

# Navigating dialysis treatment costs

Count on your insurance coordinator to help you:

- /// Understand the cost of dialysis, your insurance coverage and the benefits available to you
- /// Identify secondary coverage and assist with coordination of benefits
- /// Explore resources and assistance that may be available to help minimize healthcare expenses

## Four insurance truths about dialysis

### **1** You don't have to quit your job when you go on dialysis.

Working is a great way to stay active—and keep your insurance coverage. Plus, there are laws that may protect you. Learn more at [FreseniusKidneyCare.com/Workers](https://www.freseniuskidneycare.com/workers).

### **2** You may qualify for assistance if you're above the income limit for Medicaid.

If you don't qualify for Medicaid, other financial assistance programs may be able to help you manage costs. Your insurance coordinator can help identify resources available to you.

### **3** Your home dialysis equipment is likely covered by insurance.

Many insurance plans cover home dialysis equipment. Your insurance coordinator will help you confirm coverage or determine if you need secondary insurance.

### **4** Help may be available if you're feeling overwhelmed by dialysis costs.

Talk to your insurance coordinator about payment options and available resources. He or she can help you figure out next steps. Don't stop dialysis without discussing your options.



## **INSURANCE IS MORE THAN JUST A MONTHLY EXPENSE**

Each insurance plan has different levels of coverage for visit expenses, co-pays, medications and added services or equipment. Review your plan's benefits carefully so you know what to expect—and reach out to your insurance provider if the costs aren't clear to you.

## Key insurance terms explained

**Explanation of Benefits (EOB)**—a statement sent by your health insurance provider that explains which treatment and service charges were covered by insurance and also shows any remaining balance. The EOB is not a bill.

**Primary payer/Secondary payer**—the order of financial responsibility for payers (meaning which insurer pays first) when an individual is covered by more than one insurance plan.

**Coordination of Benefits (COB)**—the determination of which insurance provider pays first when an individual is covered by more than one insurance plan.

**Co-pay/Co-payment**—the fixed out-of-pocket expense you're responsible for paying for appointments, medications or services (e.g., \$15 co-pay per office visit). Co-pays differ from plan to plan.

**Out-of-pocket limit/maximum**—the maximum amount you will have to pay out of pocket for covered medical expenses over the course of a year before insurance covers 100% of the expenses.

**Deductible**—the amount of money you pay out of pocket each year for medical expenses before your insurance starts making payments on claims. Amounts vary by plan and some plans don't require a deductible.

**Co-insurance**—the percentage of insurance costs you are responsible for paying once you've paid your deductible (i.e., your insurance pays 80% and you pay 20%).

**In-network/Out-of-network**—some plans have a preferred network of healthcare professionals, hospitals and pharmacies. Using in-network providers means you'll generally pay less for services because rates have been negotiated with the insurance company. Services by out-of-network providers may be covered at a lower rate or not at all, which costs you more out of pocket.



### More questions?

Learn more about health insurance options at [FreseniusKidneyCare.com/ManagingCosts](https://www.FreseniusKidneyCare.com/ManagingCosts).

## Need financial assistance? We can help.

Ask your financial coordinator or social worker which type of assistance is right for you. Potential resources include:

- /// Social Security
- /// Social Security Disability Insurance (SSDI)
- /// Supplemental Security Income (SSI)
- /// State kidney care programs



### CONSIDER A SECONDARY INSURANCE PLAN

Most people on dialysis choose to have a secondary insurance plan to help cover the costs of dialysis and reduce out-of-pocket expenses. Ask your financial coordinator if it's right for you.