



Service to those affected by chronic kidney disease

May 8, 2024

Senator Anna Caballero  
Chair, Senator Appropriations Committee  
State Capitol, Room 412  
Sacramento, CA

RE: SB 1236 (Blakespear) – SUPPORT

Dear Senator Caballero,

On behalf of myself and the Renal Support Network, I am writing to express my strong support for SB1236. This bill is essential for ensuring that people who require Medicare supplement insurance, especially those with kidney failure, have access to the coverage they need. It is essential to address the disparity in access to Medigap insurance for Californians, as this issue significantly impacts the well-being and care of people living with kidney disease and their access to care. The fact that 35 states offer this to people who have kidney failure and on Medicare shows the significance of the needs.

People rely on the Medicare program for their primary coverage, but the lack of access to Medigap insurance in California poses a significant challenge. This limitation forces patients to navigate complex healthcare decisions without the necessary support, ultimately affecting their ability to receive continuity and comprehensive care.

Continuity of care is imperative for people with a chronic disease. Being able to access regular appointments with trusted healthcare providers plays a crucial role in managing our condition effectively. When individuals are forced into Medicare Advantage due to the absence of alternative options or are compelled to spend down to qualify for state programs due to the lack of secondary coverage, it creates a disservice to their health and well-being. It can also impact their ability to get a kidney transplant as when a Network is changed in managed care programs it requires you to do a workup again if your transplant facility is no longer participating you must be worked up at the new contracted facility causing your potential kidney transplant to be put on hold.

*Natalie says, “my network changed, and I had to see all new doctors, it was very traumatic for me as I really like my nephrologist and felt I was in good hands. I come to find out my network changed so did all the healthcare professionals I had come to know and trust. I had to start all over again.*

*I hope my network for my transplant facility doesn't change or that will prevent me from getting a kidney transplant until I go through the whole process again with another contracted facility. This can take months or longer. Having access to Medigap will allow me to keep my same team and ensure I have continuity of care.”*

Providing access to Medigap insurance can prevent people from being trapped in a cycle of dependence on state resources for their healthcare needs. By empowering patients to have the necessary coverage to manage their condition effectively, we can promote independence and ensure they receive the care and support they require. I urge you to consider the importance of providing Medigap insurance to individuals with kidney disease in California and to support SB1236.

An illness is too demanding when you don't have hope!

## Renal Support Network

I have a had kidney disease since age 2, spent 13 years on dialysis and now doing well with a kidney transplant. I have heard many stories of how no access to Medigap has negatively impacted people with kidney failure. I founded Renal Support Network 30 years ago, with the goal of empowering individuals with kidney disease and their families to advocate for the best care. An illness is too demanding when you don't have hope.

Thank you for your attention to this critical issue to improve access to essential healthcare services for people living with kidney failure in our state. Please let me know if you have any questions or need additional information.

Warm regards,

A handwritten signature in cursive script that reads "Lori Hartwell".

Lori Hartwell, President & Founder

Cc: Senator Catherine Blakespear  
Members, Senate Appropriations Committee