



Living Donation: Financial Toolkit



SECTION • 3

Insurability after Donation – Q & A

Health Insurance

Q: Do I need health insurance to be a donor?

A: We recommend you have health insurance for your own protection before and after donation, for your own health care needs in the long term. However, your own insurance will not be billed for the donation or costs associated with the donor work-up -- even if you decide not to donate or if you are 'ruled out' medically.

Q: Why do you recommend that I have my own health insurance?

A: If any pre-donor tests show that you have a problem, such as high blood pressure, you or your insurance company will be responsible for costs related to getting this problem treated. Sometimes routine, preventive care exams are required prior to living donation, which aren't covered by the recipient's insurance. This might include things like mammogram, PAP smear, prostate health screening, or colonoscopy -- so be sure to check on this with your donor coordinator or social worker.

- If you have a medical emergency (not related to donation), treatment will be billed to you or your insurance.
- Health insurance will cover routine checkups with your own doctor. We urge you to see your own doctor each year for a checkup, even if you haven't had any health problems. It is very important to take care of your health after you donate, and having health insurance makes that a lot easier.

Q: Will my health insurance benefits change after I donate?

A: If you do not have health insurance and tests show a medical problem, this might affect how you buy health insurance in the future. The new Affordable Care Act (health care reform law) means you can't be turned down for health insurance outright, but your rates may change. Full effects of healthcare reform are still to be determined, especially since ways to buy health insurance vary by state.

Donors rarely report problems getting or keeping health insurance after donating an organ. Please discuss your concerns with your insurance company or Human Resources department, if employed. If you have any problems, your donor team may help advocate for you and you should notify your social worker/ financial counselor who may be able to assist you.

Life Insurance

Q: Will my life insurance benefits change after I donate?

A: Most living donors have no problems getting, or keeping life insurance. There are rare cases where donors have said that their insurance rates increased because of donation. Life insurance is regulated by each state, so policies may vary pending where you live.

If you have insurance problems specifically because of donation, we recommend you raise this issue with your donor team, who may provide assistance in the appeal process.

You may wish to review your policy and discuss any questions you have with your insurance agency, or direct policy provider.