

Kidney transplant- Health insurance tips

1. What is your **PRIMARY** health plan? If you have two plans, you need to know **who will pay first** and who will pay **second** (and do you expect it to change before you get a transplant?) It is critical that all doctors and facilities know if you have more than one insurance and who is Primary (Pays first) They will also need to **bill the secondary one** so secondary insurance covers **your co-pays**. Same for your medications.
2. Are you eligible for **Medicaid**? If so, that will be the most comprehensive insurance coverage you can have for this and you should pursue it.
3. **Always** get an **insurance case manager** to work with you as soon as you decide to consider pursuing transplant. The case manager will be able to help you find the right people to answer any questions that come up along the way.
4. Find out what the **network** is for your plan, especially if considering going to the mainland. These are facilities that are **contracted** with your Hawaii insurance. Not all recommended facilities are going to be in your insurance's network. The Customer Service staff **specific to your health plan** can help you. It will cost you more to go out of your network.

If the facility you and your doctor have selected is not in network, discuss next steps with your doctor.

5. Find out whether your plan requires **pre-approval** for kidney transplant.

Your case manager or Customer Service can walk you or your healthcare provider through this.

If no pre-approval is needed, you can generally proceed with pursuing being listed for transplant.

If pre-approval is required, have your kidney specialist follow the necessary steps.

6. **Not all insurance pays for donor matching**. Find out **up front** as this can get very costly and you need to know early.