

FINANCE AND INSURANCE BASICS FOR BLOOD AND MARROW TRANSPLANT

There's a lot to think about before a blood or marrow transplant, including treatment costs, health insurance and fundraising. Learn about your health insurance and ask for financial help so you can be better prepared.

READ ON TO **LEARN ABOUT:**

- Transplant costs you might have
- Health insurance for transplant
- How to prepare financially
- Free support and resources

TRANSPLANT **COSTS**

Transplant can have many direct and indirect costs. **Out-of-pocket costs** are the costs you must pay on your own. Your insurance company doesn't pay these. They can include things like co-pays for doctor's visits or travel costs and temporary housing near the transplant center. Ask your transplant social worker and financial coordinator to help you estimate and plan for transplant costs.

HEALTH INSURANCE AND TRANSPLANT

Every health insurance plan is different, so talk to your health insurance company as soon as you can. This way you'll know ahead of time what your insurance will pay and what you will have to pay yourself. The financial coordinator at your transplant center can help you learn about your health insurance, too.

The Affordable Care Act (ACA) is a health care law that says:

- Insurance companies can't deny policies or payment for services based on a patient's **pre-existing condition**. A pre-existing condition is a medical problem that started before the patient had health insurance.
- Insurance companies can't cancel a health insurance plan if a patient gets sick.
- There are no annual or lifetime dollar limits for most plans. An annual dollar limit is a cap

on how much your insurance company will pay in a year. A lifetime limit is a cap on the total lifetime benefits you can get from your insurance company.

- Children can stay on their parents' health insurance plan until they turn 26.
- When patients join a clinical trial (research study), insurance companies can't:
 - Keep patients from joining
 - Raise costs because patients join
 - Limit coverage for routine health care services

FINANCIAL **PLANNING AND FUNDRAISING**

To plan financially for transplant, there are 4 important things you can do:

1. **Make a budget.** A budget is a spending plan. It can help you organize your money and prepare for unexpected financial changes.
2. **Lower your monthly costs.** Call your creditors (the people you owe money) and explain your situation. Many creditors will understand and work with you to find a lower monthly payment.
3. **Keep some of your income.** Look into different insurance options that can pay some of your income if you're not able to work. This may include:
 - Short-term and long-term disability insurance
 - Social Security Disability Insurance
4. **Raise money.** Fundraising is usually the best way to meet ongoing financial needs. But this takes time and energy, so consider asking a close family member or friend to fundraise for you.

ONE-ON-ONE **SUPPORT**

Be The Match® is dedicated to helping patients, caregivers and families navigate the transplant process. We offer one-on-one professional guidance and education by answering your questions, sharing resources and providing support. Our team of patient services coordinators can devote as much time as needed—at no cost to you.

We're available to provide answers and connect you to resources. Our services are free and confidential. We can help you:

- Find grants you may be eligible for
- Manage your financial matters
- Learn how to find answers to insurance questions

Contact us:

- Inside the United States, call **1 (888) 999-6743**
- Outside the United States, call **1 (763) 406-3410**. Long distance or international charges may apply.
- Email **patientinfo@nmdp.org**

FINANCIAL GRANTS

Grants may be available to help cover specific, short-term needs. But they usually aren't enough to replace your family's income. We have grant programs to help some patients with costs before and after transplant. These support patients whose health insurance and income aren't enough to pay for care. Grants after transplant are only available for patients whose transplants were facilitated through Be The Match.

Ask your transplant center social worker about these options. They can also help you:

- Find financial aid through Be The Match and other organizations
- Find out if you qualify for financial aid
- Fill out and submit the applications

OTHER RESOURCES

TO HELP YOU LEARN MORE

Be The Match has free resources to help you learn about transplant. This fact sheet is the first in a series of financial and insurance fact sheets. Visit **BeTheMatch.org/patient-plan** to find the rest of the series including:

- *Financial planning before transplant*
- *Government programs*
- *Raising money to pay for transplant*
- *Transplant and health insurance*
- *Transplant and the Affordable Care Act (ACA)*

Most recent payer policy review completed June 2016.



AT EVERY STEP, WE'RE **HERE TO HELP**

LEARN: **BeTheMatch.org/patient** EMAIL: **patientinfo@nmdp.org**

ORDER: **BeTheMatch.org/request** CALL: **1 (888) 999-6743**

TRANSLATED RESOURCES: **BeTheMatch.org/translations**



Every individual's medical situation, transplant experience and recovery is unique. You should always consult with your own transplant team or family doctor regarding your situation. This information is not intended to replace, and should not replace, a doctor's medical judgment or advice.