




Navigating Health Insurance for Transplant Patients

October 4th, 2025

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Introduction

Taylor Casey, BBA CTFC
Certified Transplant Financial Coordinator
University of Iowa Health Care, Organ Transplant Center



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Disclosure

No disclosures

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Keywords

- **COBRA:** a federal law that may allow you to temporarily keep health coverage after your employment ends.
- **Coinsurance:** the percentage you pay for covered health care services after you've paid your deductible.
- **Copayment (copay):** a fixed amount you pay for a covered health care service after you've paid your deductible.
- **Deductible:** the amount you pay for covered health care services before your insurance plan starts to pay.
- **HMO:** Health Maintenance Organization
- **Out-of-Pocket:** the most you pay for covered services in a plan year.
- **PPO:** Preferred Provider Organization

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<https://www.healthcare.gov/glossary/>

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Types of Insurance: Commercial/Private

Employer Group Health Plan

- PPO or HMO plans
 - Exclusive Provider Organization (EPO) and Point of Service (POS) plans
- Deductible/Out-of-Pocket
 - Coinsurance and/or copays
- Prescription Coverage
 - Either included with medical plan or is a stand-alone plan
 - Costs may be embedded with medical plan

Marketplace

- Purchased through HealthCare.gov or a licensed health insurance agent
- HMO or EPO plans
 - Some states offer PPO plans
- Deductible/Out-of-Pocket
 - Coinsurance and/or copays
- Prescription Coverage
 - Included with medical plan
 - Costs embedded with medical plan
- Can not purchase if on Medicare or Medicaid

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Types of Insurance: Medicaid

- State run health insurance program
- Available to those who meet income and/or disability eligibility
- Multiple programs
 - Expanded Medicaid in most states
- Standard vs Managed Care Organizations (MCO)
 - MCOs may restrict care to certain providers
- Low to no cost

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Types of Insurance: Medicare

Original Medicare

- Part A (Hospital Insurance)
 - Deductible
 - Coinsurance
 - No out-of-pocket maximum
- Part B (Medical Insurance)
 - Deductible
 - Coinsurance
 - No out-of-pocket maximum
- Part D (Prescription Insurance)
 - Deductible
 - Copays/Coinsurance
 - Out-of-pocket maximum
- Medigap (Supplement Insurance)
 - Covers Medicare coinsurance
- Can use anywhere that accepts Medicare

Medicare Advantage

- Combines parts A&B
 - Continue to pay part B premium (and part A if applicable)
 - May have a separate premium
 - Deductible
 - Copay/Coinsurance
 - Out-of-pocket maximum
- Can include part D plan
 - Same structure as original part D plans
- Restricts care to network providers only

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For Organ Transplant

Commercial Plan

- Most employer plans cover organ transplant
- Marketplace plans typically cover organ transplant
- May restrict where you can seek transplant care
- Verify if coverage requires Medicare (kidney only)
- Verify if living donors are covered

Medicaid Plan

- Covers organ transplant
- Low to no cost
- May restrict care to home state
- Strict on medical criteria
- Covers living donors

Original Medicare

- Covers organ transplant if both parts A&B are active
- Can go anywhere that accepts Medicare
- Supplement plan or commercial plan required
- Part D plan required
- Covers living donors

Medicare Advantage

- Covers organ transplant
- Restricts care to home state and/or contracted providers
- May be strict on medical criteria
- Covers living donors

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Medicare for Kidney Transplant

When to Enroll

- Start of dialysis
 - 4th month of hemodialysis
 - 1st month of peritoneal dialysis or home dialysis
- Time of transplant
 - Have up to a year to enroll
 - Back dates to month of transplant

Coordination of Benefits

- 30-month coordination of benefits period
 - Commercial insurance pays primary the first 30 months
- Starts 1st or 4th month of dialysis
- If transplanted prior to dialysis, starts month of transplant
- If returning to dialysis 3+ years after transplant, new COB starts immediately, no waiting period

Things to consider

- Employer sponsored health plan may require you to pick up Medicare when COB period ends
- Medicare part B immunosuppressant coverage
 - Need to have Medicare part A at time of transplant to be eligible
- Medicare coverage for living donors
- Medicare coverage lasts for 3 years post-transplant
 - Unless otherwise eligible due to age or disability

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Medicare B-ID

- Must have Medicare at time of transplant
 - And continue to carry it for the full 36-month eligibility
- Can not qualify for **ANY** other coverage
- Subject to Medicare Part B out of pocket expenses
- Has a reduced monthly premium
- Income based assistance
- Apply at local SSA office or call 1-877-465-0355

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<https://www.cms.gov/files/document/medicarepbdfqs.pdf>

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Changing Insurance

New Job

- You typically have 60 days to enroll into new employer's coverage
 - Some employers have a 90-day waiting period
- If new employer does not offer insurance or it is not affordable, you can purchase a plan from healthcare.gov
 - Can enroll 60 days prior to loss of coverage or within 60 days of losing coverage
- COBRA

Lost Job

- COBRA
 - 18 months of coverage
- Healthcare.gov
 - 60 days to enroll
 - Open Enrollment Nov 1-Dec 15
- Medicaid
 - Only in states with expanded Medicaid

Retiring

- COBRA
- Employer sponsored retiree insurance
 - Not all employers offer this
- Healthcare.gov
- Enroll in Medicare A&B if eligible
- Enroll into Medicare part B (if you already have part A)
 - Special enrollment period for 8 months

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Changing Insurance

Medicare Open Enrollment

- Enroll into original Medicare if you missed your initial or special enrollment period
- Enroll into a Medicare Advantage plan
- Pick up or switch Medigap plans
- Oct. 15-Dec. 7
 - Change effective start date Jan. 1
- Jan. 1-March 31
 - Medicare Advantage plan change

Marketplace Open Enrollment

- Enroll into a health plan if you missed a special enrollment period
- Open Enrollment: Nov. 1-Jan. 15
 - Dec. 15 is last day to enroll for a Jan. 1 start date
- Dec. 16-Jan. 15
 - Plans enrolled during this time start Feb. 1

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Buyer Beware

- Insurance scams
- Limited Benefit Plans
- Insurance Alternatives
 - Health Share plans

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Resources

- University of Iowa Organ Transplant Dept.: <https://uihc.org/services/transplant-center>
- Social Security Administration -<https://www.ssa.gov/> or Phone: 800-772-1213
- State Health Insurance Assistance Program (SHIP/SHIBA): <https://www.shiphelp.org/>
- Medicare Advantage/Medicare Prescription Plans: <https://q1medicare.com/>
- Marketplace Health Insurance: <https://www.healthcare.gov/>
- Centers for Medicare and Medicaid Services (CMS): <https://www.cms.gov/>
- Medicare's Website: <https://www.medicare.gov/>
- Health Insurance FAQ: <https://www.healthinsurance.org/faqs/>

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Q&A
