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UI HEALTH CARE ORGAN TRANSPLANT CENTER

Although not always your first thought when thinking about organ transplantation, health insurance and financial assistance play an important role with transplant. When planning for an organ transplant, it is highly recommended to review your health insurance coverage and understand how organ transplant is covered. Organ transplant center financial counselors are here to help with this process. Not all insurance plans are equal; some may not cover organ transplant at all or may partially cover. If you do not have health insurance through an employer, you may be eligible for a plan through the Federal Marketplace or Medicaid. If on Social Security disability for two years or permanent dialysis, Medicare is an option. You are also eligible for Medicare if you are 65 years or older, and with enough work quarters.

Even with health insurance, transplantation may cause some patients to experience financial hardship. High out-of-pocket costs, reduction in income, and cost of transportation are common financial stressors. When facing financial hardship, applying for Social Security disability or fundraising can help. If eligible, Social Security is steady income while off work due to a long-term illness. Fundraising is a way to build up funds to help cover expenses that are otherwise not covered by insurance.

Taylor Casey, CTFC

Organ Transplant Center - Financial Counselor

Social Security Disability

Social Security and Supplemental Security Income disability programs provide assistance to individuals who have a disability and meet medical criteria for benefits. UI Organ Transplant Center has financial counselors who can help with insurance questions, estimate out-of-pocket costs, and review options.

Social Security Disability Insurance (SSDI) is paid if you are "insured", meaning you have worked long enough and paid Social Security taxes. Supplemental Security Income (SSI) is paid based on financial need. Social Security does not pay for partial disability or short-term disability.

For more information: [Disability Benefits | SSA](#)

Iowa Anatomical Gift Fund

The Anatomical Gift Fund was established by the State of Iowa as a way to provide grants to transplant recipients, transplant candidates, living organ donors, or legal representatives. Grants are only available as the fund has money.

The Anatomical Gift Fund's purpose is to provide financial reimbursement for costs associated with transplant. These can include costs of the transplant procedure, drugs, food, lodging, and transportation. It does not cover lost wages. To qualify, you must be a legal resident of Iowa. There is no income restriction for this fund.

For more information: [Anatomical Gift Transplantation Fund | Iowa Donor Network](#)

National Living Donor Assistance Center

The National Living Donor Assistance Center (NLDAC) helps eligible living donors with financial assistance for costs associated with the evaluation, surgery, and follow-up appointments. This includes travel expenses, lost wages, and dependent care expenses. NLDAC is designed to be the payer of last resort, and eligibility is based on the transplant recipient's yearly income.

The NLDAC application is completed by both the donor and the recipient before being sent in to the transplant center (where the transplant is occurring) for review. NLDAC can only accept applications from the transplant center. NLDAC applications should be sent in one month prior to the surgery. NLDAC cannot reimburse expenses sustained before the application is approved. If you live in Iowa, the Iowa Anatomical Gift Fund would need to be used first, except for lost wages.

For more information: [National Living Donor Assistance Center > How to Apply > Paper Application Process](#)

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If you have further questions, please call 319-356-1136 and ask to speak with one of the Financial Counselors.