



Riley Hospital for Children
Indiana University Health

INSURANCE

FINANCIAL AND INSURANCE ISSUES

The medical care for your child can be overwhelming in and of itself, let alone dealing with the financial and insurance issues associated with the stem cell transplant process. In addition to the hospital charges incurred during the transplant, there are also physician charges, possible donor acquisition charges, travel charges, time lost from work, prescription costs, home health charges, and follow-up appointment and care charges to consider.

The information provided in this section is basic but very important information regardless of the type of insurance you may have. However, the world of insurance has become so complex it is impossible to cover all of the financial and insurance issues that may arise before, during, and after the transplant.

Some basic points to consider include the following:

- Be informed about your child's treatment and treatment options.
- Thoroughly examine your health insurance benefit booklet. Know the limitations of your policy which may include restrictions on where transplants can be done, what home health agencies can be used, and how much your policy will cover. If you have questions, you can talk with your employer's Human Resource department or with your insurance company. If you are experiencing difficulty in dealing with your insurance company, it may be helpful to let your employer know since they are ultimately the insurance company's "customer".
- **DOCUMENT EVERY SINGLE TELEPHONE CONVERSATION AND KEEP A COPY OF EVERY LETTER.** If you discuss anything regarding your child's care on the telephone, write down the date, time, name and number of the person you spoke with and the details of the conversation. Ask for a reference number for the call every time (not just the name of the person you are speaking with). Keep the information in a very secure place. This may save you a lot of time months and sometimes years after transplant if any coverage issues arise.
- Get organized before the transplant. Find a secure place in your home and dedicate either a box or file cabinet for insurance related paperwork. You probably know from experience how much paperwork is associated with insurance

companies. With transplant, the amount of paperwork and phone calls increase a lot! It is best to keep all of your transplant related paperwork separate from any other insurance paperwork since many insurance companies pay for transplant very differently than “regular” medical care.

- Learn to never take NO for an answer and to be PERSISTENT. Ask for explanations as to why something is being denied and ask what can be done about it. Often, insurance company’s denials are not final answers. However, you have to learn their procedure for appealing (asking them to reconsider). ***Document all of these conversations.***

Your insurance company may also assign a “case manager” to you if they have not already done so. Case managers are usually nurses who work for the insurance company and are assigned to oversee your child’s care, monitor hospitalizations, and pre-authorize or pre-certify procedures. Know the name and contact number for your case manager. Also, often you will have 2 case managers: one for any care received before you/your child’s pre transplant work-up testing and one for the time from pre transplant work-up through post-transplant care. Get to know these people as much as possible. They can be very helpful in finding ways to get things approved faster!

Riley Hospital for Children offers many resources to help you through the insurance and financial system and one of these is your social worker. Our social workers are dedicated to Stem Cell Transplant patients and understand the disease processes and treatment as well as financial/insurance options for you.

Contact your Stem Cell Transplant Coordinator if you are having difficulty getting questions answered from insurance companies after you have followed these steps. Your transplant coordinator will be in contact with you prior to your child's admission for transplant to discuss your insurance coverage and work with you to make arrangements for any additional payments that may be required if your insurance does not cover the transplant in full. You are responsible for any amount that insurance does not cover.

Our office will be providing the insurance company with your child's diagnosis and treatment plan in order to verify that coverage for the stem cell transplant is available. The office will also be calling for any required precertification. It is

very important you also take responsibility to confirm that authorization and precertification has been completed. Please don't hesitate to ask for copies of any authorization paperwork or precertification numbers.

Remember that the stem cell transplant is just one of the steps involved in your child's care and that he/she will require medical follow-up for many years to come. Will you have enough insurance to last ten or twenty years? Is your child a teenager who will be trying to enter the workplace in a few years? Will your insurance continue to allow coverage even if your child is not a college student? It's never too early to start considering these issues. You may want to start now to investigate what options are available in providing continued coverage for your child.

You can get through the insurance process, but it does take time, organization, persistence, and some advance planning.

PLEASE NOTIFY YOUR TRANSPLANT COORDINATOR OF ANY INSURANCE CHANGES IMMEDIATELY.

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