

# ***Paying for Dialysis in New York State 2011***

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# ***Insurance in a tough economy***

## ***Private Insurance***

- **Coverage through self or spouse (or parent if dependent child)**
- **Coordination of Benefits: Medicare become primary payer 33 months from first chronic dialysis treatment UNLESS patient starts self care/home dialysis**
- **Annual Plan review for changes in coverage**
- **Maintaining Employment**
- **Appeals**

# ***New York Consumer Guide To Health Insurers***

2010 Handbook [http://www.dfs.ny.gov/insurance/consumer/health/cg\\_health\\_2010.pdf](http://www.dfs.ny.gov/insurance/consumer/health/cg_health_2010.pdf)

Complaints

Prompt Pay Complaints

Internal Appeals

External Appeals

Access and Service

Staying Healthy and Living with Illness

Grievances

HMO Accreditation

How HMOs Pay Primary Care Physicians

Overall Complaint Ranking

Telephone Numbers for Providers



# ***New York State Health Insurance Information, Counseling and Assistance (HIICAP)***

**What is HIICAP?** Health Insurance Information Counseling and Assistance Program, is the New York State Health Insurance Assistance Program (SHIP). It receives federal funds from the Centers for Medicare & Medicaid Services (CMS) to operate a statewide network of local programs. HIICAP educates the public about Medicare, Medicaid, managed care, EPIC, and other health insurance options and issues

HIICAP assists Medicare beneficiaries [**this includes those with the ESRD Coverage**] to access needed health care and to apply for programs such as the Medicare Savings Programs

**HIICAP Hotline Number** - For local assistance in answering Health Insurance (HIICAP) questions please call 1-800-701-0501.

**List of HIICAP County Offices**



# **Medicare**

- **Need to have qualifying work hours through Self/Spouse or Parent**
- **Premiums for Part B**
  - **When to sign up**
  - **3 month wait if not training for self care/home dialysis**
  - **20% co-pay**

# ***Navigating Medicare***

## **Understanding:**

Enrollment Periods

20% co-pay

Medi-Gap Programs for ESRD?

2012 Plan Finder for Part D

<https://www.medicare.gov/find-a-plan/questions/home.aspx>

## **Medicare National Training Program**

### **2011 ESRD Slide Set:**

<http://www.cms.gov/NationalMedicareTrainingProgram/Downloads/6mod2011v14.zip>

# ***Medicare Resources***

## **For Providers (ONLY):**

Debra Smith

Health Insurance Program Specialist

Division of Medicare Health Plans Operations

**Contact Network for information**

## **For Patients AND Providers**

Medicare Rights Center [www.medicarerights.org](http://www.medicarerights.org)

Helpline: 1-800-333-4114

# Medicaid

## Medicaid Program Information

- Medicaid and the Medicare Part D Prescription Drug Benefit
- Medicaid Buy-in Program for Working People with Disabilities
- Important Phone Numbers
- Medicaid Pharmacy Program
- Medicaid Update - Monthly publication of the New York State Department of Health, Office of Health Insurance Programs
- Medicare Savings Program
- New York Health Options - Enrollment Center

# Medicaid Buy-in Program for Working People with Disabilities

*What if I already work, meet the Social Security Administration's definition of being disabled, and receive Medicaid coverage with a monthly spenddown?*

If you are already working and receive Medicaid coverage with a monthly spenddown and meet the Social Security Administration's definition of disabled, you still have the option of participating in the Medicaid Buy-In Program for Working People with Disabilities.

*What if I already have health insurance through my employer?*

If you have health insurance coverage through your employer, you should keep the insurance and talk with your local social services district worker. Medicaid may cover the cost of the premium for that insurance coverage. If you have family coverage through your employer you may wish to keep that coverage as the Medicaid Buy-In program for Working People with Disabilities does not offer family coverage.

*Where can I apply for the Medicaid Buy-In Program for Working People with Disabilities?*

Applications must be completed and submitted to your Local Department of Social Services office.

# **Medicaid**

## **Community Work Incentive Coordinators**

### Community Work Incentive Coordinators (CWICs)

Community Work Incentive Coordinators (CWICs) work under a project called Work Incentive Planning and Assistance (WIPA) that is sponsored by the Social Security Administration. CWICs are individuals who help people with disabilities make the most of programs that are offered. CWICs know about programs such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Medicaid and Medicare. They can help you make choices about employment options that are best for you. To find a CWIC in your area:

Call your local Social Security Administration office or

Call the Statewide Technical Assistance Line (888) 224-3272 or

Visit the SSA website

<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

# **Medicaid Resources**

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Medicaid Buy-In program for Working People with Disabilities Toolkit ([PDF](#), 97KB, 21pg.)

Medicaid Help line: 1-800-541-2831

or

Contact Local Department of Social Services Office

# ***The American Kidney Fund Patient Grant Program***

The American Kidney Fund leads the nation in charitable assistance to dialysis patients. In 2010, 101,000 people - 1 out of every 4 U.S. dialysis patients - received assistance from the American Kidney Fund for health insurance premiums and other treatment-related expenses that insurance does not cover.

<http://www.kidneyfund.org/patient-grants/hipp/>

<http://www.kidneyfund.org/patient-grants/safety-net-grants/>

**\*\*AKF Safety Net and Emergency Fund programs are no longer accepting new grant request applications for the remainder of 2011. We are projecting to once again begin accepting new grant applications for these programs in January 2012.**

# ***Together we can make a difference***

This presentation is just a basic overview of resources available. It is only through real world experience and research that we can learn how to better counsel our patient population.

Please, if you have specific questions, experiences or resources to share, let the Network know, and we can publicize our answers and discoveries via the NY State ESRD Network Social Worker outreach e-mail list. Please feel free to call: Anna Bennett (516) 209-5474 or e-mail [abennett@nw2.esrd.org](mailto:abennett@nw2.esrd.org)

**REMEMBER:** The Centers for Medicare & Medicaid Services (CMS) prohibits e-mailing of patient information to the IPRO ESRD Network of New York.

Before sending an e-mail, read it thoroughly to make sure it does not include patient identifiers, such as: the patient's name, date of birth, address, Social Security or Medicare number, or any other information which, taken as a whole, could permit an unauthorized reader to determine the identity of the patient.



# For more information

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