

# Financial Challenges within Kidney Transplantation

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## Common Issues and how to Overcome Them

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# Objectives

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- ◆ **Review some financial considerations from each phase of kidney transplant:**
  - Prior to kidney transplant evaluation
  - Evaluation and waitlist phases
  - Transplant surgery admission/inpatient stay
  - Post-kidney transplant
- ◆ **Review common insurance barriers and financial challenges and strategies to overcome them**
- ◆ **Discuss Medicaid eligibility post-COVID**

# Insurance/Financial Requirements for Kidney Transplant

- ◆ **Patients must understand and show adequate financial coverage for all transplant phases of care, both short- and long-term.**
  - Short Term – coverage or plan for evaluation and transplant surgery.
  - Long Term – coverage or plan for post-transplant care for the life of the graft or the patient.
- ◆ **Adequate financial coverage can be having appropriate insurance coverage or documentation to show the patient can cover the financial obligations of transplant through alternative funding options**

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# Financial Considerations Throughout the Phases of Kidney Transplant

# Prior to Transplant Evaluation

- ◆ **Understand current insurance benefits**
  - While the Transplant Financial Coordinator will review the detailed transplant benefits and potential out of pocket costs, it is helpful for patients to review their policy prior to evaluation and create a list of specific questions they have.
- ◆ **Understand monthly household income and budget/savings**
  - The Transplant Financial Coordinator will need to understand the patients household income, total savings, and assets to assess if patient is eligible for any assistance programs.
  - Determine how to afford extra expenses like frequent trips to the transplant center (gas, tolls, parking, lodging, meals.)
- ◆ **Align long term life and clinical goals with personal finances**
  - If the patient is on disability now, will they be able to return to work post-transplant?

# Evaluation and Waitlist Phases

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- ◆ **Throughout the evaluation and waitlist phases, a Transplant Financial Coordinator will work with the patient to:**
  - Determine their coverage
  - Identify any gaps in coverage and understand all options available to close the gaps
  - Obtain and maintain authorizations from insurance payor for transplant
- ◆ **It's extremely important for the patient to inform the Transplant Financial Coordinator of any changes in insurance, employment status, household income (if receiving assistance)**

# Transplant Surgery Inpatient Stay

## ◆ **Out-of-Pocket Expenses**

- Hospital copays, deductibles, or coinsurance
- Physician/Provider professional fee copays, deductibles, or coinsurance
- Medication costs at discharge

## ◆ **Other Expenses to Consider**

- Transportation costs
- Lodging and meals for family members or support persons
- Child care costs

## ◆ **Monthly Bills/Expenses**

- Most kidney transplants are not scheduled in advance so there is little time to plan once the patient is called in for transplant.
- Need to have funds set aside to continue paying monthly expenses like mortgage, rent, utilities, cell phone, etc.

# Post-Kidney Transplant

- ◆ **Kidney Transplant has a long term financial impact so it's best to have a plan prior to transplant.**
- ◆ **Ongoing services/costs – responsible for any copays or coinsurance**
  - Routine visits with transplant physician/provider
  - Routine lab work and diagnostic tests
  - Immunosuppressive medications
- ◆ **If the patient qualified for Medicare because of their ESRD status, they will lose Medicare coverage 36 months after transplant unless the patient has another Medicare entitlement (over 65, disability, etc.)**



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# Common Insurance Barriers and Financial Challenges

# No Coverage or Insufficient Coverage

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- ◆ **No coverage**
- ◆ **Insufficient coverage**
- ◆ **Inability to afford Out-of-Pocket costs**
- ◆ **Reduced or lost income**

# Resources for Financial Assistance

- ◆ **Every patient's case is unique and not all patients qualify for assistance, but there are multiple federally-funded, state-funded, and private resources available to patients pre- and post-transplant.**
- ◆ **Social Security Extra Help**
  - Medicare beneficiaries can qualify for Extra Help with their Medicare prescription drug plan costs.
- ◆ **Pennsylvania Resources**
  - PA Chronic Renal Disease Program (CRDP)
  - PA Medical Assistance Benefits for Workers with Disabilities (MAWD)
- ◆ **New Jersey Resources**
  - End Stage Renal Disease (ESRD) Patient Assistance Program
  - NJ WorkAbility
  - NJ Senior Gold
  - NJ Pharmaceutical Assistance to the Aged & Disabled (PAAD)
- ◆ **Delaware Resources**
  - DE Chronic Renal Disease Program (CRDP)
  - Delaware Prescription Assistance Program (DPAP)
- ◆ **National Kidney Foundation**
- ◆ **American Kidney Fund**
- ◆ **Various Assistance Programs offered by pharmaceutical companies for copay assistance**

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# Medicaid Impact to Ongoing Transplant Care

# Medicaid Unwinding

- ◆ **Under the Families First Coronavirus Response Act (FFCRA) states were required to maintain enrollment of nearly all Medicaid enrollees during the COVID-19 Public Health Emergency.**
- ◆ **As of the COVID-19 Public Health Emergency. Medicaid continuous enrollment condition will end on March 31, 2023.**
  - States are resuming normal operations, including restarting full Medicaid renewals and terminations of coverage for individuals who are no longer eligible. UPDATE your contact information with your state Medicaid or CHIP agency.
- ◆ **What Medicaid Recipients must do:**
  - UPDATE their contact information with their state's Medicaid agency.
  - RESPOND to the Medicaid renewal form when it arrives to keep your coverage.
- ◆ **Those now ineligible for Medicaid must consider other coverage options**

# Medicaid vs Emergency Medicaid

- ◆ **Medicaid covers many transplant-related services as primary or secondary coverage for kidney recipients.**
- ◆ **Emergency Medicaid provides medical coverage to uninsured individuals who do not qualify for Medicaid due to citizenship/immigration status.**
  - Emergency Medicaid covers certain emergent admissions and care, but does **NOT** always cover dialysis and, in most states, will **NOT** cover solid organ transplant due to federal funding regulations.
    - **As of 2023 only 5 states (California, Illinois, Massachusetts, Minnesota, and New Mexico) provide full Medicaid status to undocumented residents or provide funding for Emergency Medicaid to cover kidney transplant.**
- ◆ **Undocumented residents do not have access to the ACA marketplace and must go through direct underwriting with insurance to potentially obtain private insurance.**
  - Coverage is not guaranteed and can include pre-existing condition clauses
  - Monthly premiums are extremely high without the ACA Marketplace premium tax credits

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# Q & A

