

# Bay Area Association of Kidney Patients

Affiliated with the National Kidney Foundation

## Kidney Konnections

Volume 1, Issue 4

August 2008  
Summer 2008 Issue

Welcome to the fourth edition of the newsletter for the Bay Area Association of Kidney Patients!

The Bay Area Association of Kidney Patients is a new organization formed to educate and support Bay Area kidney patients.

For questions or comments about this newsletter: [bay.area.kidney@gmail.com](mailto:bay.area.kidney@gmail.com)

Or by mail to  
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## Educational June Meeting About Insurance

By Ben Lee

Healthcare insurance can be a complicated and daunting subject, especially for kidney patients, so the Bay Area Association of Kidney Patients was lucky in having five speakers in attendance on June 22<sup>nd</sup> to talk about this complex subject. The key lesson learned was, as with all healthcare related subjects, we kidney patients must be active in seeking professional advice to help us. The great news is that there are many organizations ready and waiting to help us with our healthcare insurance issues. The speakers at this event introduced us to some of these key resources.

A very important health insurance and Medicare advocacy group available to kidney patients is HICAP (Health Insurance Counseling and Advocacy Program). HICAP is a public, non-profit, volunteer based program offering FREE counseling and advocacy in California. The main message of Christine Tschummi, a HICAP insurance counselor, is to always discuss your insurance, particularly your Medicare options, with HICAP before making any Medicare decisions.

There are lots of rules and regulations surrounding Medicare and Medicare Supplement programs, especially for kidney transplant and dialysis patients. As a free counseling and advocacy program, HICAP counselors can help kidney patients with these issues.

Deanna Dooley, an insurance agent and current Chair of the Sequoia Hospital Foundation, gave us the basics of private insurance. There are two types of private insurance plans: Group Plans (often employer provided) and Individually Purchased Plans.

Most kidney patients wonder what will happen if they lose their group coverage? In most cases,



you are eligible for additional group coverage for up to 36 months under a law called COBRA. After COBRA is exhausted, patients can file for an individual plan under HIPAA. This is the health insurance “portability” law – or the “Guaranteed Issue” Plan, where a patient cannot be denied coverage because of pre-existing conditions. Of course, these plans usually have higher coverage premiums.

According to Deanna the key point to remember is that insurance agents are one of your many possible financial advocates. Talk to your insurance agent to get further details about COBRA, HIPAA, and other options that may be available to you.

Beyond the general topics of health insurance relating to kidney

patients, we also had guest speakers who touched on financial topics specific to services that kidney patients need.

For example, guest speaker Valerie Bobry, a Transplant Specialist from CarePlus, spoke to us about financial issues related to medications. The CarePlus pharmacy is a specialty pharmacy dedicated to the needs of transplant patients. Because they work closely with transplant patients, they are experts in handling the coordination of benefits where primary and secondary insurers are billed for various parts of a service. Also, they

have multiple voucher programs, coupon programs, and patient assistance programs that can help reduce the financial burden for qualifying patients.

If your financial need is related to medications, then Valerie in the San Francisco office of CarePlus can be your resource to help you through medication-related financial issues.

Another financial counseling resource is available through DaVita — a nationwide dialysis service provider. When it comes to dialysis, there are many “tips and tricks” that they can assist you with to get the maximum benefit out of both your group insurance or your Medicare coverage.

The bottom line, when undergoing dialysis, is that you have

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many health insurance decisions to make, and the insurance counselors at Davita can assist you through this process.

Lastly there are also insurance considerations to receiving a kidney transplant. Most renal transplant programs have financial counselors like Debbie Mast, from the Stanford Transplant Center. Debbie spoke to us about some of the financial issues involved with transplants. For example, in the case of potential transplant donors, donor evaluation costs are never billed to the potential donors insurance; instead, costs are billed to the insurance of the potential recipient. Also, if a patient is on a Medicare Prescription drug plan, due to the high cost of transplant medications, patients often hit the infamous Medicare Part D "Donut Hole" of coverage (where medications aren't covered) after the first month of transplant. For all of these issues, if you are going through the Stanford Transplant Program, Debbie can assist you. Debbie will also refer you to a non-Stanford resource if needed (for example, Kaiser, VA, and other major health care providers).

In summary, health care insurance is already a complex topic, and doubly so for kidney patients. Luckily we have a great number of kind people we can count on to help us through the details. As with everything else in managing our kidney conditions, if we take an active approach and reach out for help, the help is there for us.

#### Key Contacts From Our June Meeting:

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This newsletter is not intended to be a substitute for advice from your medical professionals. Please consult your physician or other medical professionals about any changes or additions you make to your kidney care.

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### ***Our Meeting Location Has Changed!***

As you may have noticed, our meetings at Sequoia Hospital have filled the conference room, and a move to larger facilities was inevitable. We thank Sequoia Hospital and all the folks who have assisted us in the use of their facilities this past year.

Fortunately, the Palo Alto Medical Foundation (PAMF) has offered the Bay Area Association of Kidney Patients the use of the Hearst Conference Center, starting with the October 19<sup>th</sup> meeting. PAMF is located at 795 El Camino Real in Palo Alto, directly across from the Stanford Campus. Special thanks go to Steering Committee members Ben Lee and Dr. Toby Gottheiner, both of whom work at PAMF, for facilitating this move!

### ***Other Local Kidney Support Groups & Meetings***

**T.R.I.O**  
**Transplant Recipients International Organization**  
Silicon Valley Chapter  
Meets on the 2nd Thursday of each month at 7:30 pm. El Camino Hospital, Cafeteria Meeting Room, 2500 Grant Road Mountain View, CA 94040  
[www.bayareatrio.org](http://www.bayareatrio.org)  
408-353-2169

**Contra Costa Dialysis Support Group**  
**"Patients Helping Patients"**  
4th Tuesday of each month  
January - October  
Carl's Junior Restaurant  
2280 Oak Grove Rd  
Walnut Creek, CA

**Contact:** Tom and Kathie McClish  
(916) 332-1086 OR Paul and Marie White (925) 934-4883  
**For:** Dialysis patients and their loved ones, staff members

**The National Kidney Foundation**  
(NKF) of Northern California has many resources available and sponsors many events.  
For more info:  
[www.kidneynca.org](http://www.kidneynca.org)  
415-543-3303

# ***BAAKP Raises \$10,000 at NKF Kidney Walk***

*By Ryan Barr*

Members of the **Bay Area Association of Kidney Patients** and their supporters journeyed to downtown San Jose on Saturday June 21st to participate in the 2nd Annual NKF Kidney 5K Walk/ 10K Run. The event was held at City View Plaza and attracted over 3,000 walkers, runners, family members, and friends.

Walkers and runners followed a course throughout downtown San Jose, which started and ended at City View Plaza. Kidney donors and recipients were asked to wear a special orange scarf so they could easily be identified. Many inspirational stories were exchanged throughout the day.

Local merchants donated refreshments and door prizes, the Road Dogs entertained the crowd with live rock music, and the "Kids Zone" provided various activities for the children.

BAAKP members raised \$10,000. The donations will be used to fund activities and events to educate and support Bay Area Kidney Patients and their families.

A good time was had by all. We look forward to seeing you there next year!



***Manning the BAAKP booth are (left to right):***

# Bay Area Association of Kidney Patients

## ***Educating and Supporting Bay Area Kidney Patients***

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*Newsletter publication dates are November, February, May and August  
If you've received an extra copy of this newsletter, please pass it along!*

### **SAVE THESE DATES!**

#### **General Meetings:**

- **October 19, 2008**  
Sunday, 1:00 pm  
**"Solving Skin Problems  
for the Kidney Patient"**
- **January 11, 2009**  
**Topic to be announced**
- **March 29, 2009**  
**Topic to be announced**
- **June 7, 2009**  
**Topic to be announced**

#### **Steering Committee Meetings**

**First Tuesday of  
every month at 6:30 pm**

*If you would like to join us in the  
leadership of this group, we would  
love to have your help.*

*(Call for location)*

**[bay.area.kidney@gmail.com](mailto:bav.area.kidney@gmail.com)  
650-326-2107**

## ***October 19th Meeting to Feature Dr. Brian Cho on Solving Skin Problems for the Kidney Patient***

The Bay Area Association of Kidney Patients looks forward to welcoming **Bryan Cho, M.D., Ph.D.**, dermatologist with the Camino Medical Group in Mountain View to our fall kick-off meeting. Dr. Cho will be discuss kidney patients' skin problems and treatments, concluding with his own research on skin cancer in transplanted patients.



for our meetings and we thank the PAMF for their hospitality (see companion article).

Refreshments will be served and the meeting will also feature time for social interaction and patient support.

The meeting will take place from 1:00-5:00 p.m. on Sunday, October 19<sup>th</sup>, at Palo Alto Medical Foundation, located at 795 El Camino Real, Palo Alto, Ca 94301. Please note that this is a **new location**

**To reserve your seat, email us at [bay.area.kidney@gmail.com](mailto:bay.area.kidney@gmail.com) or call us at 650-326-2107. You may also fax your reservation to 650-327-0178 or mail to BAAKP, Box 2332, Menlo Park, CA 94026-2332.**