interwell health

Dialysis and insurance options

Health insurance coverage may feel overwhelming if you're just starting dialysis. Your care team is here to support you and answer your questions.

Before starting treatment

Before you begin dialysis, it's important to understand your insurance coverage. Helpful resources to answer your questions and help you understand benefits include:

- Your care team including the social worker
- Your insurance provider
- The social security office
- Your employer's human resources department

Insurance coverage options

Insurance companies, including Medicare, Medicaid, Employer Group Health Plans, and commercial insurance providers, cover dialysis treatments. If you are under 65 and receiving dialysis treatments, you are eligible for Medicare.

You may have to pay some costs like premiums, co-pays, and deductibles. However, some dialysis providers can help you with these costs if you need it. You also may be eligible for additional insurance coverage and help paying for your insurance premiums.

Kidney transplant insurance coverage

Most insurance companies will cover transplants. Depending on your location, you may need to contact your insurance provider to understand coverage. If you were not previously on Medicare, you will be eligible for Medicare the month that you are admitted to a Medicare-certified hospital to receive a transplant. The benefits coordinator at the transplant center can help answer your questions.

We're here to help

Your care team can help answer your insurance questions.
Reach out for any support you need.

This serves only as a guide. Talk with your healthcare provider for more information based on your health needs.