

↳ WHAT IS THE FAP PROGRAM?

The Kidney TRUST's Financial Assistance Program (FAP) is for people on dialysis who are having trouble managing co-pays, co-insurance, and deductibles for medical treatment and prescription drugs that are covered under their private health insurance plan.

The FAP is currently offered to residents of California, Colorado, Maryland, Pennsylvania, Texas, Virginia and the District of Columbia. Grants of \$1600 will be awarded to assist with eligible expenses incurred during the grant period, which will cover six (6) months. Eligibility criteria details and the application process are noted below. More detailed information can be found in the **Application for Assistance** and **Application Instructions**, both of which are available at www.kidneytrust.org/fap or by calling 1-866-399-7634.

↳ WHAT IS THE PURPOSE OF THE PROGRAM?

- To help dialysis patients manage financially while maintaining their private insurance coverage.
- To enable patients to continue working, which contributes positively to their quality of life and emotional well-being.
- To address the problem of patients discontinuing vital drugs and/or treatments because they cannot afford high co-pays and deductibles.
- To avoid premature draw on Medicare.

↳ WHO IS ELIGIBLE?

Applicants must:

- Be on dialysis.
- Have primary health insurance coverage through an employer group health plan (EGHP), individual plan, or COBRA. Insurance may be through applicant, spouse, parent, domestic partner or guardian.
- Have a household income that is no higher than 500% of the Federal Poverty Level capped at a maximum of \$130,850 for a household size of five.
- Accurately complete and submit the FAP application form, including all supporting documentation.
- You must have a valid SSN to participate in the program.

↳ WHAT ARE ELIGIBLE EXPENSES?

If the applicant is awarded a grant, funds can be used to pay for out-of-pocket costs for co-pays, deductibles, and co-insurance for medical treatment, services, and prescription drugs that are covered under the applicant's health insurance. Treatment and prescription drugs must be for the applicant only, not for family members or others. Eligible expenses are not limited to applicant's dialysis or kidney disease but must be covered under the applicant's insurance and ordered by his/her doctor. Payment for expenses will not exceed the amount of the grant.

↳ HOW ARE ELIGIBLE EXPENSES PAID?

Those applicants who are awarded a grant will receive a "FlexCard" (a MasterCard debit card) to pay for eligible expenses. In addition, eligible expenses can be reimbursed by submitting appropriate receipts. Detailed instructions for use of the FlexCard and for the expense reimbursement process will be provided to applicants who receive a grant.



↳ WHAT IS THE APPLICATION PROCESS?

In order to be considered for the FAP, applicants should work with their dialysis provider representative to complete and submit the **Application for Assistance**. The **Application Instructions** describe the required steps and responsibilities. **Application** must be signed by the applicant and a representative from his/her dialysis provider. Incomplete or illegible applications will be returned and considered upon accurate re-submission prior to posted deadlines.

The **Application** and **Application Instructions** are both available on the TRUST's website at www.kidneytrust.org/fap or by calling 1-866-399-7634.

↳ WHAT IS THE KIDNEY TRUST?

The Kidney TRUST (the TRUST) is an independent, national, non-profit organization with the mission to reduce the human and economic costs of chronic kidney disease (CKD).

The Kidney TRUST envisions a day when the population is fully aware of their kidney function as well as other health risks. When screening for Chronic Kidney Disease is a routine part of preventative health maintenance. When the onset of CKD is always detected early. When patients and healthcare teams work together and maintain healthy kidney function. When kidney failure is delayed or eliminated altogether.

The TRUST works to benefit the 31 million American adults living with CKD as well as the 506,000 Americans with kidney failure who require dialysis or a kidney transplant.

For more information about the TRUST, please visit www.KidneyTRUST.org.