

COVERAGE OPTIONS

for American Kidney Fund Grant Recipients

The American Kidney Fund (AKF) announced it is ending financial assistance funds for Californians in need. Here are alternative options patients can explore. You can contact a specific program for more information.

- **COVERED CALIFORNIA:** Low- or moderate-income Californians may be able to get help buying coverage from Covered California through monthly subsidies that lower premium costs.

Visit <http://www.coveredca.com> or call **1-800-300-1506**

- **MEDI-CAL:** Medi-Cal offers free or low-cost health coverage for low-income California residents. Most people with Medi-Cal pay no premium or co-payments.

Visit <https://www.dhcs.ca.gov/> or call **Covered California** at **1-800-300-1506**

- **MEDICARE:** Medicare is the federal program that provides health care coverage for people who are 65 or older or under 65 with a disability, including End Stage Renal Disease (ESRD). Most people with ESRD are enrolled in traditional Medicare, which includes, Part A (inpatient/hospital coverage); Part B (outpatient/medical coverage); and Part D (prescription drug coverage).

Visit <https://www.medicare.gov/> or call **1-800-MEDICARE (1-800-633-4227)**

- **MEDICARE SUPPLEMENTAL:** A Medicare Supplement insurance plan, also known as Medigap, fills in some of the gaps in Medicare Part A and Part B coverage. This includes deductibles, copayments, and coinsurance. Individuals under 65 with ESRD may not be eligible for this type of coverage.

Visit <https://www.medicare.gov/supplements-other-insurance> or call **HICAP** at **1-800-434-0222**

- **MAJOR RISK MEDICAL INSURANCE PROGRAM:** The Major Risk Medical Insurance Program (MRMIP) is for Californians who are unable to obtain coverage in the individual health insurance market because of a pre-existing condition. If you have Medicare solely because of ESRD, you can apply for this program to supplement your Medicare.

Visit <https://www.dhcs.ca.gov/> or call **1-800-289-6574**

How to get help with your health coverage options

The California Department of Managed Health Care (DMHC) provides assistance to all California health care consumers through the DMHC Help Center. The Help Center helps consumers better understand their health care rights, explains health care benefits and resolves health plan issues. Assistance is available in all languages and all services are free. Contact the DMHC Help Center by calling **1-888-466-2219** or visit www.HealthHelp.ca.gov.

The California Department of Insurance (CDI) regulates health insurance policies in the state of California. CDI's Consumer Complaint Center helps consumers resolve complaints against their health insurers. Contact the CDI Consumer Complaint Center by calling **1-800-927-4357** or visiting <http://www.insurance.ca.gov/>

The Health Consumer Alliance (HCA) offers free assistance by phone or in person to help people who are struggling to get or maintain health coverage and resolve problems with their health plans. If you are concerned about your immigration status, the HCA provides free, confidential consultation and information. Contact the HCA at **1-888-804-3536** or visit <https://healthconsumer.org/>

More information on Medicare

The Health Insurance Counseling and Advocacy Program (HICAP) provides free, confidential one-on-one counseling, education, and assistance to individuals and their families on Medicare, Long-Term Care insurance, other health insurance related issues, and planning ahead for Long-Term Care needs. HICAP also provides legal assistance or legal referrals when dealing with Medicare or Long-Term Care insurance related issues. To find your local HICAP Office, please call **1-800-434-0222** or visit www.aging.ca.gov/hicap/

Frequently Asked Questions (FAQs)

- **Q: Does the AKF need to leave California?**

A: No. Assembly Bill (AB) 290 (2019) allows for the AKF to continue providing assistance in California. AB 290 includes a type of “grandfathering” protection for individuals currently receiving premium assistance. Specifically, financially interested entities that were providing premium assistance to enrollees prior to October 1, 2019 may continue to make premium payments on behalf of those enrollees without complying with the bill, unless the enrollee changes health plans on or after March 1, 2020.

- **Q: The AKF says that AB 290 conflicts with federal law, citing an Advisory Opinion from the U.S. Department of Health and Human Services Office of Inspector General. Is this accurate?**

A: No. The State is confident AB 290 is consistent with federal law, and is vigorously defending the AB 290 in litigation. The Advisory Opinion that AKF cites, Advisory Opinion No. 97-1, was issued more than 20 years ago and does not address AB 290. In fact, that Advisory Opinion specifically says that its analysis “is limited in scope to the specific arrangement” considered in that Advisory Opinion, “and has no applicability to other arrangements.”

Moreover, attorneys who have studied the issue—including the State’s Legislative Counsel—have concluded that AB 290 is consistent with the reasoning underlying Advisory Opinion No. 97-1. To the extent AKF disagrees, AB 290 itself provides that AKF could address that concern by seeking a new Advisory Opinion addressing AB 290. To date, AKF has not done so.

- **Q: Do people currently receiving assistance from the AKF need to do something before January 1, 2020, when the AKF is saying they will stop all assistance in California?**

A: Yes, these people need to take action to ensure they have continued health coverage. People impacted by the AKF decision to end assistance in California have other coverage assistance options. See the front page of this fact sheet for information on how to get help with other health coverage options.

- **Q: If someone receiving assistance from the AKF has End Stage Renal Disease (ESRD), what should they do so they can continue to receive regular dialysis treatment?**

A: Most, if not all, ESRD patients qualify for Medicare regardless of age. See the front page of this fact sheet for information on how to get help with other health coverage options.

- **Q: If someone receiving this assistance from the AKF has ESRD, what should they do to ensure this doesn’t impact their transplant eligibility?**

A: Questions related to transplant eligibility should be directed to the hospital or facility overseeing the patient’s care.