Financial and Insurance Considerations for Transplant

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Role of Financial Coordinator

- Research insurance benefits and review with patient
- Educate patient on costs of transplant care
- Assist patient with developing a long-term financial strategy
- Secure insurance authorizations for transplant-related services
Funding Sources

- Medicare
  - Age 65 or disabled
- Medi-caid
  - Disabled or pregnant
  - < 21 y/o or ≥ 65 y/o
- Private insurance
- Veterans Administration
- Funding organizations
Cost of Transplant Services

- Evaluation and pre-transplant testing
- Transplant surgery and hospital stay
- Post-transplant meds: $4000-$6,000/mo
- Post-transplant care:
  - Office visits
  - Labs, X-rays, Biopsies, re-hospitalization
  - Travel and lodging
Pre-Transplant Financial Issues

- Denial of authorization from non-contracted insurance
- No insurance or Medicare only
- Cannot afford medical out-of-pocket costs or co-pays for medication
- Coverage terminates (e.g. loss of job, patient has to pay for COBRA)
- Restricted coverage
  - Organ transplant max
  - Limited drug max
  - Limited lifetime max
Post-Transplant Financial Issues

- Disability status terminates
- Lost wages, travel and lodging
- Only 80% of immunosuppressant drugs are covered by Medicare Part B, the patient is responsible for the remaining 20%
  - This 20% is not applied to Part D GAP and can be $200-$400/month
- Change in health care benefit
- Loss of insurance coverage
Having an organ transplant requires life-long maintenance.