Tips from Social Workers for Kidney Patients

The Ohio State University Medical Center provides a social worker to work closely with you while you are in the hospital during the acute and chronic phases of end stage renal disease (ESRD).

Social workers in the hospital can help you with many issues:

- Adjusting to dialysis
- Advance directives
- Transportation and travel resources
- Financial and personal problems
- Receiving home care or nursing facility care

You will also be assigned a social worker at your permanent dialysis center once you are discharged from the hospital.

Transportation

Transportation is a concern for most people on dialysis. While resources vary from county to county, some options do exist.

- If you qualify for Medicaid, you may be eligible for a cab, ambulette or ambulance transportation.

- If you are over 60 years old and a Franklin County resident, Senior Options may be able to assist with cab or ambulette transportation.
  - Delaware County has a similar program, Senior Choices, which also provides medical transportation for those 60 years of age or older. Your social worker can assist you with referrals to these organizations.

Learn more about your health care.
• COTA – Project Mainstream can also provide van transportation to those who qualify. A social worker or other health care provider can assist you in the application process.

Medicare does not pay any form of transportation unless the patient is “bed bound” and in an extended care facility. Typically, Medicare will not pay for ambulance transportation from a private residence to an outpatient dialysis facility. Talk with family, friends, co-workers and church members for assistance. Dialysis centers do not provide transportation.

**Advance Directives**

Advance Directives are legal documents that spell out a person’s wishes regarding future healthcare. Having an Advance Directive such as a Living Will or Healthcare Power of Attorney lets everyone know what to do if you become unable to communicate your wishes. Your social worker can further explain and assist with completing these forms if desired. **This is not a do not resuscitate (DNR) order!**

If you decide not to complete an Advance Directive, your doctor will contact the people listed below to make health care decisions for you if you can no longer do so:

• Your guardian
• Your spouse
• An adult child
• Your parents
• An adult sibling

You can cancel or change any Advance Directives at any time. Simply destroy the old one and complete a new form. Tell everyone and give a current copy to all involved, including your doctor. The dialysis unit should have a copy of the Advance Directive with your chart. Have a copy with you for each admission to a hospital.

**Treatment Options**

There are several types of dialysis treatment options for end stage renal disease. Not every treatment is appropriate for every patient. You may be started with an outpatient center for hemodialysis. Talk with your doctor to discuss the best treatment plan for you.
**Conventional Hemodialysis**

Hemodialysis is the most common treatment chosen by patients. For this option patients visit kidney dialysis centers 3 times per week. Treatment time is usually 3 to 4 hours per visit.

**Home Hemodialysis**

Home Hemodialysis is dialysis provided in the home setting. Hemodialysis can happen over several hours during the day or at night when sleeping. Training is often 3 to 8 weeks and usually requires a partner at home for assistance. This treatment is not available at every dialysis center.

**Peritoneal Dialysis**

Peritoneal Dialysis can be done at home, work or while traveling. Peritoneal Dialysis (PD) uses the thin membrane which lines the abdomen to perform dialysis. One form is continuous ambulatory peritoneal dialysis or CAPD. This is an exchange or treatment performed when a cleansing fluid, called dialysate, is put into the patient through a PD catheter. The fluid is exchanged, or put into the peritoneal area and then after waiting several hours, it is removed. Exchanges occur 3 to 4 times daily. PD can also be done over night while you sleep. This is called continuous cycling peritoneal dialysis or CCPD. Training for both form of PD will take several weeks. Trained PD nurses are often available 24 hours a day to answer questions and help with problems.

**Information for Hemodialysis Patients**

Each patient will meet with a social worker while they are in the hospital to discuss starting dialysis at an outpatient hemodialysis unit. The social worker will make arrangements for you to receive dialysis at a local outpatient dialysis unit. Every effort will be made to get you placed in a unit closest to where you live and work and at a time you prefer. However, there is a great demand for dialysis chairs in the community. You may be asked to dialyze at a unit not of your preference until another chair becomes available at the site you prefer. In addition, dialysis center options are at times based on the locations which your Nephrologist visits and/or on your type of insurance coverage.
Financial Issues

Your social worker is your best resource in sorting through the complicated insurance issues with ESRD. They can help link you to resources.

Commercial Insurance:

It is difficult to get private insurance with a pre-existing chronic condition. The Department of Insurance publishes a list of HMO providers who offer open enrollment once a year to individuals with a pre-existing condition. This is medical insurance only and does not cover medicines. Premiums may be high. Call your local Department of Insurance for more details.

In order to ensure full insurance coverage, you should sign up for Medicare Part B. Your social worker at your outpatient dialysis unit will assist you in completing this application at your first outpatient appointment, once you have been discharged from the hospital.

Medicare:

Since 1972, patients with End Stage Renal Disease (ESRD) who meet Social Security criteria are eligible for Medicare. There are no age restrictions, but you must have worked and paid into social security, as determined by Medicare regulations. If you do not meet the work history requirements, you may qualify under your spouse’s benefits.

- **Part A** covers 80% of inpatient hospital care, skilled nursing home care, skilled home care and hospice. There is a deductible you must meet each benefit period.
- **Part B** covers 80% of outpatient dialysis services, doctor’s visits, outpatient therapy, x-rays, monthly labs and CAPD supplies. Part B is optional and has a monthly premium.
- **Part D** is prescription drug plans that add coverage to the original Medicare plan. Your costs will vary depending on your financial situation and which plan you select.

If I already have medical insurance, why do I need Medicare?

ESRD is a chronic, lifelong disease. It may interfere with your ability to maintain full-time employment and health insurance benefits. In addition, after 30 months of treatment your employer will require you to have Medicare coverage if you are eligible.
Medicaid:
Medicaid is a medical assistance program based on financial need and disability. An application for this program can be completed at your local Department of Human Services office. If you qualify for this program you will receive assistance with any insurance co-payments, medicines and transportation.

Social Security Disability Income (SSDI):
If you are under 65 years of age and have enough work credits in social security, you may qualify for SSDI benefits. All dialysis patients qualify for SSDI if they have worked in the past 5 years. You will need to contact your local social security office and apply for these benefits. You can call 1-800-772-1213 to locate your local office.

Supplemental Security Income (SSI):
SSI is an income replacement program for low-income disabled people. As with SSDI, you should contact your local social security office to apply for benefits and determine eligibility. Call 1-800-772-1213 to locate your local office.

Other Kinds of Health Insurance:
- **Employee or Retiree Coverage from an Employer**
  This type of insurance is sometimes offered to employees and retirees of a particular company where they do or did work. Generally, these plans have better rates than if you buy a plan on your own.

- **Medigap Insurance**
  This is an insurance policy that fills in the gaps of Medicare. You must have Medicare to buy a Medicare gap policy. Generally, these policies are only available to people over 65. Some policies are available to people under the age of 65 with ESRD, but may cost you more money. Call your State Health Insurance Assistance program for more information about Medigap insurance (614) 644-3458 in Ohio.

- **Medicare Advantage Plans**
  Medicare Advantage Plans include health plan options that are part of the Medicare program. You usually get all your Medicare covered health care through that plan including drug coverage. Examples are HMOs, PPOs, private fee for service plans, and Medicare special needs plans.
Veteran Administration Benefits

If you are a veteran, the US Department of Veteran Affairs can help you pay for ESRD treatment. Call 1-800-827-1000 to verify benefits.

Internet Resources

These organizations may be able to assist you with material resources as well as educational resources:

- **National Kidney Foundation (Central Ohio branch):** 1373 Grandview Ave. Suite 200 Columbus, OH 43212; (614) 481-4030; Website: [www.nkfofohio.org](http://www.nkfofohio.org).
- **American Kidney Fund:** 6110 Executive Blvd Suite 1010 Rockville, MD 20852; 1-800-638-8299; Website: [www.kidneyfund.org](http://www.kidneyfund.org).
- **The Renal Network** (for people in Ohio, Kentucky, Illinois and Indiana): 911 E. 86th St., Suite 202, Indianapolis, IN 46240; 1-800-456-6919; Website: [www.therenalnetwork.org](http://www.therenalnetwork.org).
- **American Association of Kidney Patients:** 3505 E. Frontage Road, Suite 315, Tampa, Florida 33607; 1-800-749-2257; Website: [www.aakp.org](http://www.aakp.org).
- **Medicare:** To find out more about government benefits: 1-800-633-4227. Website: [www.medicare.gov](http://www.medicare.gov).

There are also newsletters and magazines available at the dialysis centers that you and your family may find helpful.

Talk to your doctor or others on your health care team if you have questions. You may request more written information from the Library for Health Information at (614) 293-3707 or email: health-info@osu.edu.