

# Chapter 9: Financial Considerations and Insurance

## Insurance

It is important for you to check your insurance benefits before transplant. If you do not understand your benefits, call your insurance company. See worksheet at the back of this booklet for questions to ask and how to document your call(s).

- Ask your insurance provider:
  - exactly what your policy covers
  - what your copays, deductibles, and out-of-pocket expenses will be
  - if you need to get referrals from your primary care provider
  - if and when you need to call your insurance company (such as when you enter the hospital for surgery).
- Your social worker or financial specialist can help you work with your insurance provider.

### Important

If your insurance changes, you need to call your transplant coordinator. Insurance companies and policies have different benefits at different hospitals.

If your insurance changes, you might not have transplant benefits at Abbott Northwestern. It is important to know this before you receive a kidney transplant. Any expenses not covered by insurance is the patient's responsibility per insurance policies.

## Medicare

If you have end stage renal disease, Medicare will pay for kidney transplant and dialysis. You are eligible for Medicare regardless of your age if you need a transplant or dialysis.

To qualify for Medicare Part A (hospital insurance):

- you or your spouse must have worked the required amount of time under Social Security, the Railroad Retirement Board or as a government employee.
- you, your spouse or a dependent child are receiving or are eligible for Social Security or Railroad Retirement case benefits.

You may also enroll in Medicare Part B (medical insurance). For this, you pay a monthly fee, or premium. Most of the services and supplies needed by people who have end stage renal disease are covered under Part B.

Both Medicare parts A and B cover kidney transplants as long as they are done in transplant centers approved by Medicare.

If you also have private insurance, Medicare will be your secondary carrier during the 30-month coordination period. This means your private insurance will pay for most of the bills during this period.

### **To enroll in Medicare**

You can enroll in Medicare at your local Social Security office. For the office nearest you, call 1-800-772-1213 from a touch tone phone. You will be asked to punch in your zip code and leave a recorded message. Your social worker can help you if you have questions.

## **Costs**

Transplant costs fall into 1 of 3 areas:

### **■ Evaluation**

- This includes routine screens and vaccinations. These can be done with your primary care provider. Your insurance will be billed since they are part of wellness checks.
- This also includes special tests for transplant evaluation. These are done at Abbott Northwestern. Your insurance will be billed for these at the time of transplant.

### **■ Surgery**

This includes your hospital stay for the transplant and fees from your health care team.

### **■ After care**

This includes follow-up care and long-term medications.

If you have questions about your coverage, call your insurance provider, social worker or financial specialist.

## Keeping Track of Information

### **What to do when calling your insurance provider, Medicare, Social Security office or any health care provider**

Anytime you call your insurance provider, Medicare, Social Security office or any health care provider, do the following.

- Write down the date and time of your call.
- Write down the first and last name and title of the person with whom you spoke.
- Write down a summary of your call. If someone says something you do not understand, ask to have the information repeated or said more clearly.

### **How to keep track of your materials**

You may be overwhelmed by the amount of information you receive as you go through the transplant process. To help you stay organized, you may want to keep your papers in files and use notebooks with pockets.

- Keep all Explanation of Benefits (EOBs) from any of your insurance providers.
- File all health care bills by provider. You may have one for dialysis, one for your primary care provider and one for the hospital.
- Keep your files organized by date.
- Sign up for Allina Health account to make appointments, send medical messages, check your lab results, and more. See page 47.