



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.



DID YOU KNOW?

The average annual cost for a dialysis patient, including hospitalization, is between

\$70K AND \$100K ANNUALLY¹

**20 MILLION
AMERICANS**



have some level of **Chronic Kidney Disease**²



SIGNIFICANT NUMBERS

More than 660,000 Americans are being treated for ESRD – of these **468,000** are dialysis patients and **193,000** have a functioning kidney transplant²



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

WHAT LEADS TO ESRD?

Chronic conditions like **diabetes** and **hypertension** are primary causes, tied to

NEARLY 63% OF CASES²



RENAL DISEASE is one of the **TOP DIAGNOSIS CATEGORIES** tied to **CATASTROPHIC CLAIMS EXPENSES**³



There are **NEARLY 6,500 DIALYSIS FACILITIES** in the **UNITED STATES**²



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.

