

Medigap Is It For Me?

This webinar will start shortly

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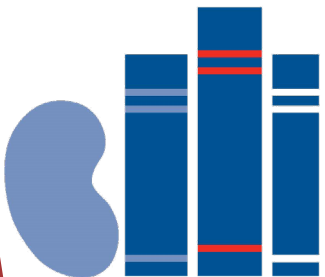
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Today's Presenter

Hrant Jamgochian, J.D., LL.M.

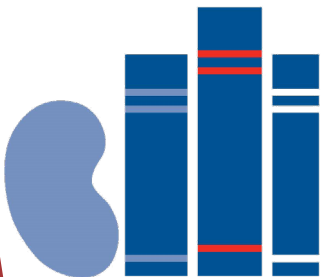
Chief Executive Officer

Dialysis Patient Citizens



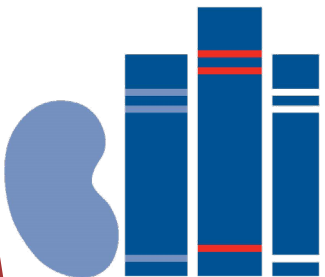
Agenda

- ▶ Types of insurance
- ▶ Things to consider
- ▶ Ongoing advocacy
- ▶ Q&A



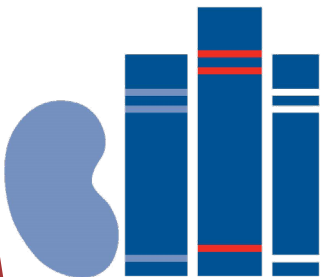
Private Coverage Options

- ▶ Employer-sponsored plan
- ▶ Exchange coverage
- ▶ Individual plan
- ▶ COBRA or Continuation of Coverage
- ▶ Short-term coverage
- ▶ Medigap (or Supplemental)



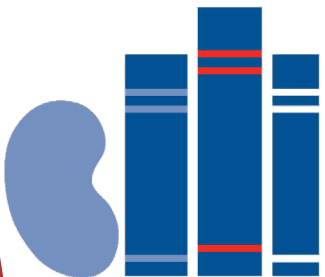
Types of Insurance Coverage

- ▶ Health Maintenance Organization (HMO)
- ▶ Exclusive Provider Organization (EPO)
- ▶ Point of Service Plan (POS)
- ▶ Preferred Provider Organization (PPO)
- ▶ High Deductible Plan (with or without HSA)



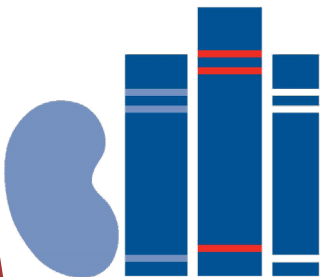
Public Health Insurance Options

- ▶ Medicare
 - ▶ Traditional Fee-For-Service
 - ▶ Medicare Advantage
- ▶ Medicaid
- ▶ VA
- ▶ CHIP
- ▶ High Risk Pools



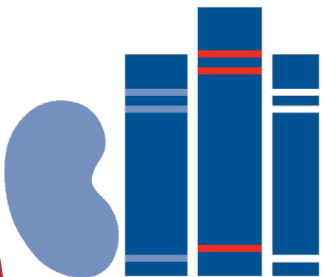
Action Item #1

- ▶ Make sure you know what type of insurance you currently have.



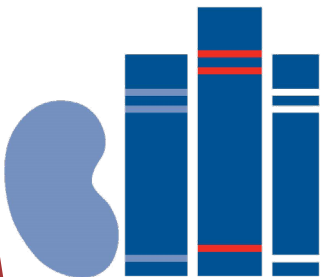
Medicare Open Enrollment ends December 7, 2021 - Things to Consider

- ▶ What are your out-of-pocket expenses
 - ▶ How much are you personally responsible for?
 - ▶ What is the deductible?
 - ▶ How much is the coinsurance?
 - ▶ Is there an out-of-pocket maximum?
 - ▶ Can you purchase a supplementary plan? How much does it cost?



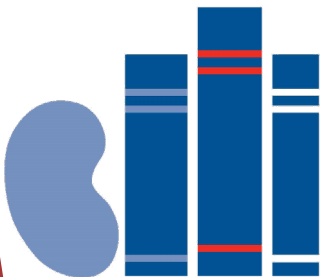
Additional Issues to Consider

- ▶ Provider Network
 - ▶ What types of insurance do your doctors accept?
- ▶ Are your current medications covered if you switch plans?
 - ▶ Does your plan have a formulary or require step-therapy?
- ▶ Do you need additional benefits, such as dental, vision or transportation?
 - ▶ What if those benefits go away in subsequent years?
- ▶ What is the cost of changing plans later?



Action Item #2

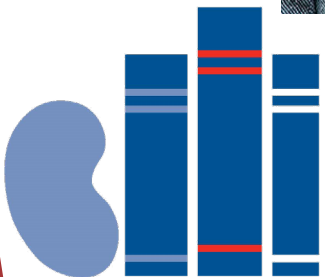
- ▶ Find out what health insurance options are currently available to you.
 - ▶ Talk to the social worker at your dialysis facility about your options.



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

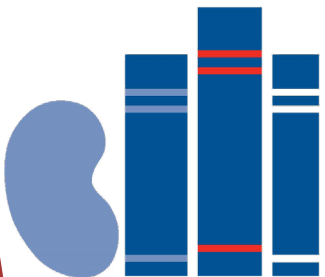


- ▶ This bill was introduced by U.S. Reps. Cynthia Axne (D-IA-03) and Herrera Beutler (R-WA-03).
 - ▶ *Jack was one of Rep. Axne's constituents.*
- ▶ It would require Medigap plans to offer coverage to all ESRD Medicare beneficiaries regardless of age.

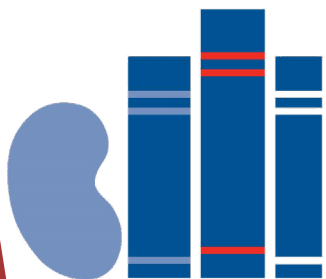
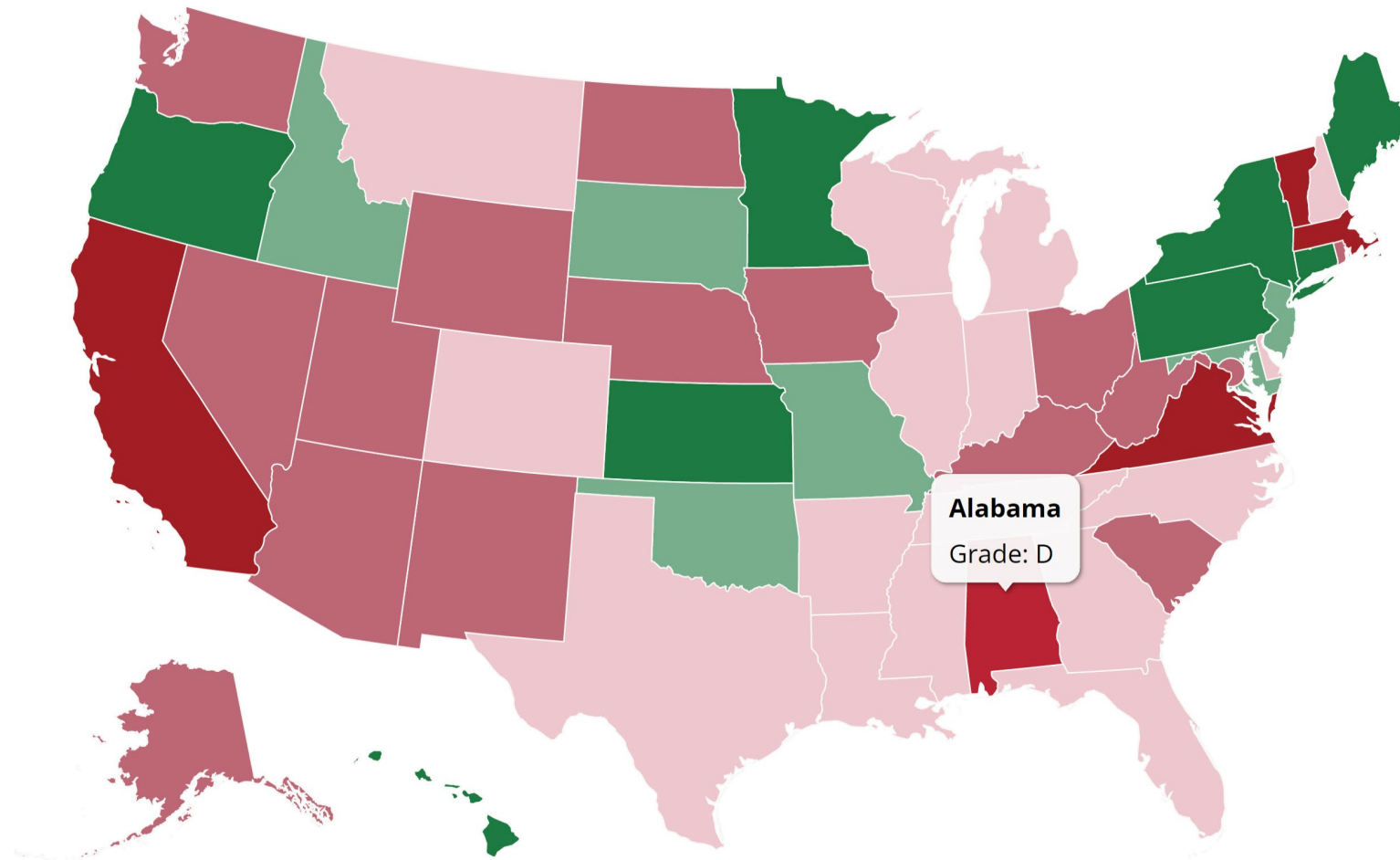


Why do ESRD Patients Need Medigap?

- ▶ **Financial Security** - to cover the 20% coinsurance costs that Medicare does not cover
- ▶ **Increase dialysis patient access to transplant**



Interactive DPC Medigap Report Card for Individuals with ESRD under 65 years old



Medigap Report Card Key

A

State requires **all/most plans** to be **offered and affordable** to ESRD patients under 65.

B

State requires **some plans** to be **offered and affordable** to ESRD patients under 65.

C

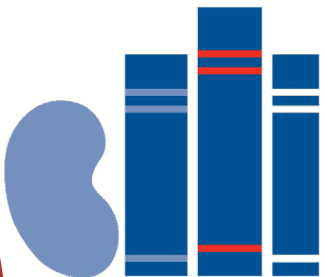
State requires **some plans** to be **offered**, but they are **not affordable** to most ESRD patients under 65.

D

State does not require coverage. Some plans are **offered**, but they are **not affordable** to most ESRD patients under 65.

F

State **excludes** coverage. **Some plans** may be **offered**, but they are **not affordable** to most ESRD patients under 65.



Individual State Reports



Working to improve the quality of life for all dialysis patients

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Medigap Access is Vital for Dialysis Patients Under Age 65

Alabama Medigap Grade: D

Alabama does not require coverage for ESRD patients under age 65

- Some insurers offer plans ¹
- Most plans are not affordable ¹

Alabama Dialysis Patient Facts

- **13,599** residents with kidney failure, also known as End Stage Renal Disease (ESRD) ²
- **8,781** residents are on the kidney transplant wait-list ³
- Approximately **5,000** dialysis patients nationally die each year while waiting for a transplant ⁴

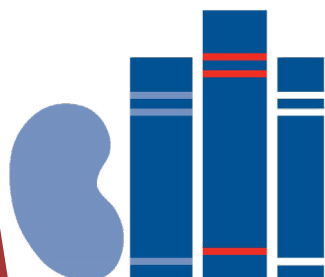
To Achieve an "A" Grade, Alabama Should:

- **Accessibility:** Require all Medigap plans be offered to ESRD patients under age 65
- **Affordability:** Require plan premiums be community-rated, i.e., same rate without regard to age, health status or other factors

Access to Affordable Medigap Insurance Can Improve Dialysis Patient Outcomes by:

Providing Greater Financial Security:

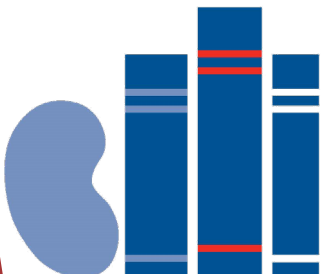
- Medicare Part B has no limit on the annual 20% out-of-pocket co-insurance and co-pays. Medigap provides



DPC Commissioned an Actuarial Analysis by Health Management Associates

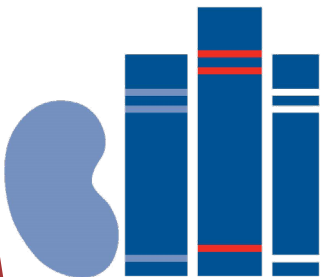
| <i>\$ in millions</i> | FY22 | FY23 | FY24 | FY25 | FY26 | FY27 | FY28 | FY29 | FY30 | FY31 | FY22 – FY31 |
|------------------------------------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Modify Medigap | * | * | * | * | * | 10 | 10 | 10 | 10 | 10 | \$50 |
| Extend MSP, Medicare effect | -90 | -120 | -130 | -140 | -150 | -160 | -170 | -180 | -190 | -200 | -\$1,520 |
| Extend MSP, revenues effect | 20 | 30 | 30 | 30 | 30 | 40 | 40 | 40 | 40 | 40 | \$340 |
| Net federal impact | -\$60 | -\$90 | -\$90 | -\$110 | -\$110 | -\$120 | -\$130 | -\$140 | -\$140 | -\$150 | -\$1,140 |

Note: * indicates less than \$10 million

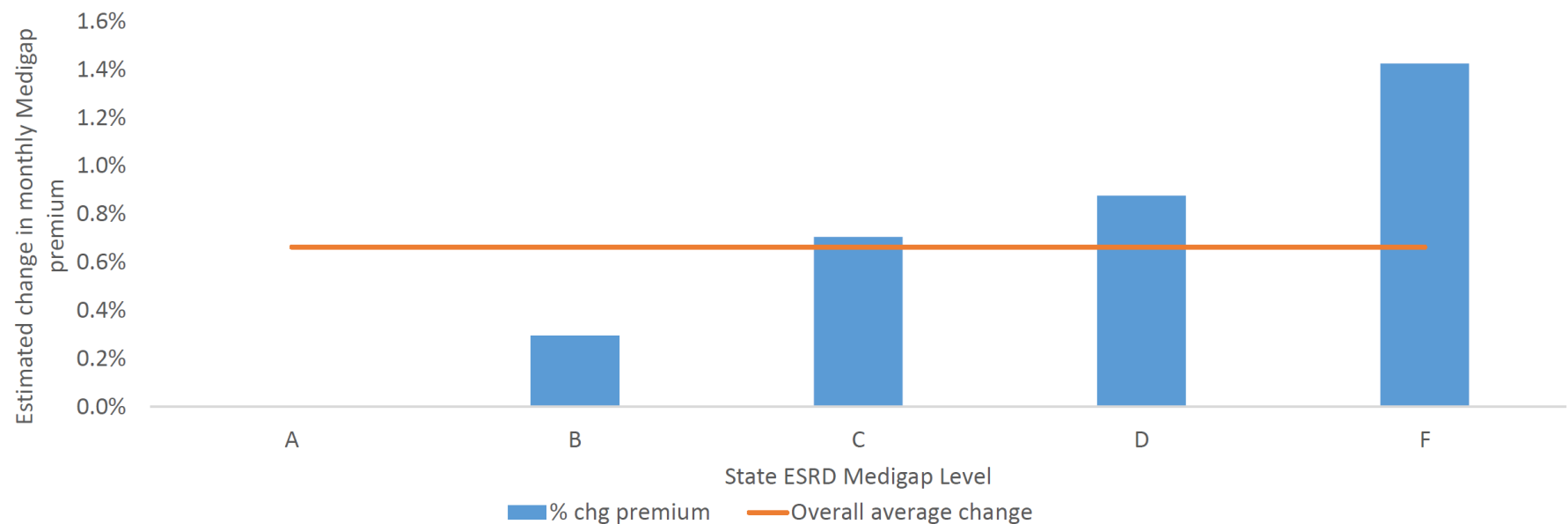


Medigap Options for Individuals under 65

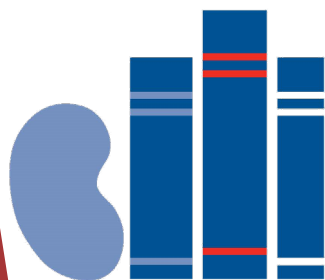
| Medigap Level | Medigap for individuals with ESRD under age 65 | States | # of non-dual Medicare enrollees with ESRD under age 65 (2019) |
|---------------|-------------------------------------------------------------------------------------------|------------------------------------------------------------------------|----------------------------------------------------------------|
| A | State requires all or most Medigap plans and limits premiums | CT, HI, KS, ME, MN, NY, OR, PA | 13,100 |
| B | State requires some plans and limits premiums | ID, MD, MO, NJ, OK, SD | 11,100 |
| C | State requires some plans, but does not limit premiums | AR, CO, DE, FL, GA, IL, IN, LA, MI, MS, MT, NH, TN, TX, WI | 46,600 |
| D | State does not require any plans, some plans are available but are generally unaffordable | AL, AK, AZ, DC, IA, KY, NC, ND, NE, NM, NV, OH, RI, SC, UT, WA, WV, WY | 22,500 |
| F | State excludes coverage, some plans are available but are generally unaffordable | CA, MA, VA, VT | 11,400 |



Estimated Medigap Premium Impact



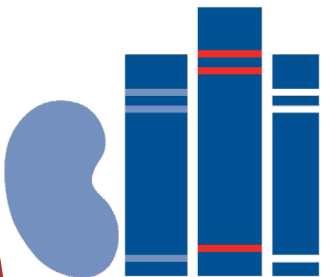
Allowing individuals with ESRD to enroll in any Medigap plan would raise overall premiums by approximately 0.7%



Action Item 3:

Get Involved:

- ▶ Join Dialysis Patient Citizens (DPC).
- ▶ Become a DPC Patient Ambassador.
- ▶ Urge your U.S. Representative to cosponsor (H.R. 1676) the Jack Reynolds Memorial Medigap Expansion Act.



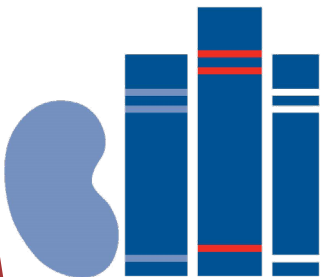
Questions?

Please use the Chat Box



Recap of Action Items:

- 1) Make sure you know what type of insurance you currently have.
- 2) Find out what health insurance options are currently available to you.
 - ▶ Talk to the social worker at your dialysis facility about your options.
- 3) **Get involved:**
 - ▶ Join Dialysis Patient Citizens.
 - ▶ Become a DPC Patient Ambassador.
 - ▶ Urge your Representative to cosponsor (H.R. 1676) the Jack Reynolds Memorial Medigap Expansion Act.



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on December 16th!**

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