

The UI Health Care Organ Transplant Center is made up of various health care disciplines including physicians, nurses, social workers, financial counselors, pharmacists, dietitians, and support staff. This month, our newsletter will focus on the financial counselors and transplant insurance essentials. The role of our financial counselors is to ensure our patients are provided accurate financial information to allow for continuity of care, monitor/review insurance coverage, submit prior authorizations, and submit referrals. Patients (pre-transplant and post-transplant) frequently have questions related to Medicare and insurance coverage for transplant needs.

What does insurance cover?

There are three types of insurance available for patients: private/commercial, Medicare (including Medicare Advantage plans), and Medicaid (overseen by Managed Care Organizations). Often, our patients have questions on what is and isn't covered by insurance.

Insurance covers pre-transplant evaluation related services (labs, CTs, MRIs, ultrasounds), the surgery, hospital stay, medications, and post-transplant follow-up.

Insurance does not cover lost wages, travel expenses, meals, childcare, or household expenses. Some insurance companies may cover meals, but this would be something to follow up on with your specific provider.

Medicare Advantage plans

Medicare Advantage plans (also known as Part C) are a type of Medicare plan that is offered by a private company contracted with Medicare. These plans are an alternative method of receiving Medicare coverage. Medicare Advantage plans include Part A and Part B, with most plans including Part D.

Medicare Advantage plans have an out-of-pocket maximum for medical services and prescriptions. These costs vary, so they may be either higher or lower than traditional Medicare. These plans may have a deductible and/or additional premiums. Some even have extra benefits that traditional Medicare does not cover.

Medicare Advantage plans have some differences from traditional Medicare. In many cases, you are limited to the physicians within the plan's network and may need to get approval from your plan before it covers certain drugs or services.

Traditional Medicare

Traditional Medicare is composed of three parts: Part A, Part B, and Part D. Medicare Advantage plans are designated as Part C. Medicare Part A covers inpatient care received in hospitals, critical access hospitals, and skilled nursing facilities. Part A can also cover hospice care and some home health care. Medicare Part B covers medically necessary services and preventive services. This includes outpatient services, physician charges, and immunosuppressant / anti-rejection medication. Parts A and B both have a deductible and no out-of-pocket maximum.

Medicare Part D covers prescription medication. Part D has a deductible, copays, and an out-of-pocket maximum. Medicare supplement plans (also called Medigap) reduce the 20% liability for patients and follows Medicare coverage. The Organ Transplant Center requires transplant patients to have Part D coverage and supplemental coverage (Medigap, Medicaid, commercial, or private).

Enrollment

Medicare open enrollment occurs annually from October 15 – December 7. If you enroll into Medicare during this period, coverage will start January 1. This enrollment period is different than your initial enrollment period (IEP) or a special enrollment period (SEP); it is meant for Medicare beneficiaries to make changes to their current Medicare plan, Part D drug plan, or enroll into Medicare if they are outside of their IEP or SEP.

The Medicare Advantage open enrollment period occurs annually from January 1 – March 31. If you already have a Medicare Advantage plan, you can change to another Advantage plan or drop your Advantage plan to return to traditional Medicare during this period. However, if you have traditional Medicare, you are not able to switch to an advantage plan, join a Medicare drug plan, or switch to a different Medicare drug plan during this period.

ADDITIONAL INFORMATION

This section of our monthly newsletter will focus on support and resources offered both by the Organ Transplant Center and throughout the nation. Please utilize these as you need them and reach out with any questions.

Kidney and pancreas line: 319-356-1136

Heart line: 319-356-1028

Liver line: 319-356-1137

Lung line: 319-356-2016

Medicare and Transplant

Medicare eligibility is based on age, disability, having end-stage kidney failure, or receiving a kidney transplant. No other organ transplant or need for organ transplant qualifies one for Medicare. There is a 1-year enrollment window for Medicare from date of kidney transplant. Delaying enrollment can increase chances of higher out-of-pocket expenses for anti-rejection medication. Medicare Advantage plans cover anti-rejection medications, and out-of-pocket expenses are subject to plan.

* For further questions or coverage changes, please contact the Organ Transplant Center Financial Counselors.

Video Resources

The Organ Transplant Center has put together videos to better explain the transplant evaluation process and provide additional patient education. Please click the links below to access these videos.

- [Kidney Transplant – Patient Education Videos](#)
- [Liver Transplant – Patient Education Videos](#)
- [Pancreas Transplant – Patient Education Videos](#)

Organ Transplant Support Group

Starting in February 2024, the UI Health Care Organ Transplant Center will begin having our support group every other month. The support group will also be a hybrid version—both in-person and by Zoom. Each group will be focused on a specific topic, with speakers followed by time for discussion. If you have any questions, please contact 319-467-8385.

Location:

Iowa Donor Network
550 Madison Avenue
North Liberty, IA 52317

Date:

Thursday, October 10

Speaker: Transplant
financial counselor

Zoom Information:

Meeting ID: 918 3643 6211
Passcode: 642098

*Save The Date: The next
support group is December
12. Zoom information to
come!*

Additional Resources

Social Security Disability

- [Adult Disability Starter Kit](#)
- [SSI Child Disability Starter Kit](#)

National Living Donor Assistance Center (NLDAC): [How to Apply](#)

Iowa Anatomical Gift Fund: [Application](#)

Iowa Donor Network / Writing Your Donor Family:
<https://www.iowadonornetwork.org/transplant-recipients/writing-your-donor-family>

University of Iowa Telepsychology Training Clinic offers free, short-term counseling to lowans with limited access to mental health care.

- [Click here](#) to see if you qualify