Stay Employed, Stay Healthy

Your Guide to Navigating Kidney Care and Employment

Charlie, working dialysis patient
A job can help support a household, provide medical insurance and other benefits, and be emotionally and socially rewarding. When you learn you have chronic kidney disease and might need to start treatment you may wonder, “Can I work while on dialysis?”

For many, the answer is a resounding “yes.” In fact, studies show that people on dialysis who keep their jobs experience a lower rate of depression\(^1\), have fewer hospitalizations\(^2\) and score higher on general health and vitality tests\(^3\). Another study revealed that people with kidney disease who work full time are more likely to be placed on the transplant list and receive a kidney transplant than people who don’t have a job\(^4\).

Learning more about kidney disease, treatment choices, your rights as a worker and insurance options will help you understand how it can be possible to manage your health and continue working while on dialysis. This booklet will give you an overview of those topics, and will provide some resources that are available to support you.

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3. Dialysis Patients’ Mental Health Linked To Heart Health And Longevity. Clinical Journal of the American Society Nephrology (CJASN) April 2012. Ea Wha Kang, MD, PhD, from the Ilsan Hospital in Gyeonggi-do, Korea and Mark Unruh, MD, from the University of Pittsburgh Medical Center.
Educate Yourself about Kidney Disease

Feeling better begins with empowering yourself with knowledge about kidney disease and taking control of your health.

When you have kidney disease, your kidneys are losing their ability to remove waste from your body or balance your fluids.

When your kidneys fail and can no longer keep you healthy, it’s known as end stage renal disease (ESRD). Transplant is one ESRD treatment. Another treatment option is dialysis. Dialysis is a process that removes excess fluid and filters waste from the blood. Dialysis treatments must be done on a regular basis to take the place of normal kidney function and there are several types of dialysis to fit your lifestyle (see p. 5 for more information). Learn more about kidney disease by visiting KidneySmart.org or Kidney.org.

Partner closely with your healthcare team (see p. 4 for more information) as early as possible. Your care team can help you find a kidney doctor, who is also called a nephrologist. There are also a number of online tools, such as FindADoctor.com, that can help you find a nephrologist.

Did You Know?

Diabetes and high blood pressure are the two leading causes of kidney disease.1

1. USRDS 2011 Atlas of ESRD

Meet Earl. Working on dialysis works for him.

Earl won’t let his ESRD impact his career. The professional pianist is able to receive in-center hemodialysis treatments wherever he performs—which is all around the world. Even with ESRD, Earl can continue to pursue his passion.
Your All-Star Healthcare Team

Leaning on expert resources can help you manage your kidney disease and overall health. Some or all of the following care team members may make up your healthcare team.

**Primary Care Physicians:** Family physicians or internists by trade

**Nephrologists:** Physicians who specialize in kidney disease (also called kidney doctors)

**Nurses:** The quarterback of your care team, who will help you schedule your treatments and carry out your kidney doctor’s prescribed plan

**Kidney Care Dietitians:** Dietitians who specialize in eating plans for people with kidney disease, diabetes and high blood pressure

**Social Workers:** Specialists who can help you and your family with the emotional, financial, career, lifestyle and other non-medical aspects of managing kidney disease

**Cardiologists:** Physicians who specialize in high blood pressure and other diseases of the heart and blood vessels

**Endocrinologists:** Physicians who specialize in diabetes and hormone disorders

**Kidney Smart Patient Advocates:** People who specialize in insurance resources and navigating employment issues for people with kidney disease

Find the Right Treatment Option to Fit Your Lifestyle

You have options when it comes to treating your kidney disease. With the help of your nephrologist, you can find the treatment that best fits your everyday needs. From receiving a kidney transplant to dialyzing at home to getting treated at a center, there is an option that’s right for you and your lifestyle. You can also choose a center at Medicare.gov/DialysisFacilityCompare.

**Transplant**

For people who have lost nearly 90 percent of their kidney function, a kidney transplant can be an alternative to dialysis. Dialysis replaces failed renal function through filtration; a transplant gives you a healthy, functioning kidney. When you have a transplant, a surgeon implants one healthy kidney from a living or deceased donor. After a transplant surgery, you will remain in the hospital for several days. You will also need daily medication to suppress your immune system. If you don’t have a potential living donor, you will need to register with the United Network of Organ Sharing (UNOS.org) or partner with your nephrologist to get a referral to be added to the national transplant waiting list for a cadaver organ. The wait for a transplant can vary greatly depending on the type of donation you receive, your geographic location and current health.

6 Questions to Ask Your Nephrologist

Your nephrologist is your partner and guide to learning how best to adapt to dialysis treatments and medications while continuing to work and enjoy the life you deserve. Six questions you may ask him or her are:

1. How often will I see you?
2. What is the stage of my kidney disease?
3. How do I track my disease?
4. When should I take my medications, and are there side effects?
5. When should I see a dietitian?
6. Do I need treatment, and what are my treatment options?
Peritoneal Dialysis

Peritoneal dialysis (PD) has become the most common form of home dialysis treatment among patients with ESRD. This needle-free dialysis uses the inner lining of the abdomen to clean your blood. You can do treatments on your schedule, at home or at work. PD is often done for 8 to 10 hours each night, so you can be free of dialysis during the day. Many people find that the flexibility of PD makes it easier to continue working.

Home Hemodialysis

More patients are choosing home hemodialysis (HHD) for its many benefits, including easy-to-use machines and helpful training courses. With HHD, you need a care partner. You can dialyze on your schedule—morning, noon or night—up to six times per week. Each treatment takes about 2 to 3 hours. Patients find that HHD often helps avoid cramps and ups and downs after treatments.

In-Center Hemodialysis

In-center hemodialysis is for people who prefer to have their treatments at a dialysis center. It gives you the opportunity to interact with your care team and other patients multiple times a week. In-center hemodialysis is done three times a week and each treatment typically lasts for four hours.

In-Center Nocturnal Dialysis

In-center nocturnal dialysis turns nonproductive sleep time into hemodialysis treatment time, giving you your daylight hours back. Receive three 6-to-8-hour dialysis sessions each week at night while you sleep at a dialysis center. This slow, gentle treatment can help improve your appetite and energy level.

Did You Know?

Employed dialysis patients are two times more likely to receive a transplant.¹


Meet Adrienne.
Working on dialysis works for her.

During a hospitalization for a diabetic-related issue, Adrienne learned she had ESRD and that she needed to start dialysis. Adrienne is the CEO of a company that develops specialized homes for adults with developmental disabilities who are transitioning into the community from state institutions. “I’m a card-carrying workaholic so I needed something that allowed me the flexibility for when I do dialysis,” Adrienne says. She chose PD because the treatments can be done while she is at work or at home.

Stay employed, stay healthy. Learn more by calling a Kidney Smart Patient Advocate at 1-888-405-8915
Managing CKD and deciding whether or not to keep your job is a personal and oftentimes tough decision. Consider these three key factors before making your decision:

1. **Income differential between working and not**: There are income-replacement or alternative insurance options that may help if you choose not to work. However, none of them provide the same level of income that a job does (see p. 9 for more information).

2. **Insurance options available to you to reduce treatment costs**: A Kidney Smart Patient Advocate can help you explore how dialysis coverage works and the insurance options available to you.

3. **Emotional and social factors**: Reflect on your current role, your career goals and if your job provides you with a sense of fulfillment. Think about the friends, coworkers and other personal interactions you may miss. Share with your family and friends information about working on dialysis, and get their input to help with your decision.

Meet Hank. Working on dialysis works for him.

Hank is a chiropractor and a naturopath who continues to work while getting home hemodialysis treatments. “I still work because, one, I enjoy it and, two, I love treating my patients,” Hank says. He says he feels healthier and happier because he works.

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Understand Your Rights as an Employee with Kidney Disease

Whether you need to take a leave of absence or adjust your workspace, learn about your rights as an employee with kidney disease—and how to exercise them.

Take a Break with a Leave of Absence

If you ever feel like you can't keep working, think about taking time off. A leave of absence can be very helpful if you need to start dialysis or if you just don't feel well. Give yourself peace of mind and figure out how to take a leave of absence. Hopefully you will never need it, but you will be glad you made a plan if you do. Look into your company's sick leave policy, disability insurance and eligibility to take an unpaid, job-protected leave under the Family and Medical Leave Act (FMLA).

To qualify for FMLA, you must have worked for a total of at least 12 months and 1,250 hours over those 12 months for a public agency, public or private school, or company with 50 or more employees within a 75-mile radius. Up to 12 weeks of unpaid leave can be taken at one time or in increments during a given 12-month period.

Short-term Disability (STD) provides payment to replace a portion of your lost income for six months to a year. Check with your employer for STD availability and plan benefits.

Long-term Disability (LTD) provides payment if you are unable to work for an extended period of time. Compensation usually begins after paid sick leave and STD have run out and continues until the end of your disability or the end of your plan—whichever comes first. Check with your employer for LTD availability and plan benefits.

Know Your Rights as a Worker

People on dialysis have rights under the Americans with Disabilities Act (ADA). Your employer may be able to make accommodations that help you stay employed. Learn your rights by calling your state's workforce commission or the U.S. Equal Employment Opportunity Commission (EEOC). Find help with ADA issues via your employer, the Job Accommodation Network or through the EEOC.

<table>
<thead>
<tr>
<th>Helpful Employment Resources</th>
<th>Helpful Employment Resources</th>
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<tbody>
<tr>
<td><strong>Family and Medical Leave Act</strong></td>
<td>DOL.gov/WHD/FMLA</td>
</tr>
<tr>
<td><strong>Job Accommodation Network</strong></td>
<td>AskJan.org</td>
</tr>
<tr>
<td><strong>U.S. Department of Justice Guide to Disability Rights Laws</strong></td>
<td>ADA.gov</td>
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<tr>
<td><strong>U.S. Equal Employment Opportunity Commission</strong></td>
<td>EEOC.gov</td>
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<tr>
<td><strong>The National Kidney Foundation</strong></td>
<td>Kidney.org</td>
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You Have an Advocate

A Kidney Smart Patient Advocate can help you explore how dialysis coverage works and the insurance options available to you.

A Patient Advocate can assist you in understanding:

• Out-of-pocket maximum payments, co-pays, deductibles and premiums related to insurance
• Consolidated Omnibus Budget Reconciliation Act (COBRA)
• Medicare and Secondary Payor (MSP) coverage
• Short- and Long-Term Disability
• Social Security
• Your rights regarding FMLA and ADA
• Dialysis costs not covered by insurance

Employer Insurance Benefits

People on dialysis who continue to work may receive insurance through their employer, which can provide:

• Better access to doctors
• Full family coverage
• Lower out-of-pocket medical expenses

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Think Through the Financial Impact of Not Working

As you decide whether to continue working or quit your job, consider the financial impact of not working. The following income-replacement or alternative insurance options may help, but none of them come close to providing the income that a job provides.

Social Security Disability Insurance

If Social Security Disability Insurance is available to you, it may cover only 30 to 40 percent of your current wages. The Social Security Administration (SSA) provides calculators to estimate disability benefits. Access those calculators by visiting http://www.ssa.gov/planners/benefitcalculators.html.

Social Security Disability and Working Scenarios

Understanding potential options and healthcare coverage through Social Security Disability Insurance (SSDI) doesn’t have to be difficult or overwhelming. To better illustrate, let’s look at a handful of scenarios:

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Current wages per year¹</th>
<th>Approximate income and/or benefits</th>
<th>Continue working (without SSDI)</th>
<th>SSDI only²,³</th>
<th>SSDI + work²,³,⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,000</td>
<td>Per Year</td>
<td>$12,000</td>
<td>$8,436</td>
<td>$20,436</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Per Month</td>
<td>$1,000</td>
<td>$703</td>
<td>$1,703</td>
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<tr>
<td>2</td>
<td>$20,000</td>
<td>Per Year</td>
<td>$20,000</td>
<td>$10,680</td>
<td>$20,680</td>
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<tr>
<td></td>
<td></td>
<td>Per Month</td>
<td>$1,667</td>
<td>$890</td>
<td>$1,725</td>
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<tr>
<td>3</td>
<td>$40,000</td>
<td>Per Year</td>
<td>$40,000</td>
<td>$15,684</td>
<td>$40,684</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Per Month</td>
<td>$3,333</td>
<td>$1,307</td>
<td>$3,637</td>
</tr>
<tr>
<td>4</td>
<td>$60,000</td>
<td>Per Year</td>
<td>$60,000</td>
<td>$20,700</td>
<td>$60,700</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Per Month</td>
<td>$5,000</td>
<td>$1,725</td>
<td>$5,725</td>
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¹. In all scenarios, we are assuming the patient is 45 years old and that he/she is not blind.
². Assumes the beneficiary qualified for SSDI, and all of his/her wages qualified for SSDI.
⁴. As of 2014, SSDI rules state that beneficiaries are able to work for 36 months while still receiving SSDI benefits, unless the income is considered “substantial” by Social Security http://www.ssa.gov/pubs/EN-05-10095.pdf.
COBRA

COBRA insurance coverage may be an option if your employer has more than 20 employees, you’ve stopped working or had your work hours reduced, or you’ve experienced a life-changing event such as divorce. COBRA allows you to maintain your employer group health plan (private insurance) for up to 18 months after you stop working. When you sign up for COBRA, you must pay the health insurance premium you paid before you left your job plus the amount the former employer was paying for you. There may be outside premium assistance programs available to those who qualify.

Medicare

Medicare isn’t just for people who are 65 or older. It’s also available for people of any age with end stage renal disease (ESRD) who need a transplant or dialysis and meet the following requirements:

- Paid the required amount in Social Security and Medicare taxes through their job
- Are the spouse or a dependent of someone who qualifies for Medicare because they have paid the required amount into Social Security

Medicare will pay 80 percent of covered medical costs and you will be responsible for the other 20 percent.

Medicaid

Medicaid eligibility criteria and plan coverage are state-specific, and typically based on a combination of financial and medical need. Medicaid benefits will cover only services rendered by providers who accept Medicaid and typically will not cover services outside your state.

**Options for Taking a Leave of Absence**

Your leave options are based on a number of factors, including the types of insurance offered by your company, what kind of work you do, how long you have worked for your employer and the size of your company. Speak to your employer to learn what’s available to you. The options described below are meant only to illustrate what may be possible.

<table>
<thead>
<tr>
<th>MAY RETURN TO WORK</th>
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<tbody>
<tr>
<td><strong>Day 0</strong></td>
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<tr>
<td><strong>Working</strong></td>
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<tr>
<td>Use vacation or sick leave</td>
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<tr>
<td>12 weeks of leave in a 12-month period</td>
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Working with Kidney Disease Checklist

Having a plan of action will help you take control of your kidney health while continuing to work. Use this checklist to get started.

Learn More about Kidney Disease
☐ Contact your Kidney Smart educator or visit KidneySmart.org.

Build Your Support Network
Speak with your nephrologist:
☐ Ask about ways to feel your best with kidney disease.
☐ Discuss treatment options that fit your active lifestyle.
☐ Talk through the suggested questions on p. 4.

Speak with Your Family and Friends
☐ Ask someone to attend kidney disease education and/or doctor’s appointments with you.
☐ Share with your family and friends information about working on dialysis.
☐ Consider joining a support group for people living with kidney disease.

Explore Your Options
Speak with a Patient Advocate:
☐ Ask for resources on workers’ rights.
☐ Request information about maximizing insurance.
☐ Make a plan to address your work and insurance needs.

When the Time Is Right, Talk with Your Employer
☐ Discuss the option of taking leave for medical reasons.
☐ Discuss any workplace accommodations you may require.

Build Your Support Network
These resources may help you connect with people who understand what you’re going through:

PEERS: 1-855-653-7337 or Kidney.org/Patients/Peers
myDaVita.com: A kidney care social community
Renal Support Network HOPEline: 1-800-579-1970

Latocia, working dialysis patient

Stay employed, stay healthy. Learn more by calling a Kidney Smart Patient Advocate at 1-888-405-8915
Get help answering your employment and kidney disease questions: Contact the Kidney Smart Patient Advocate Helpline at 1-888-405-8915