

Do you have End Stage Renal Disease and Medi-Cal?

End-Stage Renal Disease (ESRD) is a medical condition in which a person's kidneys cease functioning on a permanent basis, leading to the need for a regular course of long-term dialysis or a kidney transplant to maintain life.

If you have ESRD you may be able to enroll in Medicare for your primary health insurance coverage, even if you are under age 65. This fact sheet explains who is eligible for Medicare, how to enroll, and who can help you. It also explains why having both Medicare and Medi-Cal benefits together can provide you with the services you need.

If you have Medi-Cal only and qualify for Medicare because you have ESRD, DHCS recommends that you apply for Medicare.

You can get help applying for Medicare by contacting your [local Social Security Administration office](#).

Also, the Health Insurance Counseling and Advocacy Program (HICAP) may help you apply for Medicare. To find a HICAP office in your area, call 1-800-434- 0222 or visit the California Department of Aging [website](#).

Understanding My Coverage Options

Am I eligible for Medicare?

If you are an individual who is under age 65 and has ESRD, you may be entitled to Medicare Part A (Hospital insurance), Part B (Medical insurance), and Medicare Part D (Medicare drug coverage) for full benefits based on your age if all the following applies:

- Your kidneys no longer work.
- You need regular [dialysis](#) or have had a [kidney transplant](#).
- One of these applies to you:
 - You have the required number of Social Security work credits. (The amount needed depends upon your age).

- You are already getting or are eligible for Social Security or Railroad Retirement benefits.
- You are the spouse or dependent child of a person who meets either of the requirements listed above. Divorced spouses (dependent on how long they were married to the earner) and widows/widowers can qualify. They are considered spouses.

Medicare Eligibility: Citizenship and Immigration Status

U.S. citizens and lawfully present noncitizens who have the required amount of Social Security working credits, may qualify for premium-free Part A Medicare. Those under the age of 65 with ESRD, may be eligible for premium-free Part A if they have the required number of work credits. Once enrolled in Medicare (if eligible), citizens and lawfully present noncitizens may get Medicare coverage through Original Medicare (Part A and Part B) and enroll in a Medicare Advantage (Part C) or prescription (Part D) plan.

Those age 65 and older who do not have sufficient Social Security work credits, and who are lawfully present, can receive premium Part A (Part B-only) benefits, if they meet certain immigration and residency requirements.

I have Medi-Cal, why should I enroll in Medicare?

If you have Medi-Cal only and qualify for Medicare because you have End Stage Renal Disease, DHCS recommends you apply for Medicare so that you are covered by both Medi-Cal and Medicare. DHCS pays for Medicare Part B premiums for qualified Medi-Cal beneficiaries, at no cost, when any share of cost is met.

Medicare-Covered Dialysis Services

Medicare may cover inpatient dialysis treatments, outpatient dialysis treatments and doctors' services, home dialysis training, home dialysis equipment and supplies, certain home support services, monthly visits for home dialysis, most drugs for outpatient or home dialysis, other services and supplies that are part of dialysis, and dialysis when you travel in the U.S.

Common dialysis drugs Medicare covers include:

- Heparin
- Protamine
- Topical anesthetics
- Erythropoietin Stimulating Agents

Kidney Transplant

Medicare covers your kidney transplant only if it is completed in a hospital that is Medicare-certified to perform kidney transplants. Medicare also covers doctor services for surgery before, during, and after the surgery (including services of the kidney donor during their hospital stay). Medicare also covers transplant drugs for a limited time after you leave the hospital.

Enrolling in Medicare

How do I enroll in Medicare if I have Medi-Cal and ESRD?

If you are eligible for Medicare because of ESRD and you qualify for Part A, you can also get Part B. DHCS recommends you apply for Medicare. But, you will need both Part A and Part B to get the full benefits available under Medicare to cover certain dialysis and kidney transplant services. You can sign up for Part A and Part B by [contacting your local Social Security office](#) or by calling Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.

You may also obtain a copy of the [Application for Hospital Benefits for Individuals with End Stage Renal Disease \(CMS-43\)](#) to understand the questions you will be asked.

Your provider and/or dialysis center should send the *End-Stage Renal Disease Medical Evidence Report Medicare Entitlement and/or Patient Registration* form (CMS-2728) to Social Security verifying that you have ESRD and stating your treatment needs. If you are unable to enroll on your own due to illness, a family member or designated party can enroll in Medicare for you. Please ask for an ESRD specialist when enrolling into Medicare at your local Social Security office.

What are my Medicare enrollment options?

Original Medicare	Medicare Advantage Plan
<ul style="list-style-type: none">• Original Medicare includes Part A and Part B.• You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).• You can use any doctor or hospital that takes Medicare, anywhere in the U.S.	<ul style="list-style-type: none">• A Medicare Advantage Plan is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.• Some Medicare Advantage Plans also offer extra coverage, like vision, hearing and dental services.

Original Medicare	Medicare Advantage Plan
	<p>In many cases, you will need to use health care providers who participate in the plan's network and service area and prior authorization may be required. Before you join a plan, you may want to check with your providers and the plan you are considering to make sure the providers you currently see (like your dialysis facility or kidney doctor) or want to see in the future (like a transplant specialist) are in the plan's network. Contact your plan for specific information.</p>