

# ACTION BRIEF



*Employer Strategies that Drive Health, Equity and Value*

## CHRONIC KIDNEY DISEASE

HEALTHY WORKFORCES, SUSTAINABLE FUTURES

*The remarkable benefits of investing in lifesaving kidney care*



About 35.5 million (more than 1 in 7) US adults have chronic kidney disease (CKD), 90% of whom don't know it. Without increased investment in prevention, the total number of patients with kidney failure will likely exceed one million by 2030.

Yet, recent advancements in the screening, diagnosis, and treatment of kidney disease have created an unprecedented opportunity for employers and other plan sponsors to intervene earlier to delay or prevent progression to kidney failure (also known as end-stage renal disease or ESRD).

Employers as plan sponsors have long recognized the importance of investing in chronic disease management and prevention to support the health of employees and their families. They are also uniquely positioned to promote and support earlier and more effective kidney care.

This *Action Brief* offers action steps and other helpful information to stop the trajectory of CKD, sometimes called the most under-recognized public health crisis.

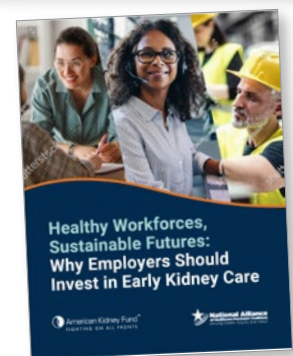
*“Employers have a unique opportunity – and responsibility – to support the health and wellbeing of employees by investing in proactive measures that prevent serious chronic conditions like CKD. Access to preventive care is critical to improving health outcomes, increasing worker productivity, and reducing long-term healthcare costs.”*

*—Shawn Gremminger, President & CEO  
National Alliance of Healthcare Purchaser Coalitions*

### ACTION STEPS FOR EMPLOYERS

1. Understand the impact of CKD in the US.
2. Conduct a thorough data review to assess workforce risk.
3. Prevent CKD through employee education about prevention, early intervention, and treatment.
4. Be prepared for the evolving kidney care landscape.

**Click this button for  
American Kidney Fund  
Facts and Stats**



This detailed CKD Issue Brief demonstrates the potential savings for employers/plan sponsors, based on the current impact of kidney disease on the US workforce. It also illustrates the economic benefits of investing in upstream kidney care.

**SEE SPECIAL SIDEBAR ARTICLE  
ON PAGE 2: “Employers are  
Key to Helping Disrupt the  
Current Dire Trajectory of  
Kidney Disease in the US”**

## Did you Know?

By reducing the share of people who progress to CKD stages 4 or 5, and the share of those who progress to stage 3 by 25% each, Medicare could save about \$9 billion/year. Commercial payers and employers could save an additional \$2.8 billion/year.

Source: "Reimagining Kidney Care: From Crisis to Opportunity" (American Kidney Fund)

## ACTION STEP 1

### Understand the impact of CKD in the US.

Kidney disease is a progressive condition that damages the kidneys, leading to the eventual loss of their ability to filter waste and fluids out of the blood. It is the fastest

growing non-communicable disease in the US, affecting about 35.5 million people, or 14% of American adults.

The leading risk factors for CKD include diabetes, high blood pressure, heart disease, and obesity. Since these conditions are often interconnected—diabetes and high blood pressure can contribute to heart disease, and obesity increases the likelihood of all three—they create a cycle that significantly elevates the risk of kidney disease. Diabetes and high blood pressure are the most common underlying causes of kidney disease, with diabetes causing 45% of new cases of CKD and high blood pressure causing 30% of new cases of kidney failure. Rare forms of kidney disease, however, can be caused

by genetic mutations, autoimmune disorders, or environmental factors. Kidney disease progresses through five stages, indicating the level of damage to the kidneys.

Kidney disease can culminate in kidney failure or ESRD, at which point the kidneys no longer adequately filter waste from the blood. There is no cure for ESRD, and the only treatment is dialysis or kidney transplant. Since 2002, the prevalence of ESRD in the US has nearly doubled, rising from over 429,000 to nearly 816,000 in 2022.

While rates of early-stage kidney disease are similar across socioeconomic lines, people of color and rural Americans face disproportionately higher rates of kidney failure and mortality.

## Employers Are Key to Helping Disrupt the Current Dire Trajectory of Kidney Disease in the US

Kidney disease currently affects **over 11 million workers**, accounting for

**7.4%**



**of the US workforce.**

This is likely an underestimation due to the prevalence of early-stage kidney disease, which often goes undetected. While employees in the later stages of kidney disease (stages 3–5) represent

**only 1% of the workforce, they drive 8% of annual employer healthcare costs**—a staggering

**\$107 billion**

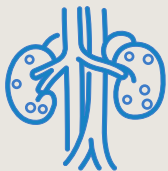
**each year.**

Beyond these direct health costs, late-stage kidney disease also results in lost productivity due to absenteeism and reduced performance, adding another



**\$30 billion**

**to the employer burden annually.**



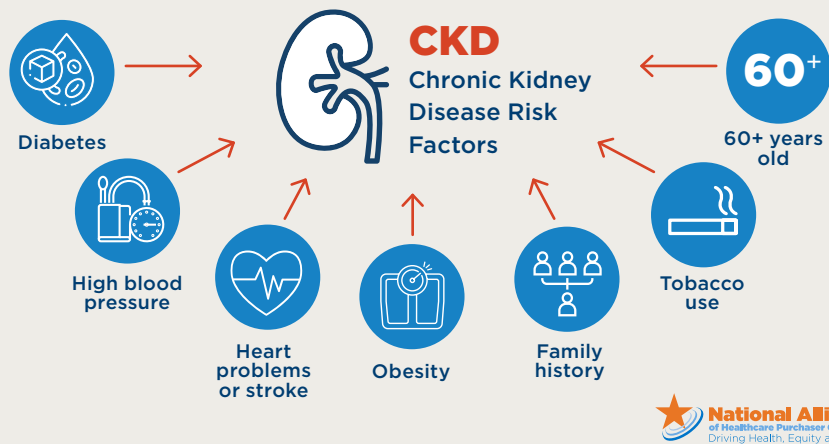
The analysis in the CKD Issue Brief also illustrates the range of potential gains for different employer types and shows that the savings potential is particularly robust for those with a workforce whose demographics suggest they are more likely to have a high prevalence of kidney disease and related conditions. Those attributes include lower education attainment, greater representation of people of color, and location in geographic regions where kidney disease incidence is higher.

In addition to reducing healthcare costs and fostering a healthier, more resilient workforce, employer action on kidney disease would also generate significant downstream savings for Medicare, given that individuals living with ESRD are eligible for coverage through the program.

By making investments to delay the number of individuals who progress to ESRD—which currently costs Medicare \$45.3 billion annually for treatments like dialysis and other advanced care—employers could make a meaningful impact on Medicare spending every year, with gains increasing over time.

Policymakers have an opportunity to incentivize employers to adopt prevention-focused benefits targeting kidney disease by advancing legislation that allows Medicare to share with private health plans a portion of savings generated from delayed ESRD. This forward-thinking approach will empower employers to invest in prevention of chronic conditions and early kidney care, helping to keep our nation's workforce healthier and enabling a sustainable future for the US healthcare system.

## Chronic Kidney Disease (CKD) Risk Factors



### ACTION STEP 2

#### Conduct a thorough data review to assess workforce risk.

Because diabetes and hypertension are common causes of CKD, accounting for nearly two-thirds of all cases, it's important to track their prevalence over time, in addition to actual CKD diagnoses.

#### Sample Strategy for Using Data to Get Ahead of the Curve

At least once a year, require medical and pharmacy carriers (or analytics vendors) to provide data in response to the following questions:

- ▶ What percentage of the covered population has been diagnosed with hypertension? Diabetes? CKD?
- ▶ Are there differences in rates of these chronic conditions by age group, gender, race/ethnicity, working disabled, compensation rate, geography, or worksite location?
- ▶ Do social determinants/drivers of health appear to be driving disparate rates of chronic conditions for certain covered member communities?
- ▶ What proportion of those with diagnosed diabetes, hypertension, and CKD have a relationship with a primary care doctor/clinic for their usual source of care?

- ▶ What are medication and treatment adherence rates for those who have been diagnosed with diabetes, hypertension, and CKD?
- ▶ What are the CKD screening rates across specific employee communities?

Once the data analysis is available, put it to work in benefits strategies and in communications with employees and their families. Optimize resources available through health plans and other vendors.

### ACTION STEP 3

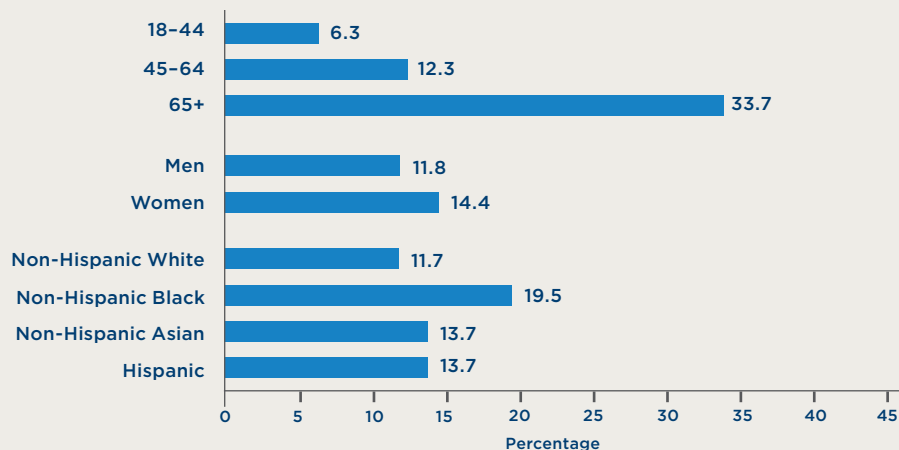
#### Prevent CKD through employee education about prevention, early intervention, and treatment.

Educating employees and their families about CKD and its risk factors (e.g., hypertension, diabetes) must be an integral component of investing in chronic disease management and prevention. Simple infographics, translated into languages commonly spoken in specific workforces, can be highly effective in reaching people where they are on the journey toward improved health literacy and greater personal responsibility for getting needed preventive care and treatment.

Employee resource groups offer meaningful opportunities to expand the reach of workplace education into communities. For example:

- ▶ American Kidney Fund resources (e.g., [KidneyNation fundraising tools](#); [Know your Kidneys educational materials](#); [Kidney Health Coach](#), [Shot Talk vaccination resources](#))
- ▶ NIH National Kidney Disease Education Program (e.g., “[Family Reunion Kidney Health Guide](#)” and “[Kidney Sundays: A Toolkit](#)” for community education initiatives)

#### Percentage of US Adults Aged 18 Years and Older With CKD,\* by Age, Sex, and Race/Ethnicity



\* CKD stages 1-4 using data from the 2017-March 2020 National Health and Nutrition Examination Survey based on 2021 CKD Epidemiology Collaboration GFR estimating equation, including serum creatinine, age, and sex. For more details on methods, see “How Estimates Were Calculated.”

## Did you Know?

Over a quarter of US adults (27%) say they are not up to date with their health screenings and immunizations. Annual checkups offer a critical opportunity to prevent or identify illness in the earliest, most treatable stages.

Health plans must cover preventive care at no cost to patients, including simple blood and urine tests to identify how well the kidneys are working. While these tests are routinely part of preventive care, it's important to doublecheck with the doctor to ensure they are completed. See more on these important tests below.

- ▶ Centers for Disease Control and Prevention CKD education (e.g., [CKD education for professionals](#); [insights on CKD increases in Mexican American populations](#), and [resources on understanding the interplay between chronic kidney disease, diabetes, and heart disease](#)).

It's important that programs be employee-centric to meet the needs of the workforce. For example:

- ▶ Host employee focus groups to learn about the challenges facing those with or at risk for CKD.
- ▶ Set expectations that health plans and other vendors will provide targeted outreach to those at risk for or living with CKD.
- ▶ Encourage employees and their family members to discuss kidney health with their primary care clinicians.
- ▶ Offer chronic disease management programs focusing on kidney health, diabetes, and hypertension management, along with health coaching, nutritional counseling, and preferred health club discounts.
- ▶ Create awareness campaigns during [World Kidney Day](#) and [Kidney Month](#) to highlight prevention, symptoms, and early detection.

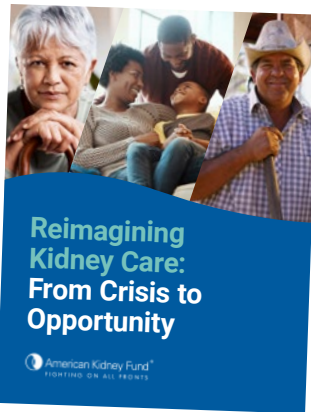
- ▶ Review the impact of social determinants of health on CKD, including:
  - Health literacy
  - Food insecurity
  - Housing insecurity
  - Financial wellbeing
  - Toxic stress and trauma
  - Ready access to medical and mental healthcare services

## ACTION STEP 4

### Be prepared for the evolving kidney care landscape.

Numerous challenges have contributed to the lack of early detection and treatment of kidney disease, including:

- ▶ Limited public awareness of risk factors.
- ▶ Lack of widespread screening.
- ▶ Knowledge gaps among health care professionals.
- ▶ Limited access to genetic testing.



Until recently, the treatment landscape for kidney disease was limited, with providers and patients having few options other than dialysis or transplants. Employers were similarly limited in the resources they could offer their employees beyond coverage for supportive care. As a result, individuals with rare and chronic kidney disease have been left to manage their symptoms until they inevitably reach ESRD and qualify for Medicare coverage, regardless of their age. Today, Medicare covers most ESRD-related treatment costs in the US.



## Diagnostic Tools and Treatments for Kidney Disease

Powerful, proven tools for early and accurate detection of kidney disease are available:

- ▶ Urinalysis detects protein levels in urine, a key indicator of kidney damage.
- ▶ Blood tests measure kidney function.
- ▶ Genetic testing identifies hereditary kidney disorders and stratifies risk.
- ▶ Imaging provides structural insights into kidney health.
- ▶ Biopsies confirm diagnoses and inform target treatment planning.

Recent FDA-approved and emerging therapies are transforming the treatment landscape and preventing progression to more serious, costly states of disease that require dialysis and transplant. Learn more about drug classes such as:

- ▶ SGLT2 inhibitors to keep kidney disease from getting worse
- ▶ GLP1-RAs to treat CKD in people with diabetes

And advancements in treating diabetic kidney disease such as:

- ▶ [Polycystic kidney disease \(PKD\)](#)
- ▶ [IgA nephropathy \(IgAN\)](#)

View the [CKD Issue Brief](#) for details.

However, the evolving landscape of kidney care is creating new opportunities to diagnose and treat the disease earlier. Kidney care experts believe that significant progress on multiple fronts will enable earlier diagnosis and intervention with

innovative treatments to slow and even prevent kidney disease progression. By prioritizing upstream kidney care now, we can ensure our healthcare system is prepared to empower these individuals to properly manage their disease.

By implementing prevention-centered benefits that prioritize early screening and detection, foster timely and effective

care coordination, and provide access to comprehensive treatments and services for patients with chronic and rare forms of kidney disease, employers can fundamentally alter the trajectory of this disease for millions of Americans while achieving substantial cost savings for themselves and Medicare.

*“We are in a new era of kidney disease care, with innovative tools expanding our ability to detect and treat this devastating disease early on. We need employers to pioneer innovative strategies to stem the tide.”*

*— LaVarne A. Burton, President & CEO,  
American Kidney Fund*

## Learn more from these curated American Kidney Fund and National Alliance resources:

- [Race/Ethnicity: Kidney Disease Risk Factors Stages of Kidney Disease \(CKD\)](#)
- [How Prioritizing Upstream Care Policies for Kidney Disease can Save Lives and Save our System Billions](#)
- [Reimagining Kidney Care: From Crisis to Opportunity](#)
- [Chronic Kidney Disease: Preventing, Diagnosing, and Delaying Progression](#)
- [Hypertension Control: A Vital Business Investment](#)

**See Addendum on the next page for complimentary employee education resources.**



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# ADDENDUM

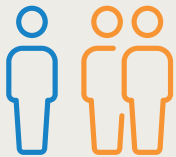
## CKD Employee Education Infographics

These simple employee education infographics are available on the [National Alliance website](#) at no cost. Employers are encouraged to use them in newsletters, social media posts, and other employee education channels.

### CKD Risk Factors

Managing blood sugar and blood pressure can help keep kidneys healthy.

Diabetes and high blood pressure are the more common causes of CKD in most adults. Other risk factors include heart disease, obesity, a family history of CKD, inherited kidney disorders, past damage to the kidneys, and older age.



**1 in 3**

Approximately 1 in 3 adults with diabetes (and 1 in 5 adults with high blood pressure) may have chronic kidney disease.

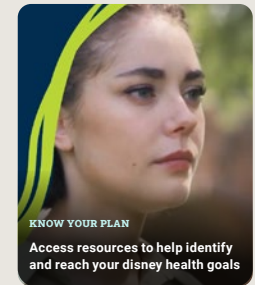
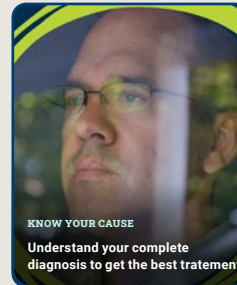
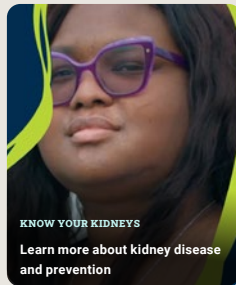
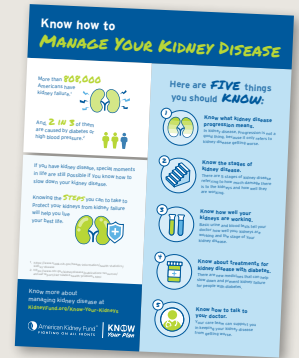
Source: Centers for Disease Control



## American Kidney Fund Employee Education Resources

Click on the image to view and share with employees and their families. ▶

Invite employees and their family members to use the “[Know Your Kidney Numbers](#)” interactive tool from the American Kidney Fund. Click on each tile below to learn more. ▼



## Kidney-Friendly Eating Plan

### RIGHT AMOUNT, RIGHT TYPES OF:

**Protein:** One of the nutrients that gives you energy. Your body needs protein to grow, build muscles, heal, and stay healthy.

**Fat:** Another nutrient that gives you energy. Your body needs fat to carry out many jobs, such as using vitamins from your food and keeping your body at the right temperature.

**Carbohydrates:** Your body’s main source of energy. Your body can more easily convert carbohydrates into energy than protein and fat.

For details on healthy protein, fat, and carbohydrate sources and serving sizes for specific stages of kidney disease, scan the American Kidney Fund QR Code:



## ACKNOWLEDGMENT

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