

# Charitable Premium Assistance:

## “The New Preexisting Condition”

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### Q: What is charitable premium assistance (CPA)?

A: CPA programs are run charitable organizations, to help low-income chronic disease patients afford their health insurance.

### Q: Who benefits from CPA programs?

A: Low-income kidney disease patients (as well as other chronic disease patients) and their families.

### Q: Why are insurance companies opposed to CPA programs?

A: Chronic disease patients, especially kidney patients, are costly to insure. These patients are more likely to:

- Visit the doctor more frequently
- Rely on medication and treatment to mitigate painful, disease-related symptoms
- Have multiple co-morbidities

Additionally, kidney patients require a unique treatment - dialysis - three or four times a week to stay alive. CPA programs help kidney patients afford this lifesaving treatment.

Insurance companies across the nation are rejecting CPA payments from charities, jeopardizing access to lifesaving care for low-income kidney patients and others

Most low-income kidney patients rely on Medicare for health care coverage, and use charitable assistance to help afford their premium.

Being a kidney patient on Medicare comes with a few strings attached:

Unless the patient is over the age of 65, coverage ends **30 MONTHS** after a transplant even though a transplant is not a cure

Medicare only covers **80%** of patient costs, leaving the patient to figure out how to pay the remaining **20%**

The average kidney patient on Medicare still faces annual out-of-pocket costs of more than **\$7,000**, not including premiums

Charitable assistance helps patients afford their health care, assisting patients with :

✓ Private insurance    ✓ Medigap plans    ✓ Medicare

Charitable assistance serves a single purpose:  
Helping low-income chronic disease patients afford their lifesaving health care.

**Let charities be charitable!**