

October 15, 2019

The American Kidney Fund (AKF) has been proud to provide you with financial assistance for your health insurance through our Health Insurance Premium Program (HIPP). We are writing today to give you an important update that will affect our ability to provide you with assistance in the near future.

Governor Newsom recently signed AB 290, a bill that forces AKF to end our HIPP program in California. As a result, **AKF will no longer be able to pay your health insurance premiums beginning in January 2020. Because you are currently receiving assistance from us, we will continue to accept grant applications on your behalf until December 13, 2019 and must make any payments on those applications by December 31, 2019.**

We have been aggressively fighting this legislation since 2018 to protect California patients like you. To those of you who called or wrote to your state representative or Governor Newsom, we thank you. We are heartbroken at this outcome. Ending assistance in California is the last thing we want to do. **Please know that we will continue to do everything we can to restore our program in California.**

We operate the HIPP program under strict federal guidelines; AB 290 is in direct conflict with that guidance, so it gives us no choice but to discontinue the program in California.

Throughout the legislative process, we have asked California officials to develop a backup plan to protect your health care access, but they have not done so. We will continue to press them on this point, as we also continue to work to restore our ability to provide HIPP assistance in California.

Here is what you need to know:

- AB 290 takes effect on January 1, 2020. Because of this, AKF will be forced to stop providing grants to help you pay for your health insurance premiums by December 31, 2019. We deeply regret that we are no longer able to assist you with grants for any kind of health insurance coverage, whether you have Medicare Part B, Medigap, COBRA, commercial coverage, an employer-provided plan or a marketplace exchange plan. That is why it is important that all grant applications in California be completed no later than December 13.
- To prepare, you should begin now to research all health coverage options for which you could **qualify** and that you could **afford** in 2020, **without AKF assistance**. A helpful source of information on eligibility for Medi-Cal and premium subsidies for marketplace exchange plans is the Covered California website: www.coveredca.com/. Additionally, if you are not already enrolled in Medicare, you can learn more here: www.medicare.gov/information-for-my-situation/signing-up-for-medicare-if-you-have-esrd. You may also want to begin having conversations with your social worker/insurance counselor at your dialysis facility to discuss your options.
- If you are currently on the kidney transplant waiting list, your eligibility to remain on the list may be affected if you change your insurance plan. We recommend contacting your nephrologist, social worker and transplant center before making any changes.

- Our website at www.kidneyfund.org/california includes a list of local and federal resources you may be able to contact for financial assistance and other support.

We encourage you to contact your California State representatives and Governor Newsom to let them know how the passage of AB 290 is affecting you and what your AKF health insurance grant means to you. You can find out how to contact your state representatives here: findyourrep.legislature.ca.gov and can reach Governor Newsom's office by calling 916-445-2841.

We will continue to fight for you and all kidney patients in California. We will keep you updated as this situation evolves. You can find an FAQ and the latest updates on our efforts at www.kidneyfund.org/california. If you have any questions or concerns related to your grant, please contact us at 800-795-3226.

Sincerely,

A handwritten signature in black ink that reads "LaVarne A. Burton". The signature is written in a cursive, slightly slanted style.

LaVarne A. Burton
President and CEO
American Kidney Fund