

Finance and Insurance Basics of Blood or Marrow Transplant (BMT)

Before a blood or marrow transplant (BMT), it's important to think about finances. Learn about your health insurance and ask for financial help so you can be better prepared.

This fact sheet tells you:

- What transplant costs you might have
- About health insurance and transplant
- How to prepare financially
- What resources are available

Transplant costs

Transplant can have many costs. Out-of-pocket costs are costs you must pay on your own. Your insurance company doesn't pay these. They can include medical costs, like co-pays for medicine and doctor's visits or extra costs like travel and temporary housing near the transplant center.

Your BMT social worker and financial coordinator can help you prepare for transplant costs.

Health insurance and transplant

Every health insurance plan is different, so talk to your health insurance company as soon as you can. This way, you'll know ahead of time what your insurance will pay and what you will have to pay yourself. Your BMT financial coordinator can help you learn about your health insurance, too.

The Affordable Care Act (ACA) is a health care law that says:

- Insurance companies can't deny policies or payment for services based on a patient's pre-existing condition. A pre-existing condition is a medical problem that started before the patient had health insurance.

- There are no annual or lifetime dollar limits for most plans. An annual dollar limit is a cap on how much your insurance company will pay in a year. A lifetime dollar limit is a cap on the total lifetime benefits you can get from your insurance company.
- Young adults can stay on their parents' health plan until they turn 26 years old.
- When patients join a clinical trial (research study), insurance companies can't:
 - Keep patients from joining
 - Raise costs because patients join
 - Limit coverage for routine health

How to prepare financially

To plan financially for transplant, there are 4 important things you can do:

1. List your income (money coming in) and expenses (money spent). It can help you organize your money and prepare for unexpected costs.
2. Lower your monthly costs. Call your creditors (the people you owe money) and explain your situation. Many creditors will understand and work with you to find a lower monthly payment.
3. Keep some of your income. Look into different insurance options that can pay some of your income if you're not able to work. This may include:
 - Short-term and long-term disability insurance
 - Social Security Disability Insurance
4. Raise money. Fundraising is usually the best way to meet ongoing financial needs. But, this takes time and energy, so consider asking a close family member or friend to fundraise for you.



Financial grants

Grants may be available to help cover specific, short-term needs. But they usually aren't enough to replace your family's income.

NMDPSM has grants that can help you with costs before and after transplant. These grants can help if your health insurance and income aren't enough to pay for care. Grants after transplant are only available to you if you had a transplant facilitated by NMDP.

To learn more, visit: nmdp.org/grants

Ask your transplant center social worker about financial grants. They can help you:

- Find financial aid through NMDP and other organizations
- Find out if you qualify for financial aid
- Fill out and submit the applications

Resources for you

Contact a BMT Patient Navigator:

- Call: 1 (888) 999-6743
- Email: patientinfo@nmdp.org
- Visit: nmdp.org/one-on-one

Order free resources at: nmdp.org/request. Here are some resources you might find helpful:

- Booklet: Transplant Basics
- Fact sheets:
 - Financial Planning Before Transplant
 - Government Finance and Insurance Programs
 - Raising Money to Pay for Transplant
 - Health Insurance and Transplant
 - Transplant and the Affordable Care Act (ACA)



At every step, we're here to help

NMDP has a team dedicated to providing information and support to you before, during, and after transplant. You can contact our Patient Support Center to ask questions you may have about transplant, request professional or peer support, or receive free patient education materials.

Call: 1 (888) 999-6743 | Email: patientinfo@nmdp.org | Web: nmdp.org/one-on-one



Every individual's medical situation: transplant experience, and recovery is unique. You should always consult with your own transplant team or family doctor regarding your situation. This information is not intended to replace, and should not replace, a doctor's medical judgment or advice.