Coverage of immunosuppressant drugs and vitamins for people with ESRD

After you get a kidney transplant, you will need to take immunosuppressant drugs for the rest of your life to prevent your body from rejecting the donor organ. Medicare covers these drugs differently depending on your circumstances.

Time-limited Part B coverage
If you receive a kidney transplant in a Medicare-approved facility, Medicare Part B will cover your immunosuppressant drugs for 36 months* after your hospital departure if:

- You had Part A at the time of your transplant
  - If you did not have Medicare when you had a transplant, you can enroll retroactively in Part A within a year of your transplant.
- You have Medicare Part B when getting your prescription filled*
- And, you are only eligible for ESRD Medicare
  - If your kidney transplant was successful, your Medicare coverage will end 36 months after the month of your transplant

*Note: Starting in 2023, there will be continued coverage for immunosuppressants even if you lose your Part B coverage.

Part B coverage for the rest of your life
If you receive a kidney transplant in a Medicare-approved facility, Part B will cover your immunosuppressants for the rest of your life if:

- You had Part A at the time of your transplant
- You have Medicare Part B when getting your prescription filled
- And, you qualify for Medicare based on age or disability*

*Note: Starting in 2023, there will be continued coverage for immunosuppressants even if you lose your Part B coverage.
Part D coverage
If you do not have Part A when you receive a transplant, your immunosuppressants will be covered by Part D after your transplant. Part D coverage for this type of drug typically means higher costs and additional restrictions, such as having to go to specific in-network pharmacies for your drugs.

All Part D formularies must include immunosuppressant drugs. Step therapy is not allowed once you are stabilized on your immunosuppressant drug. However, prior authorization can apply. This means your plan may need to verify that Part B will not cover your drugs before providing coverage. Be sure to look for plans that have the fewest coverage restrictions and that have your pharmacies in the preferred network.

Group health plan (GHP) coverage
If you have a group health plan (GHP: job-based, retiree, or COBRA coverage), your plan should cover your immunosuppressants during the 30-month coordination period. Medicare is secondary during this period. After 30 months, Medicare will become your primary insurance, and Part D should cover your immunosuppressants.

Vitamins for dialysis patients
If you get dialysis, you typically need to take various vitamins after each session to replenish the vitamins in your blood. Medicare usually does not cover vitamin supplements, but some Part D plans may offer enhanced coverage that includes vitamins. Enhanced Part D plans are typically more expensive. Check the plan’s formulary before joining to see if your vitamins are covered.