

Kidney Konnections

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Kidney Patients

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The Bay Area Association of Kidney Patients is an all-volunteer, non-profit organization formed to educate and support Bay Area kidney patients.

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Panel Discussion On Insurance and Financial Issues Kidney Patients Face

By Marco Martin

The March 20, 2011 presentation by the BAAKP focused on medical costs and various insurance options. The forum was attended by a large and diverse audience wanting to be prepared for any medical condition that may arise. We featured five speakers, whose professions ranged from insurance sales to an attorney on disability rights. Our goal was to gain new practical knowledge to guide us with paying for medical services.

were in the military, there is coverage through the Veterans Administration. California also has the Medi-Cal program which offers healthcare to the very poor of the state.

The customers of an insurance company, who provide the pool of money, are a key component of an insurance company's health. Insurance companies risk not having enough young people buying insurance – for they tend to be healthier (and



From left: Chris Douglas, Betsy Bucter, Sandy White, Stephanie Thompson and Ben Lee.

Ben Lee was the first to speak (and is also an active member of the BAAKP Steering Committee). He presented his experiences of buying and having health insurance. People applying for insurance will be asked plenty of questions. You can be denied a policy or have it offered at a higher price due to risk factors you may carry, including a pre-existing condition. There is no clear definition of a pre-existing condition and having one does not necessarily exclude you from getting a policy. This becomes a non-issue to people over the age of 65 due to Medicare, our government health program for the elderly and disabled. For those who

thus feel they do not need it) and usually have less money. Without the youth demographic, insurance rates and costs covered are not as beneficial to the consumer as they can be. In "theory," as a higher than expected percentage of insured folks get sick, rates increase to cover the costs. This can cause the tier of healthiest customers to cancel their policies. An avalanche can then ensue with more rising costs, restrictions to what gets covered and again policy cancellations. Among the host of side effects this creates is making it rational for an insurance company to deny coverage to more people with an existing medical condition.

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Based on this theory, increasing the sets of customers that insurance companies have is a political issue. There are laws in place to try and increase the number of healthy people buying insurance. Since most of us get our health insurance from work, Congress passed a law called COBRA many years ago. If you leave your job, COBRA allows you to keep the health insurance you had (for you and your family) just by continuing the monthly payments (18 month maximum with minor exceptions). The "Affordable Care Act" passed last year is another attempt to increase the population of healthy people with insurance coverage by forcing all to buy insurance.

Betsy Bucter batted next and really scored well with information on paying the costs associated with a kidney transplant. Her informative handouts were a delight as they cut through to the core of many issues. Among her highlights, Betsy mentioned that although Medicare can cover a kidney transplant, the medications portion can be easily overlooked in the planning stage. Medicare Part B (not D), which covers 80% of doctors' fees, will also cover 80% of anti-rejection medicines. (Part D covers all other drugs). Given the costs of these medicines, the remaining 20% can still be hefty. Betsy pointed out that Medicare will only cover you for three years unless you are over 65 or have a permanent disabling condition. Interestingly, a doctor can re-evaluate you after transplant and rule you are no longer disabled. Once the three years expire you are left to fend for yourself. Without Medicare you can try to rely on any employee group coverage but that may only cover so much. A social worker can help if you are in this situation. They are aware that the pharmaceuticals have programs they administer themselves to sell you medicines at a reduced rate. www.needymeds.org was listed as a great resource for anyone needing medicines they cannot afford (not just kidney medications). There are more resources a good social worker will know about including The National Transplant Assistance Fund and MRMIP (a California government program that is available to those who have been denied insurance everywhere else). It is important to remember that a transplant is not a cure and that ongoing medical costs are a reality.

Sandy White has been selling insurance for quite a while and it was concerning to learn that now is the most difficult time she has had selling insurance. Insurance companies are denying more people policies, and denying coverage to more sicknesses. Premiums are increasing and benefits are decreasing. Insurance today may not be what you envision and seeing a doctor may prove more difficult than you would have anticipated. Sandy further tells us COBRA may not be an attractive option if you have a serious medical condition due to a cap (limit) on benefits. Plus, if you develop a serious illness while on COBRA, private insurance

may later not want to insure you. She echoed the cheer that Medicare is the best option for those who can attain it.

Stephanie Thompson of the Silicon Valley Council on Aging, took the floor next. The council helps seniors be self-sufficient yet provides assistance in needed areas (like having someone cook for them). They also aid seniors with applying for Medicare, Medi-Cal and are aware of many more resources. She emphasized that the Medicare Part D drug plan selection process has the propensity to create confusion. Her advice is to enter all the drugs you are taking, as well as those you will be taking in the coming year, and select from amongst the cheapest plans from the resulting list. Pay attention to co-pays and any limitations on the medications. A plan's provider and customer service are of lesser concern. The council can help you choose a good Medicare Part D plan.

Chris Douglas was our last and most outspoken presenter. He is a disabilities rights attorney with the Legal Aid Society of San Mateo County. He specializes in cases where a policy holder is denied coverage by an insurance company. He explained that many insurance companies' policies are a maze thus difficult to understand. From his experience, the representatives at the insurance companies themselves do not fully understand their own policies. His group aims to understand the insurance policies so that they can help those who feel they have been unfairly denied coverage.

Our speakers were all curious as to the effects the new federal health care law will have. The law seems to aim mostly at dealing with issues surrounding insurance yet not much is being heard about the costs at their origin. For example, a medical supply company that does not have much competition could name their own price. So another sound strategy for you may just be the lost art of **negotiating**.

If you would like to learn more about the BAAKP, our forums, and how you can attend, visit our website at www.baakp.org. There you can also find videos of this and our past events. We thank the five speakers for their courage and wisdom in pleasantly presenting their knowledge to a packed audience on this Sunday afternoon.



Bay Area Association of
Kidney Patients

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Contact Information For Our Speakers

Our thanks for this great meeting go out to those who gave freely of their Sunday afternoon to educate our attendees! **Ben Lee**, **Betsy Bucter, RN**, **Sandy White** of Allied Brokers, **Chris Douglas** of the Legal Aid Society of San Mateo County and **Stephanie Thompson** from the Council of Aging. We also wish to thank **Linda Rebiejo-Dawal** from the Washington Hospital Healthcare System for supplying the excellent printed materials. And a special thank you to **Grocery Outlet** of Redwood City for donating the lovely wine gifts for the speakers. As always, we express our gratitude to the **Palo Alto Medical Foundation** for the use of their fabulous conference room and equipment.

Here is the contact information for our speakers:

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Ben Lee
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Kidney & Pancreas Transplant Program
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Panelists talking with audience members after the presentation.

COBRA (Consolidated Omnibus Budget Reconciliation Act): <http://www.dol.gov/ebsa/COBRA.html>

MRMIB (Managed Risk Medical Insurance Board): <http://www.mrmib.ca.gov/index.html>

Other Kidney Support Groups

<p>AAKP American Association of Kidney Patients</p> <p>Has many resources available both on their website & through their publications.</p> <p>3505 E. Frontage Rd. Suite 315 Tampa, FL 33607 800-749-2257</p> <p>www.aakp.org</p>	<p>T.R.I.O Transplant Recipients International Organization</p> <p>Silicon Valley Chapter Meets on the 2nd Thursday of each month at 7:30 pm. El Camino Hospital, Conference Room E, 2500 Grant Road, Mountain View, CA 94040 www.bayareatrio.org 408-353-2169</p>	<p>San Francisco Polycystic Kidney Foundation</p> <p>For general PKD information, call: 1-800-PKDCURE</p> <p>For information about local groups, go to: www.pkdcure.org/sanfranciscochapter</p> <p>For chapter specific questions, please send email to: sanfranciscochapter@pkdcure.org</p>	<p>The National Kidney Foundation of No. California & No. Nevada</p> <p>Has many resources available and sponsors many events. For more info: www.kidneyca.org 415-543-3303</p> <p>National Kidney Foundation www.kidney.org</p>
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Supporting Bay Area
Kidney Patients***

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Please visit our website at
www.BAAKP.org
to make a donation, get
back issues of
our newsletters, and view
videos of our past meetings.
Your help is greatly
appreciated!

Winner of the 2010 Best Kidney Patient Support Group Award from AAKP

SAVE THE DATES!

Educational Events

- **September 18, 2011**

In-Center Hemodialysis

- **January 22, 2012**

The California Transplant Donor Network

- **May 20, 2012**

To be determined

Support Group Meetings

- **October 16, 2011**
- **November 20, 2011**
- **February 26, 2012**
- **March 18, 2012**
- **April 15, 2012**
- **July 15, 2012**

**BAAKP to Begin
Support Group Meetings**

In an effort to further support kidney patients, BAAKP will start holding support group meetings on the 3rd Sunday of the month in the months when we do not have an educational presentation. Meetings will take place at the Palo Alto Medical Foundation at 1:00 pm and last no later than 3:00 pm. (This is the same facility where we hold our educational presentations — just a different room.) Both kidney patients and their friends and family are welcome to attend. No reservation is necessary — just show up!

We will continue to have our educational presentations and to publish this newsletter.

All events will take place at the Palo Alto Medical Foundation, 795 El Camino Real, Palo Alto, CA 94301.

We are also looking for volunteers for the BAAKP Steering Committee. Use your skills and talents to help other kidney patients! The Steering Committee meets the second Wednesday of the month at 6:00 p.m. September through June. Being a member of the Steering Committee is not "all work and no play" — we also share a delicious meal and great ideas to improve the BAAKP.

For more information about any of these events, contact bay.area.kidney@gmail.com or call 650-323-2225.