

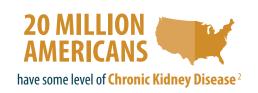
Treat the

HIGH COST OF DIALYSIS

with Proactive Planning

Dialysis is a life-saving, blood filtering treatment for patients with End Stage Renal Disease (ESRD) or permanent kidney failure. The process uses a special machine to eliminate harmful wastes from blood. Treatment can be required several times per week.

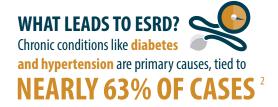








AVERAGE LIFE EXPECTANCY for people on dialysis is about **8 YEARS** for patients between ages **40 to 44** and **4.5 YEARS** for patients between **60 to 64** ¹









COST CONTAINMENT FOR SELF-FUNDED GROUPS

To help contain dialysis costs, self-funded groups can **START WITH THE PLAN DOCUMENT.**

- Include a prior authorization requirement
- Coordinate with Medicare
- Require use of an approved treatment facility
- Use dialysis-specific reimbursement language

STOP LOSS PROTECTION

Claims tied to the treatment of ESRD, including dialysis services, can be significant. Having Stop Loss insurance in place can help self-funded groups protect their finances from the expense of large or catastrophic claims. **Visit hmig.com/slcostcontainment** to learn more about how HM Stop Loss helps contain costs.

