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.

Options for coverage of immunosuppressants:
- Medicare Part B
- Medicare Part D
- Group health plan coverage

Part B coverage

If you receive a kidney transplant in a Medicare-approved facility, Medicare Part B will cover your immunosuppressant drugs if:

- You had Part A at the time of your transplant (including retroactive coverage)
- You have Medicare Part B when getting your prescription filled

If you qualify for Part B coverage of your immunosuppressants, your coverage will either be time-limited or for the rest of your life, depending on the circumstance.

Time-limited Part B coverage

Part B will cover your immunosuppressants for 36 months after your hospital departure if you are only eligible for ESRD Medicare

Part B coverage for the rest of your life

Part B will cover your immunosuppressants for the rest of your life if you qualify for Medicare based on age or disability
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Part B coverage (continued)

Part B-ID coverage

If your ESRD Medicare benefits end 36 months after your transplant, you may qualify for Part B-ID coverage of your immunosuppressants if you:

- Qualify for Part B coverage of immunosuppressants prior to losing ESRD Medicare
- Do not have Medicaid or other public or private health insurance that covers immunosuppressants

Part B-ID coverage may not be the best choice if any other insurance is available to you. Part B-ID only covers immunosuppressant drugs and does not include coverage for any other Part B benefits or services. It also does not allow you access to Part A.

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 might mean your plan will verify that Part B will not cover your drugs before providing coverage.

Look for plans that have the fewest coverage restrictions and where the pharmacy you wish to use is in-network and preferred by your plan.
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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.