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3) **What are the qualifications for Social Security Disability Income (SSDI) and when should I apply?**

SSDI is a federal program for people who are unable to work due to a serious medical condition which is expected to last for at least one year.

To qualify for benefits you must have worked in jobs that paid Social Security taxes, and have a medical condition that meets Social Security's definition of disability.

The benefit amount is based on how much you paid into Social Security when you were working. It may take several months to hear if you are approved for SSDI. If you do qualify benefits will not begin for six months. You can apply for SSDI by scheduling an interview at your local Social Security office or over the phone.

If you think you may qualify for SSDI, talk with your doctor. Your physician's support is critical to supporting your SSDI application.

If you are on SSDI and your health improves or you receive training in another field, you may want to return to work. Social Security Administration has incentives for people to transition back to work and still receive benefits.

For further information go to the Website at www.socialsecurity.gov or call (800) 772-1213.

Patient Exercise Questionnaire

Thanks to all of you who completed the exercise questionnaire. We received over 1300 questionnaires back! Most responders felt that exercise was important and about 60% said they exercised regularly. Those that did not exercise regularly said they did not because they were tired and not motivated. What most patients who did exercise regularly noticed was improved energy and strength. We did find that there is a significant positive correlation between talking to patients about exercising and patients exercising. Most responders reported that "encouragement from their doctor" was most likely to get them to exercise.


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Common Concerns

News and Information



For kidney patients and their families

Welcome to our first edition of Common Concerns for 2008. This issue provides resources on many different topics, including "Ask the Social Worker" and upcoming National Kidney Foundation events. We hope you find this helpful and enjoyable to read. *Judith McLaughlin, Consumer Committee Chair*

Ask the Social Worker...

Sheila Maybanks is an experienced nephrology social worker who works with dialysis patients in several DaVita clinics in Network 11.

- 1) **Can I travel on dialysis?** Travel can be wonderful and generally people on dialysis can travel safely and without too much hassle! Some issues to consider:
- Your doctor's approval. Your general health and special conditions where you travel, such as altitude, may be a concern.
 - Availability of treatment. Not all areas have access to dialysis units. Some units stay full and are unable to accept visitors. Areas with a lot of tourism generally have transient dialysis available, but they may require several weeks notice.
 - Paying for it. Medicare generally does cover within the U.S. but not for foreign medical care. Some insurance policies will not cover out of their area, or will pay at a lower rate, and Medical Assistance programs will not typically pay for care in another state.

So... if you are going to travel:

- Check with your doctor
- Check with your insurance company
- Go to www.medicare.gov/dialysis (Dialysis Facility Compare), www.dialysisfinder.com or www.globaldialysis.com to find dialysis units in your destination city.
- Ask your social worker or your unit coordinator to help with contacting units, checking space availability and faxing your medical records.

2) **As a dialysis patient do I need to apply for Medicare? What are the benefits?**

Medicare is a health insurance program for people 65 and older, and for people with disabilities including End Stage Renal Disease, who have worked long enough to meet the eligibility requirements specified

by Medicare. You may be eligible for Medicare benefits if you are the spouse or dependent child of a person who qualifies. The following are brief descriptions of Medicare A, B and D.

- **Part A** helps pay for hospital costs and some extended care.
- **Part B** helps pay for doctor services, outpatient services and for dialysis.
- **Part D** helps pay for medication.

If you have no health insurance or limited benefits, such as a health savings account, you should apply for Medicare. If you have Medical Assistance only, you will need to apply for Medicare to offset the state's cost of your care.

In 2008 Medicare B costs \$96.40/month. This amount changes each year. If you have an employer group health plan (EGHP) because you or your spouse are working, you may not need to apply for Medicare right away. There may be no reason to pay for Medicare each month if your private insurance has adequate coverage.

If you plan to apply for Medicare, there is a **"Coordination of Benefits"** between your health insurer and Medicare related to payment of your health care bills. If you have an EGHP that is covering your medical expenses, you will still need to apply for Medicare within 30 months of starting dialysis.

For kidney transplant patients, your Medicare coverage will end 36 months after your transplant if your coverage is due to kidney failure and not based on age.

If you have questions about whether or not to apply for Medicare, discuss with your social worker or contact Medicare at (800) 633-4227.

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Consumer Resource List

DID YOU KNOW there is an abundance of resources out there for kidney patients and their families but you need to contact them to get the full benefit of their information and services? We have listed several here for your information.

American Association of Kidney Patients (AAKP)

The AAKP is a national non-profit organization founded by kidney patients for kidney patients. They provide education and seek to improve the health and well-being of chronic kidney disease patients.

Toll Free: (800) 749-2257

Website: www.aakp.org

American Kidney Fund (AKF)

The AKF provides financial assistance to kidney patients. They have helpful information on their Website on many topics including finances, lifestyle ideas, and kidney disease.

Toll Free: (800) 638-8299

Website: www.kidneyfund.org

Email: helpline@kidneyfund.org

American Diabetes Association (ADA)

The ADA is a nonprofit health organization providing diabetes research, information, and advocacy for patients with diabetes.

Toll Free: (800) 232-3472

Website: www.diabetes.org

E-mail: AskADA@diabetes.org

Americans with Disabilities Act

This organization provides general information and answers to specific questions, free materials and information about filing a complaint.

Toll Free: (800) 514-0301 (voice)

(800) 514-0383 (TDD)

Website: www.ada.gov

Centers for Medicare and Medicaid Services (CMS)

CMS offers information about Medicare and Medicaid services.

Toll Free: (800) 633-4227

Website: www.cms.gov

For questions regarding coordination of benefits

Toll Free: (800) 999-1118

Dialysis Facility Compare

This Website provides tools to search for and compare dialysis facilities.

Website: www.medicare.gov/dialysis

ESRD Network 11

The Network serves to improve the quality of care for dialysis and transplant patients. Concerns regarding quality of care may be referred to the Network for assistance.

Phone: (651) 644-9877

Toll Free: (800) 973-3773

Website: <http://www.esrdnet11.org/>

Equal Employment Opportunity Commission

The EEOC enforces and provides oversight and coordination of federal equal employment opportunity regulations.

Toll Free: (800) 669-4000

Website: www.eeoc.gov/

Life Options

The Life Options Website provides research-based materials for people with kidney disease.

Toll Free: (800) 468-7777

Website: www.lifeoptions.org

National Kidney Foundation

The NKF provides education regarding prevention and treatment of chronic kidney disease.

Toll Free: (800) 622-9010

Website: www.kidney.org

MI: (800) 482-1455

MN: (800) 596-7943

ND, SD: (877) 618-2773

WI: (800) 543-6393

National Kidney and Urologic Diseases Information Clearinghouse (NKUDIC)

This organization offers educational materials for chronic kidney disease patients.

Toll Free: (800) 891-5390

Website: www.kidney.niddk.nih.gov

(Financial Resources) www.kidney.niddk.nih.gov/kudiseases/pub/financialhelp/index.htm

Rehabilitation Services

These state agencies assist individuals with disabilities to achieve employment and independent living goals.

- [Michigan Rehabilitation Services](#)

Phone: (800) 605-6722

Website: <http://www.michigan.gov/mrs>

- [Minnesota Division of Rehabilitation Services](#)

Phone: (651) 259-7366

Toll Free: (888) 438-5627 (to find a Minnesota WorkForce Center near you)

Website: http://www.deed.state.mn.us/rehab/vr/main_vr.htm

- [North Dakota Rehab](#)

Phone: (800) 472-2622

Website: <http://www.nd.gov/dhs/services/disabilities/vr/>

- [South Dakota Rehab](#)

Phone: (605) 773-3195

Website: <http://www.dhs.sd.gov/drs/>

- [Wisconsin Rehab](#)

Phone: (608) 261-0050

Toll free: (800) 442-3477

Website: <http://www.dwd.state.wi.us/dvr/>

Renal Support Network

The Renal Support Network (RSN) is a patient-run nonprofit organization. It offers non-medical services to those affected by kidney disease.

HOPEline: (800) 579-1970 Calling this toll-free number will connect you with someone who has lived successfully with kidney disease.

Toll Free: (866) 903-1728

Website: www.RSNhope.org

Social Security Administration

This agency's Website contains information about Social Security and the programs offered.

Toll Free: (800) 772-1213

Website: <http://www.ssa.gov/>

State Health Insurance Assistance Program (SHIP)

SHIP answers questions about Medigap policies, Medicare health plan choices, filing an appeal, and general health insurance questions.

Toll Free Numbers:

MI: (800) 803-7174

MN: (800) 333-2433

ND: (888) 575-6611

SD: (800) 536-8197

WI: (800) 242-1060

State Survey Agency (SSA)

The State Survey Agencies inspect dialysis facilities to assure that Medicare standards are met. The SSA also receives complaints regarding quality of care.

Consumer Resource List

SSA Phone Numbers:

MI: (800) 882-6006

MN: (800) 369-7994

ND: (701) 328-2352

SD: (605) 773-3356

WI: (608) 266-0224

Transplant Information

These organizations provide information about organ donation, transplantation and transplant survival data.

UNOS: United Network for Organ Sharing

Toll Free: (888) 894-6361

Website: <http://www.unos.org/>

Scientific Registry of Transplant Recipients

Website: www.ustransplant.org

Veterans Resources

Provides information about VA benefits and services. Not all VA Medical Centers and Clinics offer dialysis and renal services. To obtain further information please contact your local VAMC or VA clinic.

Toll Free: (800) 827-1000

Website: www.va.gov

Wisconsin Chronic Renal Disease (CRD) Program

The WI CRD pays Wisconsin health care providers for treatment of chronic renal disease for those eligible and certified CRD Program participants after all other sources of payment have been used.

Phone: (608) 221-3701

Website: <http://www.dhfs.state.wi.us/wcdp/crd/crd.htm>

NKF Calendar of Events

Date	Event	Location
March is National Kidney Month		
Michigan For more information, call (800) 482-1455 In the Lansing area, call (734) 222-9800		
	Diabetes and Kidney Advocacy Day	House Office Building, Lansing, MI
April 16	Champion of Hope Dinner	Kellogg Hotel and Conference Center East Lansing, MI
April 17	NKF Galaxy Award Tribute Dinner	Frederik Meijer Gardens Grand Rapids, MI
April 27	NKF Kidney Walk	Fifth Third Ball Park
May 17	NKF Flint Kidney Walk	Pierson Road YMCA
Minnesota, North and South Dakota For more information, in MN call (800) 596-7943, ND/SD call (877) 618-2773		
March 27	Gift of Life Celebration	Zuhrah Shrine Center, Minneapolis, MN
May 4	Great Chefs Dinner and Auction	Sheraton Hotel, Bloomington, MN
May 18	Duluth Kidney Walk	Lakeshore, Duluth, MN
May 31	Fargo Kidney Walk	Newman Outdoor Field, Fargo, ND
June 14	Sioux Falls Kidney Walk	Sioux Falls Stadium, Sioux Falls, SD
Several KEEP (Kidney Early Evaluation Program) screenings will be held throughout the year.		
Wisconsin For more information, call (800) 543-6393		
Living kidney donation informational sessions: Green Bay, Milwaukee and Walworth. Dates to be determined.		
Kidney Health Series is a four-part educational series addressing information beneficial for those with chronic kidney disease and their family/friends. Sessions will be held in Green Bay and Walworth. Dates to be determined.		