

The Human Effects of Charitable Premium Assistance



Jeff and Mary are both under age 65 and live on a fixed income of \$1500 per month. They qualify for Medicare due to the End Stage Renal Disease Medicare benefit.



Mary receives help from Charitable Premium Assistance (CPA) for a Medicare secondary insurance plan

- ✓ Mary's Medicare Part B premium is \$135.50 per month.
- ✓ Mary's Medicare secondary insurance (Medigap) requires a premium payment of \$722.85 per month of which CPA covers 100%.
- ✓ Mary has a Medicare Part D drug coverage premium of \$75 per month with a \$25 copay for each of her 10 prescriptions.
- ✓ With CPA, Mary is able to pay for her Medicare premiums and afford her prescriptions.
- ✓ Mary has no out of pocket responsibility by having Medigap coverage.
- ✓ With CPA, Mary spends a total of \$310 per month on medical costs.



Jeff DOES NOT receive help from Charitable Premium Assistance for a Medicare secondary insurance plan

- ✗ Jeff's Medicare Part B premium is \$135.50 per month.
- ✗ Jeff's Medicare secondary insurance (Medigap) requires a premium payment of \$722.85 per month.
- ✗ Jeff has a Medicare Part D drug coverage premium of \$75 per month with a \$25 copay for each of his 10 prescriptions.
- ✗ Without CPA, Jeff is at risk of losing his Medigap due to a fixed income. He will be responsible for 20% of all Medicare approved services, estimated at over \$900 out of pocket per month.
- ✗ Without CPA or Medigap, Jeff spends over \$1800 per month in medical services, more than his income.

Missing just one dialysis treatment increases patients' risk of death by 30 percent.

CPA is a lifeline for dialysis patients that helps pay for treatment and enables patients to have a say in their healthcare choices.