

Medicare drug coverage (Part D)

Medicare also offers drug coverage for everyone with Medicare, generally for an additional cost (premium). This would cover immunosuppressive and oral only drugs, but only if Part B doesn't cover them. To get drug coverage for your child, your child must have Part A or Part B, and you must enroll your child in a Medicare drug plan during an enrollment period. These plans are run by private insurance companies or other companies approved by Medicare. Each plan can vary in cost and drugs covered.

If your child is enrolled in a Medicare Advantage Plan with drug coverage, they'll get drug coverage through their plan, and can't enroll in a separate drug plan.

When Medicare coverage ends

If your child gets Medicare because of permanent kidney failure and doesn't qualify for Medicare for another reason, their Medicare coverage will end:

- 12 months after the last month of dialysis treatments.
- 36 months after the month of a kidney transplant.

Medicare coverage will resume if your child meets certain conditions.

What you pay

Generally, Part A pays for inpatient hospital services, and you pay a one-time yearly deductible.

For Part B services, Medicare generally pays 80% of the Medicare-approved amount, after you pay the Part B yearly deductible. You pay the remaining 20% coinsurance. This is in addition to the Part B monthly premium. If your child has other health coverage, your costs may be different.

For dialysis services covered under Part B, the amount you pay may vary based on your child's age and the type of dialysis they need.

If your child is in a Medicare Advantage Plan, your costs may be different. Read the plan materials or contact the plan to get cost information.

Other ways to pay health care costs

In addition to Medicare, your state may have programs that offer additional help to cover your child's health care costs. Visit [Medicare.gov/contacts](https://www.medicare.gov/contacts), or call 1-800-MEDICARE, to get the phone number for your State Medical Assistance (Medicaid) office and learn more about these programs:

- Medicare Savings Programs
- Medicaid
- Children's Health Insurance Program (CHIP)
- Kidney Disease Programs

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

Know your rights

If your child has Medicare, they have certain guaranteed rights to help protect them. One of these is the right to a process for appealing decisions about health care payment or services. Whether they have Original Medicare or a Medicare Advantage Plan, they have the right to file appeals and grievances. ESRD Networks and State Survey Agencies work together to help you with complaints (grievances) about your child's dialysis or kidney transplant care.

Get more information

To learn more about Medicare & ESRD visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227).

- **To learn more about eligibility, coverage and cost information**, visit [Medicare.gov/manage-your-health/i-have-end-stage-renal-disease-esrd/children-end-stage-renal-disease-esrd](https://www.Medicare.gov/manage-your-health/i-have-end-stage-renal-disease-esrd/children-end-stage-renal-disease-esrd).
- **To find a Medicare-certified dialysis facility in your area**, visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare).
- **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 state's ESRD Network.*

*Visit [Medicare.gov/contacts](https://www.Medicare.gov/contacts) or call 1-800-MEDICARE to get the phone numbers for your State Survey Agency or ESRD Network. Visit [shiptacenter.org](https://www.shiptacenter.org) or call 1-800-MEDICARE to get the phone number for your local SHIP.

Medicare for Children with End-Stage Renal Disease

GETTING STARTED



Finding out your child has End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant) is hard. You may have questions about their health condition and treatment options. Your child's health care team can help answer these questions.

You may also be concerned about paying for the health care costs that come with this disease. Medicare can help cover your child's health care costs. Even if you currently have other health coverage, enrolling your child in Medicare can provide consistent protection for them if you lose your other coverage in the future. Medicare covers most ESRD-related services.

If your child has End-Stage Renal Disease (ESRD), they can enroll in a Medicare Advantage Plan during Open Enrollment (October 15 - December 7, 2020) for coverage starting January 1, 2021.

Visit [Medicare.gov/manage-your-health/i-have-end-stage-renal-disease-esrd](https://www.Medicare.gov/manage-your-health/i-have-end-stage-renal-disease-esrd) to learn more about how Medicare Advantage Plans work for people with ESRD.

Note: A child is defined as an unmarried person younger than 22 (or a person who's between the ages of 22–26, and who meets other requirements). Also, they must be your biological child, legally adopted child, stepchild (for at least one year), or a grandchild or step-grandchild (in some cases).

How to tell if your child is eligible

One of these conditions must apply to **you**:

- You (or your spouse) have earned at least 6 credits within the last 3 years by working and paying Social Security taxes.
- You (or your spouse) are getting, or are eligible for, Social Security or Railroad Retirement Board benefits.

AND

One of these conditions must apply to **your child**:

- Your child needs regular dialysis because their kidneys no longer work.
- Your child has had a kidney transplant.

To get Medicare benefits for your child, your child must be enrolled in Medicare and satisfy the waiting period (unless an exception applies). If you think your child is eligible, the parent or the child (if age 18 or older) must file an application to enroll in Medicare.

To enroll your child in Medicare, or to get more information about eligibility, call or visit your local Social Security office. You can call Social Security at 1-800-772-1213 to make an appointment. TTY users can call 1-800-325-0778. If you visit your local Social Security office, you might be asked to bring these documents:

- Your child's birth certificate and Social Security card.
- Your Social Security card.
- CMS Form 2728 ("End-Stage Renal Disease Medical Evidence Report Medicare Entitlement and/or Patient Registration"). You can get this form from your child's doctor or dialysis unit, or by visiting [CMS.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS2728.pdf](https://www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS2728.pdf).

Medicare covers most kidney dialysis and kidney transplant services. These may be called pediatric dialysis and transplant services.

If your child has Original Medicare, they will need Medicare Part A (Hospital Insurance), Medicare Part B (Medical Insurance), and possibly Medicare Part D (Drug coverage) to get the full benefits available to them.

If your child has a Medicare Advantage Plan, they will get the full benefits available under Medicare for people with ESRD. Read their plan materials or call their plan for more information.

Kidney dialysis

Part A covers dialysis treatments when your child is in the hospital. Part B helps pay for these dialysis services:

- Outpatient dialysis treatments & doctors' services (in a Medicare-certified dialysis facility or your home)
- Home dialysis training, equipment, and supplies
- Certain home support services
- Most injectable drugs and their oral forms for outpatient or home dialysis (like an erythropoiesis stimulating agent to treat anemia)
- Other services that are part of dialysis (like laboratory tests)
- Dialysis when you travel in the U.S. 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 these transplant services:

- Inpatient services in an approved hospital
- Kidney registry fee
- Laboratory and other tests to evaluate your child's medical condition and the condition of potential kidney donors
- The costs of finding the proper kidney for your child's transplant surgery
- The full cost of care for your child's kidney donor
- Blood (if a transfusion is needed)

Part B helps pay for these transplant services:

- Doctors' services for kidney transplant surgery
- Doctors' services for the kidney donor during their hospital stay
- Immunosuppressive drugs (generally for a limited time after your child leaves the hospital following a transplant)
- Blood (if a transfusion is needed)

"Medicare for Children with End-Stage Renal Disease: Getting Started" isn't a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings. More details are available in the "Medicare Coverage of Kidney Dialysis & Kidney Transplant Services" booklet.