Act (H.R. 1676)

Since 1972, people with irreversible kidney failure have been covered by the Medicare ESRD Benefit, regardless of their age. Once enrolled in the program, ESRD beneficiaries are typically accountable for twenty percent coinsurance on Part B services, including dialysis treatments and immunosuppressant drugs, and other copays and deductibles. To defray these still substantial out-of-pocket costs, many beneficiaries enroll in supplemental insurance, known as a Medigap. However, federal law does not require insurance companies to sell Medigap plans to Medicare beneficiaries under the age of 65. As a result, ESRD beneficiaries in many states who are younger than 65 years of age cannot get supplemental insurance. Extending Medigap coverage to all ESRD beneficiaries, regardless of age, will reduce the out-of-pocket expenditures associated with kidney failure.

Four states-- Arizona, Nevada, Ohio, and Kentucky-- have not enacted any provisions to ensure access to supplemental coverage for Medicare beneficiaries who are under age 65, and there do not appear to be any guaranteed-issue plans available for this population. Additionally, 13 states and DC do not require insurers to offer plans to Medicare beneficiaries under the age of 65 but some coverage may be available via high-risk pools or insurers voluntarily offering coverage. **To ensure equal access to Medigap insurance for all Medicare-eligible patients, regardless of age, disability or End Stage Renal Disease (ESRD) status, Congress should require insurers that offer Medigap policies to make them equally available to all Medicare beneficiaries under age 65, including those with ESRD.**

Sponsored by Reps. Cindy Axne (D-IA) and Jaime Herrera Beutler (R-WA), *The Jack Reynolds Memorial Medigap Expansion Act (H.R. 1676)*, would allow ESRD patients under the age of 65 to purchase privately offered Medigap supplemental plans that cover kidney treatments. NKF is pleased to support this legislation.

Please contact Lauren Drew, Director of Congressional Relations, at lauren.drew@kidney.org to discuss this or other NKF legislative priorities.