



Wes Moore, Governor · Aruna Miller, Lt. Governor · Meena Seshamani, M.D., Ph.D., Secretary

MARYLAND MEDICAL ASSISTANCE PROGRAM

Dialysis Facility Transmittal No. 6

MCO Transmittal No. 268

Nursing Home Transmittal No. 308

March 17, 2026

TO: End Stage Renal Disease (ESRD) Providers
Dialysis Facilities
Hospitals
Physicians & Specialists
Lab Services
Transplant Centers
Managed Care Organizations
Nursing Facilities

FROM: Patricia Rutley-Johnson, Deputy Director *Patricia Rutley-Johnson*
Office of Eligibility Services

RE: Medicare Application Outreach for Medicaid Participants with ESRD

NOTE: **Please ensure that appropriate staff members in your organization are informed of the contents of this transmittal.**

This transmittal notifies providers delivering services to Maryland Medicaid participants with an End Stage Renal Disease (ESRD) diagnosis of an opportunity to partner with the Maryland Department of Health (MDH) in its outreach efforts to encourage Medicaid participants with ESRD to apply for Medicare coverage.

Medicare Coverage for ESRD Patients

While individuals with ESRD are eligible to enroll in Medicaid, in many cases, individuals of any age diagnosed with ESRD are entitled for additional health coverage through the federal Medicare Program, which provides essential health coverage for individuals with ESRD.

Medicare coverage for ESRD patients includes:

- (1) Kidney transplants;
- (2) Hospital inpatient dialysis;
- (3) Outpatient dialysis from a Medicare-certified hospital or free-standing dialysis facility;
- (4) Home dialysis training, equipment and supplies;
- (5) Medications related to treatment when overseen by a doctor; and

(6) Immunosuppressant drugs after a kidney transplant, as long as an individual has Medicare Part A (hospital insurance) at the time of the transplant.

Medicare Part A covers the cost of an inpatient kidney transplant or dialysis at a Medicare-approved facility while Medicare Part B covers professional fees, including doctor visits and fees for transplant surgeons. Additionally, Medicare also covers costs related to a kidney donor's hospital stay and their follow-up care.

Individuals are eligible to apply upon diagnosis and are subject to a 3 month waiting period in most cases. Medicare allows up to 12 months of retroactive coverage for individuals with ESRD who apply after their initial eligibility. After the 3 month waiting period, there is a separate 30 month coordination period where Medicare is the secondary payer to group health plans.

For individuals under 65 enrolled in Medicare due to an ESRD diagnosis, coverage ends 12 months after dialysis stops or 36 months post-kidney transplant. If dialysis or another transplant is required after coverage ends, the 3 month waiting period will not apply and they can enroll in Medicare right away, however, the 30 month coordination period will apply again.

Medicare Application

To apply for Medicare, individuals must contact their local Social Security Administration (SSA) office. ESRD patients cannot apply online and must apply either by phone with an ESRD specialist or by visiting the SSA office in person. An eligible participant must also request their provider or dialysis center to send documentation to the SSA verifying that the individual has ESRD and stating the treatment needs.

Outreach Efforts by MDH

In Fall 2025, Maryland Medicaid launched an initiative to encourage participants with ESRD who appear to be categorically eligible for Medicare to apply for coverage. MDH contacts Medicaid participants by mail each month. The letter to participants includes information to help guide them through the process of applying for Medicare benefits. Contact information for the nearest SSA offices, the local State Health Insurance Program office, and a counselor at the local Maryland Access Point Office are included. MDH also sends a follow-up letter 30 days after the initial letter is mailed if no response is received from the participant.

Opportunity for Provider Partnership

MDH is dedicated to building partnerships with providers and state agencies to further encourage Medicare enrollment of ESRD patients. MDH encourages providers delivering services to ESRD patients that have the infrastructure and services to help coordinate SSA applications, to partner with MDH in the outreach effort. Providers can support MDH in reinforcing the state communications by following up directly with patients and providing them with assistance in applying for Medicare coverage. Providers interested in partnering with MDH on this effort are requested to contact Sania Rahman, Health Policy Analyst Advanced, at sania.rahman@maryland.gov.

For any questions regarding this transmittal, please contact mdh.esrdmedicare@maryland.gov.