

# Cost

Paying for a transplant can be a little tricky and it all depends on what type of insurance coverage that you have. The good news is that your social worker, transplant center and financial counselor will be able to guide you through the process.

Private insurance typically will cover most of the cost of the transplant itself and many plans will also help cover the cost of medications. Additionally, if you have both private insurance and Medicare, they can be used in combination to cover more of your medical needs. It is important to talk with your insurance company to see what is and isn't covered and shares this information with your healthcare team. Thanks to Medicare Secondary Payer (MSP), if you are diagnosed with kidney failure you are able to keep your private insurance coverage 30 months before enrollment in Medicare. MSP helps those with private insurance because many Medicare benefits don't start until after three months.

Medicare is another option and you qualify if

You need dialysis

Or

You have had a previous Medicare-covered kidney transplant

And

You paid into Social Security yourself

Or

You are the child or spouse of someone who has worked under the Railroad Retirement Board or as government employee or the child or spouse of someone who has worked for the government

OR

You are already receiving Social Security.[1]

Medicare Part A covers 100% of approved costs associated with the hospital and Part B covers 80% of medical expenses such as dialysis and requires a monthly premium fee, which was \$99 dollars for the standard rate in 2012.[2] There are services that can help pay this premium such as Medicaid or other patient assistance organizations.

The following chart was taken from the Medicare Coverage of Dialysis and Kidney Transplant Services Handout.

Service or supply	Medicare Part A	Medicare Part B
Inpatient services in an approved hospital	?	
Kidney registry fee	?	
Laboratory and other tests needed to evaluate your medical condition*	?	
Laboratory and other tests needed to evaluate the medical condition of potential kidney donors*	?	
The costs of finding the proper kidney for your transplant surgery (if there's no kidney donor)	?	

<b>The full cost of care for your kidney donor</b> (including care before surgery, the actual surgery, and care after surgery)	?	
<b>Any additional inpatient hospital care for your donor in case of problems due to the surgery</b>		?
<b>Doctors? services for kidney transplant surgery</b> (including care before surgery, the actual surgery, and care after surgery)		?
<b>Doctors? services for your kidney donor during their hospital stay</b>		?
<b>Immunosuppressive drugs</b> (for a limited time after you leave the hospital following a transplant).		?

<b>Blood</b> (whole or units of packed red blood cells, blood components, and the cost of processing and giving you blood).	?	?
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Medicaid is also a possibility payment options as primary or secondary insurance. This is another government sponsored program meant for lower income patients. The programs themselves are managed at the state level and differ from state to state. It is important for you to work closely with your team to learn if this is an option and how your state handles coverage.

After you figure out how you will pay for the surgery, it is important to figure out how you will pay for the medication. We will go into legislation surrounding this later, but all transplant patients will need immunosuppressants so that their body won't reject the new organ.

[1] National Kidney and Urologic Diseases Information Clearinghouse. Financial Help for Treatment of Kidney Failure. Retrieved from <http://kidney.niddk.nih.gov/kudiseases/pubs/financialhelp/> [1].

[2] Centers for Medicare and Medicaid Services. Medicare Coverage of Kidney Dialysis & Kidney Transplant Services. Retrieved from <http://www.medicare.gov/pubs/pdf/10128.pdf> [2].

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**Source URL:** <http://www.dpcedcenter.org/classroom/during-and-after-your-kidney-transplant/cost>

#### Links

[1] <http://kidney.niddk.nih.gov/kudiseases/pubs/financialhelp/>

[2] <http://www.medicare.gov/pubs/pdf/10128.pdf>