

What is a Financial Plan?

A financial plan is not only about money...

A **Financial Plan** for transplantation is a life-long plan for how you will successfully live with your transplanted organ. Just as your illness requiring you to need a transplant was life changing, so is transplantation. It is a new lease on life, a second chance, and an improved lifestyle. It is important to recognize that Transplantation is a treatment not a cure. There are still medical appointments, medications to take, and energy to be spent on taking care of yourself and your new organ.

WHY DEVELOP A PLAN:

Transplantation is very successful today and patients are living extended and healthy lives. One of the challenges that transplant patients face is how to meet the financial costs post-transplant. Today transplant centers want to know that you have thought through some of the known challenges and requirements of transplantation and that you have an idea or plan as to how you will meet them. They want to know that you can be in control of your situation. Lack of understanding, preparation and unrealistic expectations create disastrous circumstances after the transplant. Developing a Financial Plan can prevent these circumstances from putting your transplanted organ at risk. There is no reason you can not prepare ahead, think through some of these known challenges and have a reasonable plan for meeting them before your transplant.

WHAT ARE THE CHALLENGES:

- Medical care costs that are not covered by insurance, Medicare or Medicaid
- Cost of your transplant medicines including co-pay costs
- Travel Expenses for routine follow-up care
- Loss of Disability income due to improved health after transplant
- Maintaining adequate family budget so as not compromise health care needs

DEVELOPING A FINANCIAL PLAN...

This will help you develop a Financial Plan step by step outlining how you will take care of yourself, your new organ and meet the financial commitment needed to be successful with your transplant.

Step 1: KNOW WHAT YOU HAVE

Know what medical coverage and resources you already have. Health Insurance, Medicare and Medicaid all provide some coverage. Know the extent of your coverage and exactly what is and is not covered.

Health Insurance through an employer is probably the best coverage for your medical expenses. Most insurance companies cover the transplant and the treatment and medications required post-transplant. How much do they cover? You need to know the extent of your benefits, the limitations and the co-pays. 80% coverage sounds great and it is for infrequent medical interventions and routine medications, however there is nothing routine and ordinary about transplantation. Monthly medications can cost \$800 - \$2000. Your co-pay can be as much as \$400 of that one cost. **What are your plans for meeting this expense?**

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Medicare provides coverage for most transplants today. Hospital in-patient stays are covered except for an admission deductible of \$776. Medicare also provides for your transplant immunosuppressant medications for up to 36 months post-transplant but only 80% of this cost. There is no coverage for the other medications you will need to take on a routine basis. **What are your plans for meeting this expense?**

Medicaid provides coverage for most transplant expenses and covers Medicare co-payments. However you may not keep your Medicaid coverage forever and you need to have a plan for how you will afford the expenses routinely covered by Medicaid if you lose your Medicaid benefit. Instances in which you could lose your Medicaid are dependant on how you qualified for it in the first place. If you have Medically Needy Spend-down at some point post-transplant you will no longer meet spend down amounts. You will still however need to take those expensive medications. If you have Medicaid because you are on SSI Disability, when you become able to work or one year after a kidney transplant your disability status will be reviewed. If you are found to be of improved health status you will no longer be eligible for Disability or Medicaid.

Monthly Income Review your monthly income and expenses. Determine how you will afford extra expenses like trips to your transplant center and medication co-pays until you are able to return to work. Work with Consumer Credit Counseling to reduce your debts so that you have extra income for unexpected expenses. Begin thinking about returning to work and what you need to do to be ready.

Family Support Discuss with your family members what you will need help with at the time of transplant. Who might be able to take you to appointments or watch your children? Do you have a reliable car?

Step 2: LEARN WHAT IS EXPECTED OF YOU

Each transplant center has certain procedures for providing your care while you are waiting, once transplanted and ongoing follow-up thereafter. Having information on what is expected of you will help you have realistic expectations for how you will meet those requirements. It will also give you a chance to explore other resources that might help you with the things you cannot provide for yourself.

Medications You will be responsible for getting your medicines and taking them as directed. There is no room for missing a dose after a transplant... a skipped dose could cause you to lose your transplanted organ. You must know how you will afford these costly medicines. Average costs for medicines post transplant (depending on dosages) are \$800 -\$2000 per month. Twenty percent of that can add up. Understand that you will need to take these medicines forever and plan for that.

Follow up Care Depending on where you live and your recovery after transplant, you may be required to stay in the transplant area for a few days or weeks. Discuss with your transplant team prior to transplant if you will need to stay near the Transplant Center for a period of time. If so, will you need someone to accompany you? Who will that person be? You will be responsible for those costs. Even if you don't have to stay near the transplant center, there are frequent trips to clinic immediately post-transplant. Plan ahead who will be able to bring you until you can drive and plan for those extras costs including gasoline and food.

Step 3: IDENTIFY YOUR NEEDS

Review your coverage and resources and identify where you will need additional help or planning. Talk with your social worker about your needs and resources available or actions you can take to develop a workable plan. This shows the transplant team that you are taking an active part in planning for your transplant needs.

Do you need additional health insurance coverage?

What are the yearly out of pocket maximums before your insurance pays 100% of charges? Can you afford the 20% co-pays? If not, explore getting secondary insurance. Could you be added to another family members health insurance plan? Could you qualify for Medicaid spend-down until you have recovered and are ready to return to work?

Who in your family is able to offer you assistance?

Who can take time off work to drive you to doctor's appointment until you can drive yourself? Can friends or family provide childcare or short-term financial assistance while a spouse is off work to take care of you? Some of your problems can be solved by letting your family and friends know how they can help you. If everyone does a small part, overwhelming situations can be managed even for busy people. Make a list of all the help you think you might need at the time of transplant and recovery period and have friends and family sign up to help.

Are you willing and/or able realistically to return to work after your transplant?

Can you return to full time employment in order to increase your monthly income and benefits? Will you be able to keep or return to the same type of work you were doing before transplant? Do you need new skills or job training to prepare for a new job? Does another family member need to get a job for increased income or health insurance benefits? If you are unable to return to work after transplant because of other unrelated health problems, how will you meet your transplant expenses long term?

Step 4: EXPLORE THE RESOURCES AVAILABLE

Internal Resources - Your family - how can they help? Your attitude – what do you need to change in order to accept the responsibility that comes with transplant? Have you accepted the expectations of the transplant team regarding your care? What have you thought through to help yourself? It is important to let your transplant team know that you are willing to return to work after transplant if possible. Begin to prepare a plan.

External Resources - There are resources available to help you short-term through some of the immediate post-transplant challenges. Contact those resources to see if you might qualify and the extent of their program to meet your needs.

GTF – The Georgia Transplant Foundation has many programs that provide short-term financial assistance including emergency assistance, housing assistance while in the transplant center's area, insurance assistance and medication assistance.

JOBLINK- Assists transplant candidates and recipients with return-to-work issues, job skills assessment, job readiness, training when necessary, resume development and job development. Counselors know the specific needs of the transplant population and are extremely successful in assisting patients back into the work force with benefits.

ACCESS TO CARE – This program provides fundraising assistance and matching funds. Georgia Transplant Foundation will match money you raise or set aside in a restricted account for post-transplant needs.

MAP – Medication Access Program – Helps transplant patients access drug company indigent patient programs for short-term medication assistance 1-800-736-2273 x 0131.

MASON HOUSE – A transplant house in Atlanta with 15 private bedrooms and shared living area for patients both pre and post-transplant at the reasonable rate. Reservations 404-712-5110

Step 5: DEVELOP A PLAN IN WRITING

Outline your current situation, what coverage you have, what you understand is expected of you and how you plan to be able to meet that expectation. Include both a short-term plan for six months to one-year post transplant and a long term plan for thereafter.

Short Term Plan

Medications - 80% covered by Medicare or Insurance. How you will cover the 20%?

Transportation – describe your ability to get to the transplant center. Who and how will you get to clinic for follow-up?

Work - include a willingness to work and a plan for returning to work- JobLink

Resources – outline how you can use resources until you have recovered and a permanent plan is in place

Family Support – outline who will help you and specifically how they can help

Fundraising – give plans for how you will do this, who in your family will help and what agencies have you contacted to help

Long Term Plan

Plan for medication coverage after 3 years

Plan for a job with benefits

Family members willingness to secure job with benefits

Transplant centers want to see in writing, a realistic, well thought out plan. They want to see evidence that you have given serious thought to transplantation and have accepted the responsibility to do what is necessary to be successful. You do not have to have all the pieces in place, but you need to show your knowledge of the limits of the coverage you do have, your understanding of what is expected of you, and an awareness of what is needed and how you plan to meet that need both in the short and long term.

Transplantation can be an exciting time but can be stressful and overwhelming if you have not planned well. Take advantage of these resources to help you become better prepared for a successful transplant.