Insurance Agency Discusses Kidney Transplants And Immunosuppressant Drugs Under Medicare

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Boomer Benefits, based in Fort Worth, Texas, has published a new blog post on their website. Titled ?Kidney Transplant & Medicare 2023: Immunosuppressant Drugs,? it takes a look at the aspects of care that will fall under Medicare services. Learn more here: boomerbenefits.com/new-to-medicare/medicare-cost/.

The Centers for Medicare & Medicaid Services (CMS) recently revealed the 2023 Medicare premium and deductibles. Although the modifications brought a reduction in the Part B premium, people with End-Stage Renal Disease (ESRD) were in for an even bigger shock. When a person has ESRD, their kidneys quit working, necessitating long-term dialysis or a kidney transplant requiring immunosuppressant medications. The immunosuppressant drug coverage offered to ESRD Medicare recipients will alter in the coming year. Most people are eligible for Medicare at age 65, although some may be able to get it younger if they are Social Security disabled or have ESRD. If an insurance claimant has ESRD, there is no age limit when it comes to Medicare eligibility.

An individual would qualify for Medicare if they meet all the following criteria: they have kidneys which do not work; are the recipient of a kidney transplant or in need of regular dialysis, if they have worked and met the required time under Social Security, the Railroad Retirement Board or as a government employee; if they are receiving or are eligible for Social Security or Railroad Retirement benefits and so on. If a patient meets the given criteria, they are eligible for Medicare Part A (inpatient) and Part B (outpatient).

The Medicare process is slightly different when a person becomes eligible due to ESRD. For example, if someone qualifies for Medicare because of ESRD and but they do not enroll immediately, their coverage can become retroactive and start up to 12 months before the month they applied. If a person starts dialysis and enrolls in Medicare, their coverage should start on the first day of the fourth month of receiving dialysis treatment. However, coverage could begin as early as one month if certain criteria are met. If a patient or their spouse is actively working and covered by the employer?s group plan, the plan will be primary coverage, and Medicare will be secondary for 30 months. The employer?s size does not matter in this case. After 30 months, Medicare will become the primary insurance. Medicare will end 12 months after a patient stops receiving dialysis treatment, and if a patient receives a kidney transplant, Medicare will stop 36 months after the transplant. If a patient needs dialysis again in future, they can re-enroll in Medicare.

Immunosuppressive medications reduce the risk of a person?s body rejecting a transplanted organ, such as a kidney. After receiving a transplant, a patient must take these medications for the rest of their life, so understanding how health insurance will cover them is crucial. Original Medicare Parts A and B typically do not cover prescriptions a person would pick up at the pharmacy. For prescription drug coverage, a patient must enroll in a Part D drug plan offered by private insurance carriers. The Part D plan should go into effect simultaneously as Part A and Part B if they apply in the three months prior, or it can begin the first month after they sign up if they enroll in the three months after. However, Medicare Part B will cover transplant medications, such as immunosuppressant drugs and others they must take for dialysis. The blog posts provide more in-depth information regarding immunosuppressant medication and insurance premiums as well.

Founded in 2005 in Fort Worth, TX, Boomer Benefits is an award-winning insurance agency for national insurance carriers such as Blue Cross Blue Shield, Aetna, Cigna, Mutual of Omaha and many other A-rated carriers. They are licensed in 49 states and have become experts in Medicare ? and they provide their knowledge and assistance to their communities for free. To learn more about Boomer Benefits and the resources they offer, interested parties may visit the company?s website or contact their team via phone or email.

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