

# Medicare Part B Immunosuppressive Drug Benefit (PBID)

The Consolidated Appropriations Act, 2021  
*November 15, 2022*

# Disclaimer

*The information provided in this presentation is intended only as a general, informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law.*

*This document generally is not intended for use in the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agent and Broker Resources webpage (<http://go.cms.gov/CCIIOAB>) and [Marketplace.CMS.gov](http://Marketplace.CMS.gov) to learn more.*

*Unless indicated otherwise, the general references to “Marketplace” in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).*

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# What are the Parts of Medicare?



**Part A**  
(Hospital Insurance)



**Part B**  
(Medical  
Insurance)



**Part D**  
(Drug coverage)

# Your Medicare Options

## Original Medicare

Part A



Part B



You can add:

Part D



You can also add:

**Supplemental coverage**



This includes Medicare Supplement Insurance ([Medigap](#)). Or, you can use coverage from a former employer or union, or [Medicaid](#).

## Medicare Advantage (also known as Part C)

Part A



Part B



Most plans include:

Part D



**Some extra benefits**

Some plans also include:

**Lower out-of-pocket costs**

# Medicare Eligibility due to End Stage Renal Disease (ESRD)

- Individuals are eligible no matter how old they are if:
  - Their kidneys no longer work; or,
  - They need regular dialysis or a kidney transplant, and **one** of these applies:
    - They've worked the required amount of time under Social Security, the Railroad Retirement Board (RRB), or as a government employee.
    - They're already getting or are eligible for Social Security or RRB benefits.
    - They're the spouse or dependent child of a person who meets either of the requirements listed above.
- ESRD Medicare coverage ends 36 months after an individual has a successful kidney transplant.
  - They'll get notifications from Social Security and CMS before their 36 month.

# Coverage of Immunosuppressive Drugs for Kidney Transplant Patients Extended (PBID)

- New benefit under Medicare Part B (Medical Insurance) solely for immunosuppressive drugs. **Individuals don't get Medicare coverage for any other items or services.**
- Available to people for whom Medicare coverage ends, or will end, 36 months after getting a kidney transplant.
- People with PBID can't be enrolled in certain other types of coverage, like Marketplace, Medicaid or Employer Coverage.
- Coverage begins no earlier than January 1, 2023.

# Enrollment/Disenrollment in PBID

- Enroll via Social Security: 1-877-465-0355.
  - No enrollment periods.
  - Can enroll or disenroll at any time if eligible.

# PBID Benefit Costs

- Enrollees will pay a monthly premium (\$97.10 in 2023), which is a portion of the current Part B premium.
- After they pay the annual deductible (\$226 in 2023), they'll pay 20% of the Medicare approved amount for their immunosuppressive drugs.
- They'll get a Medicare Summary Notice (MSN) quarterly.

# Potential Scenarios

- General questions about Medicare or the PBID benefit can be directed to the Medicare Call Center at 1-800-MEDICARE.
- People enrolled in PBID who later enroll in Marketplace coverage can contact Social Security at 1-877-465-0355 to disenroll from PBID.
- People who need help with enrollment, disenrollment, or are erroneously disenrolled from PBID can contact Social Security SSA at 1-877-465-0355.
- People who don't agree with their Marketplace eligibility determination can contact the Marketplace Call Center at 1-800-318-2596 or visit [LocalHelp.HealthCare.gov](https://LocalHelp.HealthCare.gov).
- People who don't agree with a Medicare Savings Program eligibility determination can contact their state: <https://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu>.

# CMS Notices

- **One-time notice:** To people who lost ESRD Medicare prior to October 2022 after a successful kidney transplant.
- **Monthly notice:** To people losing ESRD Medicare, explaining their coverage options.
- **New Medicare Card letter:** To new enrollees in PBID, sent with their new Medicare card.
- **Annual PBID Reminder Notice:** To people with PBID to remind them of eligibility requirements and other coverage options.

# Resources

- **CMS Notice:** <https://www.medicare.gov/basics/forms-publications-mailings/mailings/costs/ESRD-coverage-ending-letter>.
- **ESRD information:** <https://www.medicare.gov/basics/end-stage-renal-disease>.
- **General Medicare information:** Medicare.gov or 1-800-MEDICARE.
- **Marketplace:**
  - Visit [HealthCare.gov](https://www.healthcare.gov).
  - Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).
  - Find local help by visiting [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov).

# Thank You



Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success!