

KIDNEY FAILURE AND CHARITABLE FINANCIAL ASSISTANCE

1 KIDNEY FAILURE TURNS LIVES UPSIDE DOWN

35% of newly diagnosed end-stage renal disease (ESRD) patients had little or no kidney care before starting dialysis. **They received their diagnosis in the emergency room.**

SOURCE: USRDS 2018 Annual Data Report

1,030 Oregonians were diagnosed with ESRD in 2016 (the most recent data available).

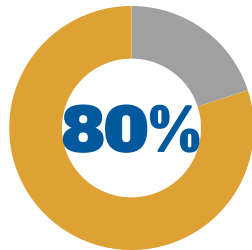
4,355 Oregonians depend on dialysis to stay alive

2,220 Oregonians have kidney transplants

MOST DIALYSIS PATIENTS CANNOT WORK

DIALYSIS IS LIFE SUPPORT

Treating kidney failure and its comorbidities is more consuming than a full-time job: More than 80% of patients are unable to work.



SOURCE: Baylor College of Medicine

FINANCIAL HARDSHIP AND ESRD GO HAND-IN-HAND

Dialysis patients have the highest out-of-pocket costs, averaging over \$7,000/yr for patients on Medicare--not including their insurance premiums.



SOURCE: Kaiser Family Foundation

3 CHARITABLE ASSISTANCE SAVES LIVES

Even Medicare has premiums, and many low-income Oregonians with ESRD simply cannot afford their insurance.

- ESRD patients must wait 90 days for Medicare eligibility
- Under-65 patients often need to stay on insurance that covers their families
- Lapses in coverage or loss of insurance can cause financial devastation and even be life-threatening

LOW-INCOME PATIENTS COME TO AKF FOR HELP

AKF IS ESSENTIAL TO THE PUBLIC-PRIVATE SAFETY NET FOR ESRD PATIENTS

- Federally approved premium assistance program since 1997
- Grants are 100% needs-based
- Agnostic to insurer or provider
- Average income of grant recipients is under \$25K/yr
- Ensures patients have access to all treatment they need--medical specialists, dialysis and transplant
- Grants are for Medicare, Medigap, Medicare Advantage, employer plans or commercial plans



With AKF's assistance, more than 1,000 dialysis patients received kidney transplants in 2018

Grant assistance continues post-transplant for the full plan year

5 AKF OPERATES UNDER STRICT GUARDRAILS

Grant assistance is 100% need-based. Patients apply to AKF when they have nowhere else to turn.

AKF's charitable premium assistance helps with all types of health insurance: Medicare Part B, Medigap, Medicare Advantage, employer-provided and commercial plans.

- AKF does not sell, sponsor, recommend or favor any type of insurance.
- Patients are already insured when they come to AKF for help, often with plans they have had for years.
- AKF maintains a strict firewall between contributions to the program and the evaluation of grant requests.
- Providers who contribute to AKF's program have no say in who is eligible for a grant. Applications are processed first come-first served.
- Nearly half of providers with patients in AKF's premium assistance program do not contribute to AKF at all.

FACT: AKF's program is about patients, not profits.