

Medicare for Children with End-Stage Renal Disease

Getting Started



Medicare

Let's get started

Finding out your child has End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant) is hard. You may have questions about their health condition and treatment options. Your child's doctors, nurses, social workers, dietitians, and dialysis technicians make up their health care team. This team can help answer questions you may have.

You may also be concerned about paying for the health care costs that come with ESRD. Medicare can help cover your child's health care costs. Even if you already have other health coverage, enrolling your child in Medicare because of ESRD can help them continue to get the care they need if you lose your other coverage in the future. Medicare covers most ESRD-related services.

If your child has ESRD, you and your child can choose either Original Medicare or a Medicare Advantage Plan when deciding how to get Medicare coverage.

Visit [Medicare.gov/basics/end-stage-renal-disease](https://www.Medicare.gov/basics/end-stage-renal-disease) to learn more about coverage options for people with ESRD.

How do I know if my child is eligible?

One of these conditions must apply to **you**:

- You (or your spouse) have earned at least 6 credits within the last 3 years by working and paying Social Security taxes.
- You (or your spouse) are getting, or are eligible for, Social Security or Railroad Retirement Board benefits.

AND

One of these conditions must apply to **your child**:

- Your child needs regular dialysis because their kidneys no longer work.
- Your child had a kidney transplant.

Note: A child is defined as an unmarried person younger than 22 (or between 22–26 if they meet certain requirements). Also, they must be your biological child, legally adopted child, stepchild (for at least one year), or a grandchild or step-grandchild (in some cases).

How do I sign my child up for Medicare?

If your child is eligible for Medicare, you or your child (if age 18 or older) must fill out an application to sign up for Medicare. They must also meet the required waiting period (unless an exception applies).

To sign up for Medicare, or to get more information about eligibility, contact your local Social Security office. You can call Social Security at 1-800-772-1213 to make an appointment. TTY users can call 1-800-325-0778. If you visit your local Social Security office, you might be asked to bring these documents:

- Your child's birth certificate and Social Security card.
- Your Social Security card.
- CMS Form 2728 ("End Stage Renal Disease Medical Evidence Report Medicare Entitlement and/or Patient Registration"). You can get this form from your child's doctor or dialysis unit, or by visiting [CMS.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS2728.pdf](https://www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS2728.pdf).

Medicare covers most kidney dialysis and kidney transplant services. These may be called pediatric dialysis and transplant services.

If your child gets Original Medicare, they'll need Medicare Part A (Hospital Insurance), Medicare Part B (Medical Insurance), and possibly Medicare drug coverage (Part D) to get the full benefits available to them.

If your child joins a Medicare Advantage Plan, they'll get the full benefits available under Medicare for people with ESRD. Read their plan materials or call their plan for more information. Before you join a plan, you may want to check with your providers and the plan you're considering to make sure the providers are in the plan's network.

When will my child's Medicare coverage begin?

Your child's Medicare coverage will usually start on the first day of the fourth month of their dialysis treatments.

Kidney dialysis

Part A covers dialysis treatments when your child is in the hospital. Part B helps pay for these dialysis services:

- Outpatient dialysis treatments & doctors' services (in a Medicare-certified dialysis facility or your home)
- Home dialysis training, equipment, and supplies
- Certain home support services
- Most drugs for outpatient and home dialysis
- Other services that are part of dialysis (like laboratory tests)
- Dialysis when you travel in the U.S. and use a Medicare-certified facility

Note: In most cases, Medicare doesn't pay for transportation to dialysis facilities unless it's a medical emergency that requires an ambulance.

Kidney transplant

Part A covers these transplant services:

- Inpatient services in a Medicare-certified hospital
- Kidney registry fee
- Laboratory and other tests to evaluate your child's medical condition and the condition of potential kidney donors
- The costs of finding the proper kidney for your child's transplant surgery (if there's no kidney donor)
- Certain cost of care for your child's kidney donor
- Blood

Part B helps pay for these transplant services:

- Doctors' services for your child's kidney transplant surgery
- Doctors' services for the kidney donor during their hospital stay
- Transplant drugs (also called immunosuppressive drugs) for a limited time after your child leaves the hospital following a transplant)
- Any additional hospital care for your child's donor, in case of documented problems due to the transplant surgery
- Blood

Does my child need Medicare drug coverage (Part D)?

Medicare also offers drug coverage for everyone with Medicare, generally for an additional cost (premium). Medicare drug coverage includes immunosuppressive and oral-only drugs if Part B doesn't cover them. To get drug coverage for your child with ESRD, they must have Part A or Part B coverage, and join a Medicare drug plan during an enrollment period. These plans are run by private insurance companies or other companies approved by Medicare. Each plan can vary in cost and drugs covered.

If your child's in a Medicare Advantage Plan with drug coverage, they'll get drug coverage through their plan, and can't join a separate drug plan.

When will my child's Medicare coverage end?

If your child only has Medicare because of ESRD and doesn't qualify for Medicare for another reason, their Medicare coverage will end:

- 12 months after the last month of dialysis treatments
- 36 months after the month of a kidney transplant

Medicare coverage will resume if your child meets certain conditions.

Note: Medicare offers a Part B benefit that helps pay for your child's immunosuppressive drugs beyond 36 months, if they don't have, or expect to enroll in certain types of other health coverage. This benefit only covers immunosuppressive drugs and no other items or services. **It isn't a substitute for full health coverage.** Visit [Medicare.gov/basics/end-stage-renal-disease](https://www.Medicare.gov/basics/end-stage-renal-disease) to learn more.

What will I pay for my child?

What you pay depends on the type of coverage you have and the services you get. If you have Original Medicare, Part A pays for inpatient hospital services, and you pay a one-time yearly deductible and coinsurance.

For Part B services, Medicare generally pays 80% of the Medicare-approved amount, after you pay the Part B yearly deductible. You pay the remaining 20% coinsurance. This is in addition to the Part B monthly premium. If your child has other health coverage, the costs may be different.

For dialysis services covered under Part B, the amount you pay may depend on your child's age and the type of dialysis they need.

If your child is in a Medicare Advantage Plan, the costs may be different. Read the plan materials, or contact the plan to get cost information.

Other ways to pay health care costs

In addition to Medicare, your state may have programs that help cover your child's health care costs. Visit [Medicare.gov/talk-to-someone](https://www.medicare.gov/talk-to-someone), or call 1-800-MEDICARE (1-800-633-4227) to get the phone number for your State Medical Assistance (Medicaid office). TTY users can call 1-877-486-2048.

Know your rights

If your child has Medicare, they have certain guaranteed rights to help protect them, including the right to appeal decisions about health care payment or services. Whether they have Original Medicare or a Medicare Advantage Plan, they have the right to file appeals and complaints (grievances). ESRD Networks and State Survey Agencies work together to help you with complaints about your child's dialysis or kidney transplant care. Call 1-800-MEDICARE to get the phone numbers for your State Survey Agency or ESRD Network.

Get more information

Visit [Medicare.gov](https://www.medicare.gov), or call 1-800-MEDICARE to learn more about Medicare and ESRD.

- For eligibility, coverage, and cost information, visit [Medicare.gov/basics/children-and-end-stage-renal-disease](https://www.medicare.gov/basics/children-and-end-stage-renal-disease).
- To find a Medicare-certified dialysis facility in your area, visit [Medicare.gov/care-compare](https://www.medicare.gov/care-compare).
- For free health insurance counseling and personalized help, visit [shiphelp.org](https://www.shiphelp.org) to get the phone number for your State Health Insurance Assistance Program (SHIP).
- To get a report on a particular dialysis facility, call your State Survey Agency.
- For more information on dialysis and transplants, or to file a complaint, call your state's ESRD Network.



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"Medicare" for Children with End-Stage Renal Disease: Getting Started" isn't a legal document. More details are available in the "Medicare Coverage of Kidney Dialysis & Kidney Transplant Services" booklet. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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