

Financial Aspects of Transplant

Eunice Posada, MBA, CTFC
Financial Coordinator



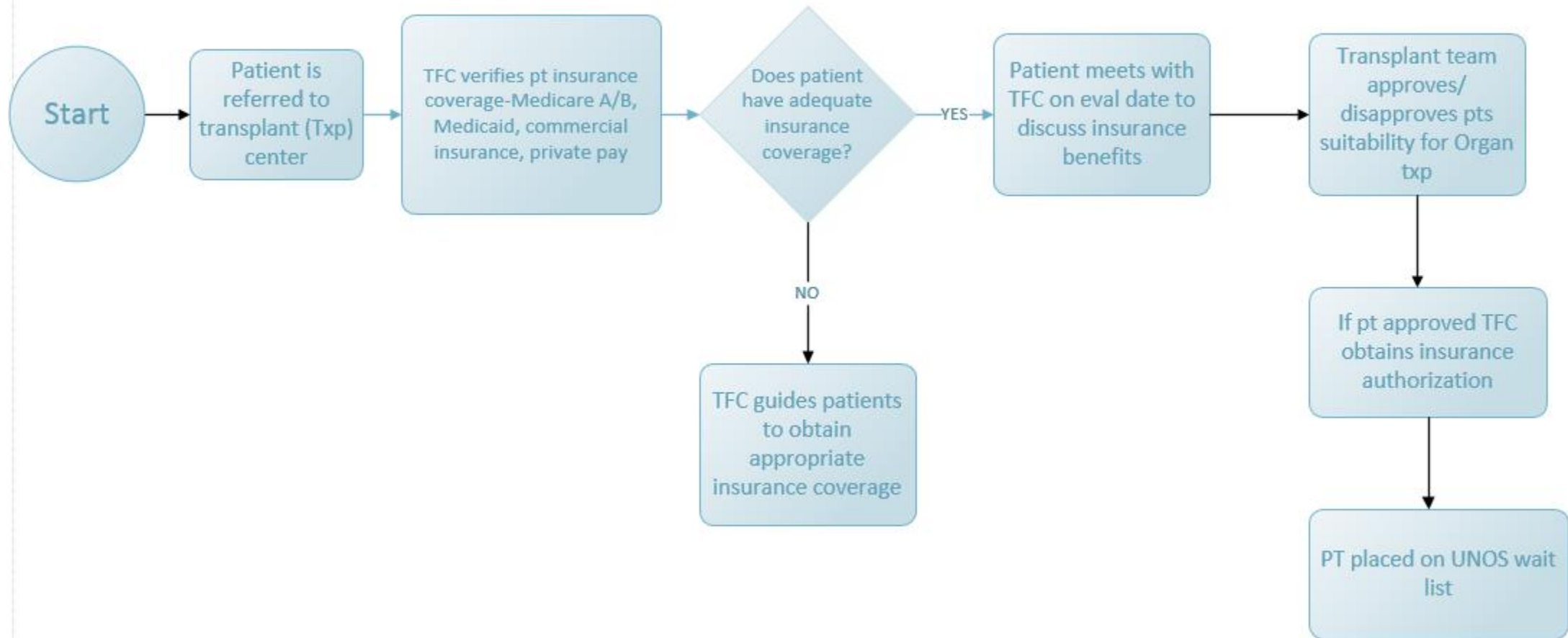
Hackensack
Meridian *Health*

KEEP GETTING BETTER

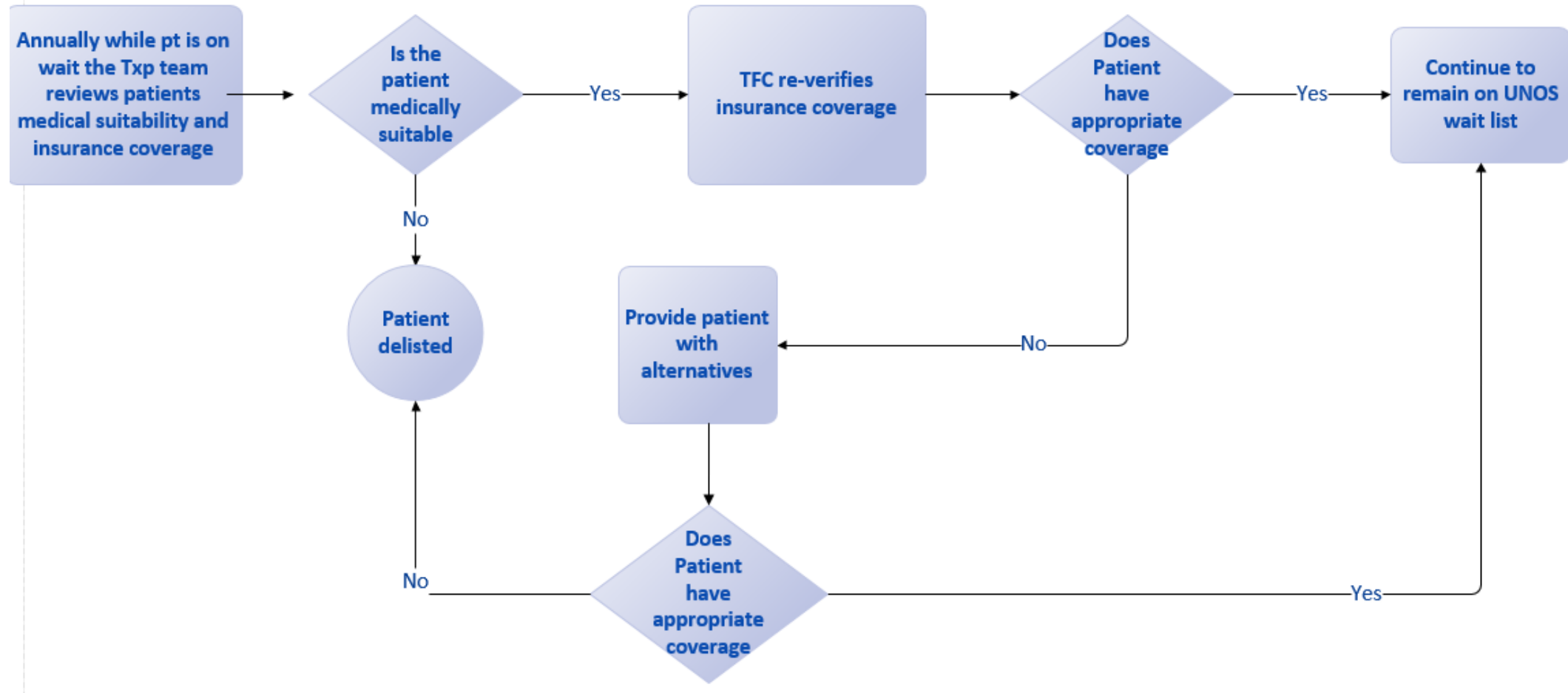
Objectives

- Financial clearance; pre and re evaluation process.
- Overview of Medicare coverage for transplant services.
- Challenges and solutions to financial transplant clearance.

Pre-Evaluation Financial Clearance Process



Re-Evaluation Financial Clearance Process



Benefits of doing financial clearance

- Provide accurate financial information to our patients and families
- communicating the financial aspects of transplant
- Prepare patients with a financial plan
- Prepare patients with a plan to cover immunosuppressant and drugs post –transplant
- Fundraising information
- Maximize financial reimbursement for the transplant center.

Financial assessment

- Do you have any current financial concerns?
- Is current income adequate to meet monthly needs
- Is current income adequate to obtain your medications?
- Is current income adequate to obtain your medical needs - office visits, surgeries, supplies, lab tests?
- How do you manage when you don't have enough money during the month?
- Will your caregiver being off work have an effect on your income?
- How much will you need due to time off work of patient and/or caregiver?
- Patient plan to pay for housing and transportation post-transplant:
- Amount of money anticipated for this purpose:
- Would you be interested in fundraising information?



Medicare coverage for transplant services

Kidney Transplant Coverage services due to End Stage of Renal Disease

- Billing for Acquisition Services and Kidney Transplant
- Billing for Donor Post-Kidney Transplant Complications services
- Medicare pays for the majority of transplants in the U.S. and currently provides coverage for kidney, pancreas, liver, heart, lung, & small bowel transplants.



MEDICARE

Federal Health insurance for people over age 65, young people with certain disabilities, and ESRD patients.

Part A -Hospital insurance
deductible applies

Part B – Outpatient services and immunosuppressants and
physicians services
deductible applies
80 % coverage

Part D – Drug coverage

|

Medicare ends three years after a
successful transplant



Hackensack
Meridian *Health*
KEEP GETTING BETTER

Commercial insurances

Government insurances

- Most commercial insurances are accepted
- Medicare advantages
- Medicaid plans
- Out-network and single case agreements

Challenges to Financial Clearance

- Cost of prescriptions following transplant
- Participation with specific insurances (subject to change)
- In-network vs out-network benefits
- Changes in Patient's insurance and financial situation- the ability to pay for post transplant costs such as copayments, deductibles and/or insurance premiums



Solutions to Some of the Challenges Faced

Provide Hospital Financial Assistance information (charity care)
Provide information for prescription assistance (NJPAAD)
or EPIC for new York residents.

Provide information for fundraising organizations such

- NFT – National Foundation for Transplants www.transplants.org
- HelpHOPELive www.helphopelive.org
- COTA – Children's Organ Transplant Association www.cota.org

- Drug manufacturers may offer financial assistance programs.
- Cases for nonparticipating insurance there is an opportunity of single case contract
- Periodically re-verify and re-certify insurance and authorizations to avoid insurance denials.

Thank you



Hackensack
Meridian *Health*
KEEP GETTING BETTER

References

[Http://transplants.ucla.edu/workfiles/adultkidney/esrdcoverage.pdf](http://transplants.ucla.edu/workfiles/adultkidney/esrdcoverage.pdf)

http://www.nytimes.com/2009/03/13/health/13kidney.html?_r=0

<https://www.niddk.nih.gov/health-information/health-statistics/Pages/kidney-disease-statistics-united-states.aspx>

<http://www.tfcassociation.com/wp-content/uploads/2016/08/Howey-Robert-presentation>

Nowicki, Michael. edD,FACHE,FHFMA, Introduction to the financial Management of Health Care organization , fifth edition (p.94-96)

American Nephology nurses association