

Paying for Your Medicines after an Organ Transplant

We wish we could guarantee that all of the medicines you need for your transplanted organ will always be paid for. Unfortunately, we cannot make such a promise. As you have already heard, the cost of medicines after transplantation can be very high. Below are a few suggestions for action that you can take before the inability to pay for your medicines becomes a crisis.

- **Know what your insurance covers and any specific requirements for coverage.**

Some insurance companies require that you use certain pharmacies and others offer better prices if you use one of their mail order companies. Many insurance policies have a **Lifetime Maximum** amount above which they will not pay for medicines. If you have any questions about your coverage, call your insurance provider or your place of employment.

Medicare covers 80% of the anti-rejection medicines for a limited amount of time. **Have a plan** for how you will pay for the medicines and co payments when Medicare no longer will pay. **Do not wait** until your Medicare coverage runs out to decide what to do. Then it is a **crisis**.

Be aware of your Medicaid spend down and work with your caseworker at the Department of Human Services to make a plan to meet the spend down every month.

- ▶ Include the cost of medicines in your monthly budget. Know in advance whether you can afford your share of the cost.

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Learn more about your health care.

- ▶ Find out about sources of financial support to pay for medicines.
- ▶ Do not wait until you are out of medicine or have only a few weeks left to find sources of support. Most agencies provide service to many people and they need time to process applications. It may take 8-10 weeks to get help from an agency.
- ▶ Take the initiative: These suggestions can be done by you! You may have some ideas of your own that you can try. If they work, share them with us.

We have provided a list of resources that may help with paying for your medicines. If you have problems getting information from any of these resources, call the Social Workers at the Division of Transplantation at 1-800-626-2538.

Our goal is to support your efforts to take care of yourself.

Resources

- American Organ Transplant Association (AOTA), call (713) 261-2682.
- Transplant Foundation, only for anti-rejection medicines, call (804) 285-5115.
- National Organization of Rare Disorders (NORD), only for Sandimmune, call 1-800-447-6673.
- OSU Transplant Social Workers, call 1-800-626-2538.
- Ohio Solid Organ Transplant Consortium, only for kidney, pancreas, liver or heart transplants. Contact your social worker at the Division of Transplantation.
- County department of Human Services where you live only if you are currently receiving SSDI or SSI. Ask whether you are eligible for Medicaid with a spend down.
- National Kidney Foundation (NKF), call (614) 481-4030 or 1-800-242-2133, or check the website at www.nkfofohio.org.
- American Kidney Fund (AKF), call 1-800-638-8299 or check the website at www.akfinc.org.
- National Foundation for Transplants (NFT), call 1-800-489-3863 or check the website at www.transplants.org.