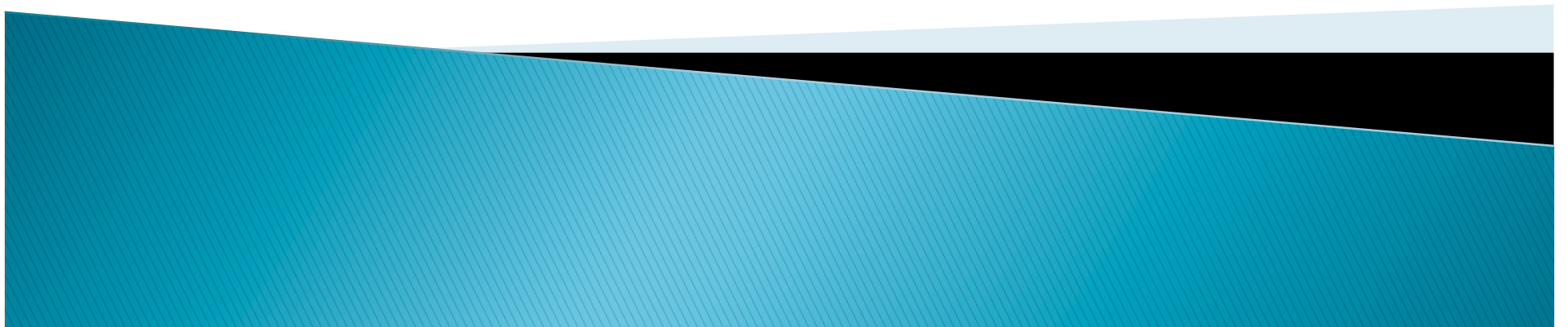


# Transplant Insurance Information Session

MGH Abdominal Transplant Program  
October 5, 2016



# Medicare Qualification

## ▶ Eligibility

- Sufficient Working Quarters
- Social Security Taxes

## ▶ Entitlement

1. 65
2. SSDI
3. Lou Gehrig's Disease
4. ESRD
  - Dialysis
  - Kidney transplant



# Medicare and ESRD Review

## ▶ Entitled vs. Enrolled

Entitlement	Enrolled
Medicare Entitled means the patient CAN enroll	Medicare Enrollment means the patient HAS coverage (elected and paid premium)

## ▶ Enrollment Window:

- Patients have 30 months of an enrollment window once they are entitled to Medicare based on ESRD
- Example:
  - Ellen starts hemodialysis on 5/15/2016.
  - She is entitled to Medicare beginning on 8/1/2016.
  - She can enroll in Medicare anytime between 8/1/2016 and 2/28/2019.



# Medicare and ESRD Review

Entitlement Reason	When Can Medicare Start?	Notes
Hemodialysis	3 Month Waiting Period	Medicare can become active on the 1 <sup>st</sup> of the 4 <sup>th</sup> month of long term dialysis
Peritoneal Dialysis	No waiting period	Medicare can become active on the 1 <sup>st</sup> of the month in which training was provided
Kidney Transplant	No waiting period if not previously on dialysis or within their enrollment window	Medicare can become active on the 1 <sup>st</sup> of the month in which kidney transplant occurs (paperwork done after transplant, coverage retroactive)



# Medicare A

## Inpatient / Hospital Care

Deductible Days	Copay Days	Lifetime Reserve Days
60	30	60
\$1,288 deductible Per benefit period	\$322 copay per day	\$644 copay per day
Days replenish after benefit period* concludes		Days do not replenish once used

\*Benefit Period Begins: Day of an Inpatient Admission  
Benefit Period Ends: 60 Days after day of discharge

# Medicare B

## Outpatient / Physician Care

Premium	Deductible	Coverage
\$121.80	\$166	80%
Monthly	One time calendar year payment	Can not exhaust Medicare B coverage

Premium: \$121.80 \*

Immunosuppressant Medications covered at 80%

– IF Medicare A was active at the time of transplant

# Medicare and ESRD Review

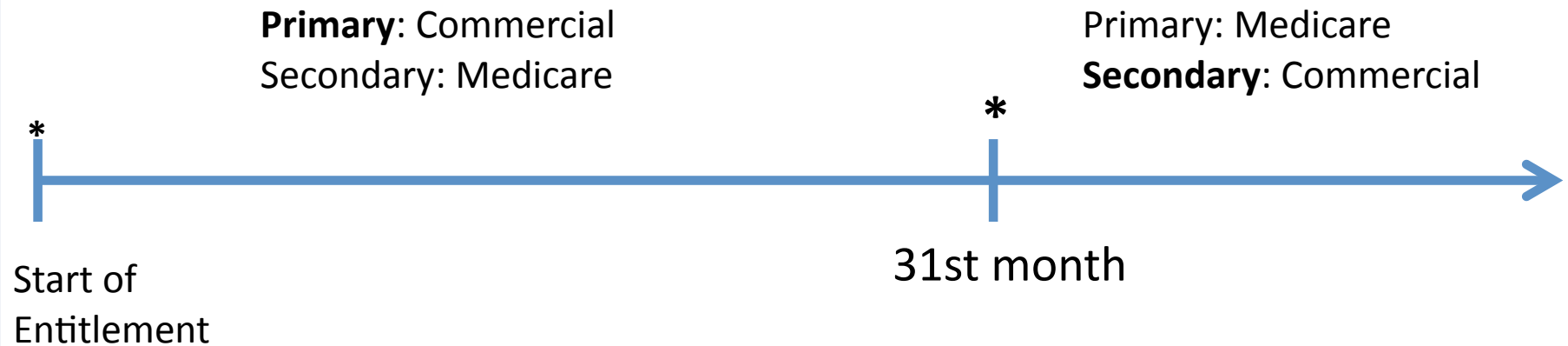
- Missing Enrollment Window
  - Patients who do not enroll within the 30 months:
    - Must wait for Open Enrollment (January of each year, with benefits beginning in July of that year).
    - Risk their commercial insurance refusing to pay as primary and only covering 20%.
    - Will likely not have coverage to cover living donor complications for the donor's lifetime if not active at the time of transplant
  - Enrolling in Medicare A Only
    - Patients may elect A only, but they will have to wait for General Enrollment for Part B even if they are in the entitlement 30 month window

# Medicare Coordination of Benefits

- When a patient has both Medicare and a Commercial Insurance, there are rules as to who pays first and who pays second
- Commercial Insurance + Medicare
  - For the first 30 months of entitlement, Commercial Insurance pays primary
    - Regardless of Employment Status or if plan is COBRA
  - After 30 months Medicare becomes Primary



# Medicare Entitlement due to ESRD Diagram



1. HD (3-month waiting period)/PD/Preemptive (kidney transplant without dialysis)
2. Medicare entitlement **ONLY** due to ESRD lasts 36-months post-kidney transplant.
3. Enroll into Medicare Parts A and B with the 2728 Form.

# Medicare Part D

**Your Plan Pays:**

**You Pay:**

**\$0**

**\$320**

**Phase I:  
Deductible  
\$320**

**100% after  
copayments listed on  
right.**

**Retail:**

**Phase II:  
Coinsurance / Copayments  
\$320-\$3310**

**Mail Order:**

**Specialty: 33%**

**Generic 35%  
Brand: 55%**

**Phase III:  
Coverage Gap / Donut Hole  
\$3311 – Out of Pocket Cost\* of \$4,850**

**Generics 58%  
Brand: 45%**

**95% or the  
balance minus  
\$2.65 or  
\$6.60**

**Phase IV:  
Catastrophic Coverage  
\$4,851 - remainder of the calendar year**

**5% of the total  
cost or \$2.95 /  
\$7.40 whichever  
is greater**

# Medication Copay Assistance

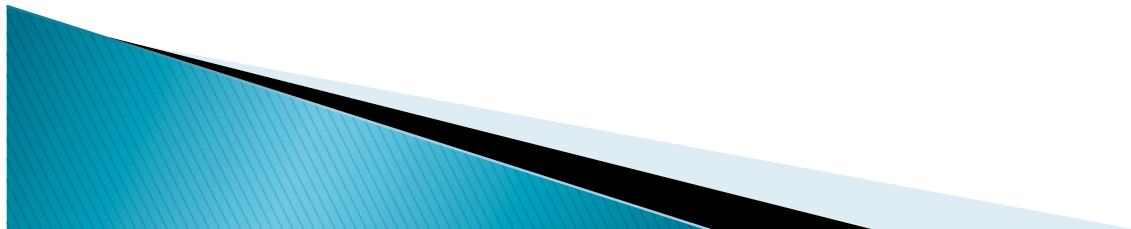
## State and Federal Sources

Program Name	Income Limit	Phone #	Website	Notes
Social Security Low Income Subsidy	Individual: \$1,505 Married: \$2,023	800-772-1213	<a href="http://www.socialsecurity.gov/medicare/prescriptionhelp/">http://www.socialsecurity.gov/medicare/prescriptionhelp/</a>	Medicare Recipients Only ----- Asset Limit: \$13,640 (indiv) or \$27,250 (married)
MassHealth	Individual: \$1,317 Married: \$1,766	800-841-2900	<a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a>	MA Residents only
Health Safety Net	Individual: \$1,485 Married: \$2,003	800-841-2900	<a href="http://www.mass.gov/eohhs/consumer/insurance/more-programs/health-safety-net/">http://www.mass.gov/eohhs/consumer/insurance/more-programs/health-safety-net/</a>	MA Residents only ----- Must use MGH / Community Health Center Pharmacy
Prescription Advantage	<u>Medicare</u> Individual: \$4,950 Married: \$6,675 ----- <u>Non Medicare:</u> Individual: \$1,861 Married: \$2,510	800-243-4636	<a href="http://www.mass.gov/elders/healthcare/prescription-advantage/">http://www.mass.gov/elders/healthcare/prescription-advantage/</a>	MA Residents only

# Medication Copay Assistance

## Foundations and Grants

Program Name	Income Limit	Phone #	Website	Notes
Healthwell Foundation	Individual: \$3,960 Married: \$5,340	800-675-8416	<a href="http://www.healthwellfoundation.org">www.healthwellfoundation.org</a>	Eligible for Medicare Recipients only at this time ----- Also offers premium assistance
Pharmaceutical Company Assistance Programs	Varies	Varies	<a href="http://www.needymeds.org">www.needymeds.org</a>	Many Medicare recipients not eligible, but exceptions made



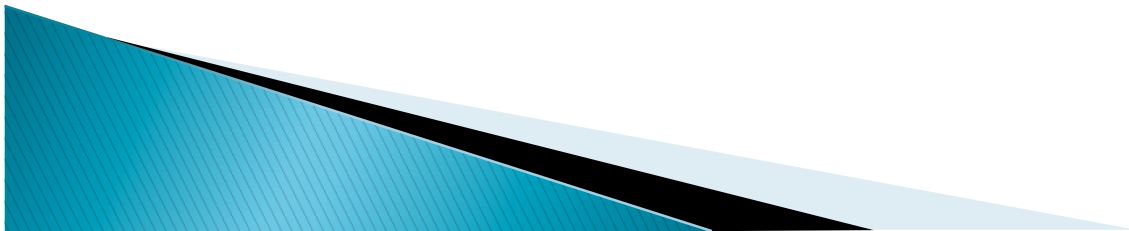
# Fundraising



- Fundraising can help cover the costs for
  - Premiums
  - Travel / Lodging
  - Copays and Deductibles
  - Meal costs
  - Some caregiver and living expenses
- Help Hope Live and NFT are 503(c) charities
  - Money is kept in an account just for you
  - Reimburse you as you incur medical expenses
  - Donors and Business can get a tax write off for donating money or resources
  - Money is with you forever

# Dental Coverage

- ▶ MA Health Connector Sells Individual Dental Plans
- ▶ Open Enrollment Nov 1, 2016 – Jan 31, 2017
- ▶ Costs:
  - Premiums vary from \$25 – \$55 per month
  - Annual Max of \$1,250 in Dental Coverage



# Transplant Financial Coordinators

## Liver Transplant

**Kate Berry**

Phone: 617-643-6794

Fax: 617-643-0433

Email: [kberry3@partners.org](mailto:kberry3@partners.org)

## Kidney Transplant

**Samuel Kor**

Phone: 617-643-0767

Fax: 617-643-0433

Email: [skor@partners.org](mailto:skor@partners.org)

