Transplant Evaluation & Financial Coordination

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Objectives

- Role of Transplant Social Worker
- Support system and Caregiver
- Financial concerns and questions
Role of Social Worker
Role of Transplant Social Worker

- Complete Psychosocial assessment
- Assist patients with addressing barriers
- Provides recommendations
- Connect patients to community resources
- Provide education
- Provide supportive counseling
Psychosocial Assessment

- Completed with the patient and family/support

- Components of the assessment:
  - Family history
  - Current lifestyle and adjustment to illness
  - Patient’s understanding of medical condition(s) and of transplant.
  - Medication compliance
  - Support System
  - Mental Health
  - Substance use
  - Coping strategies
  - Financial resources and stressors
Support and Caregiving
Support System

- A good support system is imperative to the success of kidney transplant.

- Support system can include family, friends, neighbors, employer and colleagues, church community, etc.

- Most transplant centers require a patient to have a caregiver.
Caregiver

- A person or person(s) who provides support and assistance to patient throughout all phases of transplant process

- Duties of a caregiver:
  - Accompany patient to transplant-related appointments.
  - Provide assistance with transportation.
  - Provide emotional support.
  - Serve as liaison between patient and other family members and friends.
  - Assist with household activities including grocery shopping, cleaning, laundry, etc.
Caregiver Stress/Burnout

- Physically and emotionally tiring.
- Common signs of stress:
  - Feelings of anger, frustration, or anxiety
  - Frequent headaches, backaches, or colds
  - Insomnia
  - Increased substance-use
  - Loss of interest in activities once enjoyed
  - Lack of attention on your own needs
Tips for Caregivers

- Monitor and address stress
- Maintain self-care
  - Relaxation techniques
  - Eating healthy
  - Sleeping
  - Accepting assistance from other family and friends
  - Exercise
  - Seeking supportive counseling
  - Taking regular breaks
Resources for Caregivers

- Transplant Social Workers
- Local support groups
- Online support groups
- Other caregivers
- Friends and family
Financial Stressors
Cost of Transplant

- Average cost of kidney transplant: $262,900.00*
- Medical costs:
  - Insurance deductibles and co-pays
  - Medications
  - Transplant Evaluation
  - Transplant Surgery
  - Follow-up appointments
- Non-medical costs:
  - Time off of work, loss wages
  - Travel, meals, lodging

Who can help?

- Patient’s will meet with a Transplant Social Worker and/or Transplant Financial Coordinator to:
  - Review current insurance coverage and to help patient determine if additional coverage is needed.
  - Confirm authorization for transplant.
  - Assist with ESRD-Medicare application.
  - Assess financial barriers to transplant.
  - Connect patient’s to available financial resources.
Finances - Be prepared!

- Talk with insurance provider
  - Policy for transplant healthcare.
  - Out-of-pocket costs?
  - Will a “second-opinion” be covered?

- Discuss leave policies with employer
  - Patient and caregiver

- Consider fundraising efforts

- Research financial assistance programs

- Maintain insurance!!
Finances – Medications

- Life-long Immunosuppression Medications
  - Always carry prescription drug-coverage.
  - How will insurance cover the cost of immunosuppression medications?
  - Look for prescription discount programs.
  - Leverage pharmacy benefits through your insurance provider.
  - Search for medication coupons.
  - Work with center’s Social Worker and/or Nurse Coordinator to apply to Patient Assistance Programs.
  - Medicare B
Medicare

Eligibility to enroll in Medicare:

- Turning 65 years-old
- Receiving Social Security Disability Insurance (SSDI) for two years.
- Starting chronic dialysis
- Receiving a kidney transplant
Criteria for ESRD-Medicare

- Person has a diagnosis of End-Stage Renal Disease (ESRD) and:
  - Requires chronic dialysis
  - Receives a kidney transplant

- Patient and/or spouse has enough work history, paying into social security taxes
ESRD Medicare Coverage

❖ Medicare Part A
  • Coverage for inpatient hospitalizations
  • No premium

❖ Medicare Part B
  • Monthly premium based on a patient’s income-level
  • Cover 80% of medical expenses
  • Outpatient medical expenses (doctor’s visits, labs, etc.)
  • Immunosuppression medications
When does ESRD Medicare Start?

- **After Kidney Transplant**
  - Begins the first of the month of kidney transplant.

- **Chronic dialysis at outpatient center:**
  - Begins once patient has received three months of dialysis. Starts the first day of the fourth month.

- **Chronic dialysis at home:**
  - Begins the month the patient starts home dialysis.
When does ESRD Medicare End?

- 12 months after a patient stops dialysis
- 36 months after a patient receives a kidney transplant
How do I enroll in ESRD Medicare?

- Local Social Security Administration
  - [https://secure.ssa.gov/ICON/main.jsp](https://secure.ssa.gov/ICON/main.jsp)
  - 1-800-772-1213

- Many transplant centers or dialysis units work with patients to complete the necessary application.

- Transplant center or dialysis unit will have to send necessary medical form to the Social Security Administration.
Helpful Resources:

• “Medicare Coverage of Kidney Dialysis and Kidney Transplant Services:
  • https://www.medicare.gov/Pubs/pdf/10128-Medicare-Coverage-ESRD.pdf

• State Health Insurance Assistance Programs (SHIPs):
  • https://www.medicare.gov/Contacts/#resources/hips

• Social Security Administration:
  • www.ssa.gov
Questions, comments, concerns?