

FINANCIAL INFORMATION

Insurance

Financial and Insurance Matters: Helping Make Sure You Have a Plan

Before your child's evaluation, the financial office will verify insurance coverage for the transplant evaluation, for the actual transplant, and for long-term follow-up coverage (pre- and post-transplant). Transplants are a very complex and costly treatment for organ failure. It is important for you to understand your child's insurance coverage and potential out-of-pocket expenses. It is also crucial that you develop a long-term plan to cover transplant services.

The key to financial success throughout the transplant process is for you to:

- Know your child's insurance coverage
- Have a financial plan
- Stay in contact with the transplant financial coordinator

You are encouraged to contact the financial coordinators for assistance at **(734) 232-9984** or **(800) 333-9013** as **often as you need help.**

You Should Know

If you have questions, contact the Transplant Financial Coordinators at (734) 232-9984 or (800) 333-9013.

Understanding Your Child's Insurance:

Often there are insurance limitations or exclusions for certain services. It is important that you understand your child's insurance coverage for transplant services and medications. The transplant center has developed a questionnaire called "Understanding Your Insurance Coverage" to assist you in communicating with your insurance company and guide you in developing basic insurance knowledge about their transplant coverage. It is not intended to cover all parts of insurance requirements for transplantation, but to provide a helpful overview of the issues to consider.

Medicaid:

Medicaid is a state-funded insurance program available for children up to age 21 whose families meet financial need criteria. All children who receive Medicaid are assigned a case worker through the Department of Human Services, who will work with you regarding questions about your child's Medicaid coverage. If your child has Medicaid, please bring his/her state ID card with you when you come to the hospital or clinic. If you have questions about whether your child may qualify for Medicaid, please contact your transplant social worker or financial coordinator.

Children's Special Health Care Services (CSHCS)

Because your child has a chronic disease, if you live in the state of Michigan, your child may qualify for CSHCS. The cost to you for this supplement is based on your income. The social worker and financial coordinator can provide you information and assist you in applying for this program.

What does CSHCS provide?

- Coverage and referral for specialty services based on the patient's health problems
- Family centered services to support your primary role as caretaker of your child
- Community-based services to help you care for your child at home and maintain normal routines
- Culturally competent services which demonstrate awareness of cultural differences
- Coordination of services from many different providers who work within different agencies

Who is eligible for CSHCS?

- Michigan residents
- US citizens or documented non-citizens admitted for permanent residence
- Children with a qualifying medical condition and younger than 21 years of age
- An MDCH (Michigan Department of Community Health) medical consultant reviews each case to determine eligibility. Severity and chronicity of the person's condition as well as need for treatment by a specialist are factors considered.

What is Not Covered by Most Insurance?

While you might have adequate health insurance coverage for your child, there may be services your insurance will not cover, such as:

- Transportation to and from the transplant center for frequent clinic visits
- Temporary lodging and meals for family members during and after the transplant
- Parking fees for visits to the transplant center
- Insurance premiums, co-pays, and deductible amounts

Changes in Coverage:

While planning ahead, there are some important things to consider that may change with your child's insurance coverage:

- Reaching the maximum limit the insurance company will pay per year or over a lifetime
- Divorce or separation from a spouse can lead to cancellation of coverage on the spouse's policy
- Changes that may impact the insurance coverage, including a change in job status due to health, lay-off, change in student status or other causes
- Changes in your child's insurance policy that can lead to increased co-pays and/or deductibles
- Children becoming adults and no longer being covered under their parents' insurance or state-funded health plans

To ensure there is no lapse in authorization for transplant, call the transplant social worker or financial coordinator with any changes in your child's insurance. Organ transplants require written approval from the insurance carrier before transplant. If a change in insurance occurs, and no authorization is in place, you WILL be responsible for full payment of all services rendered. The authorization process is lengthy; the sooner an insurance change is identified the faster you can be re-authorized through the new insurance carrier. In addition, it is recommended that you contact the transplant social worker or financial coordinator before making any changes during an open enrollment period.

Health Maintenance Organization

Health Maintenance Organizations (HMOs) require patients to have a referral from their primary care physician (e.g., PCP or pediatrician) before seeing a specialist. A referral is documentation from the PCP that he or she is referring your child to a specialist. Some HMOs require prior plan authorizations to begin the transplant evaluation process. You **MUST** obtain the referral before the date of **ALL** appointments. If you have HMO insurance for your child, review the referral requirements so that you won't be responsible for full payment of all services rendered.

Networks

Many insurance companies are part of a larger network of hospitals and physicians. Insurance companies often contract with transplant networks to manage their transplant cases. Some insurance networks will not approve transplants at the University of Michigan, and will require the patient to use a transplant center within their network, even if the preferred center is in another state. There is, usually, an appeal process to request that your child be allowed to receive transplant services at the University of Michigan.

Social Security Income (SSI)

Some of the children in our Pediatric Liver Transplant Program qualify for and receive supplemental income benefits through Social Security as a result of their medical diagnosis. SSI makes monthly payments to individuals with low income and limited resources who are 65 years or older, blind or disabled. Your child (under age 18) can qualify if he/she meets Social Security's definition of disability for children, and your household income and resources fall within the eligibility limits. Your child must meet all of the following requirements to be considered disabled and, therefore, eligible for SSI:

- Your child must not be working and earning more than \$900 a month. (The earnings amount changes every year). If your child is working and earning that much money, he/she cannot be considered disabled.
- Your child must have a physical or mental condition, or a combination of conditions, that result in "marked and severe functional limitations." This means that the condition(s) must very seriously limit your child's activities.
- Your child's condition(s) must have lasted, or be expected to last, at least 12 months.

To find out more information or to apply for SSI on behalf of your child, please contact the Social Security Administration at **(800) 772-1213** or visit their website at **www.socialsecurity.gov**. The Pediatric Liver Transplant Social Worker is available to assist you with questions regarding this program.

Travel and Parking

Planning in advance for your trip to Ann Arbor for your child's transplant might help cut down on your stress on the day of transplant. Although you may have a preferred route to the hospital, you might want to consider planning an alternate route in case weather, construction, or a football game blocks your way. You may want to get a map to plan your routes, or, if you have internet access, you might use a service like Google Maps (www.googlemaps.com) to plan routes for you. Our address is listed below:

University of Michigan Health System
1540 East Hospital Drive
Ann Arbor, MI 48109

Once you arrive at the University of Michigan, you can park in the P4 parking structure (enter Mott via the 3rd floor parking structure simpson connector). It is located on East Hospital Drive. There are hourly rates to park in this structure, but you may obtain an inpatient day pass from the parking attendant and will only be charged \$2 a day. With this pass, you can enter and exit the structure as often as you would like each day. You might also want to keep an envelope in the car to save receipts for your parking costs, as some insurance companies may reimburse you for your parking and travel expenses.

Once you are in Ann Arbor, you can make use of the public transportation systems. The Ann Arbor Transit Authority (AATA) has a system of public buses that travel throughout Ann Arbor and Ypsilanti. You can pick up a schedule of the routes and costs in the Guest Assistance Program office [(734) 764-6893] on the second floor of University Hospital (near the cafeteria and gift shop).

Some of the local hotels offer free shuttles between their facilities and the hospital. The hours of operation are typically limited to daytime hours and may not run at all on the weekend. Please check with your hotel or with Patient and Visitor Accommodations [(800) 544-8684] staff to identify the hotels with this service.

Lodging

There are a number of places that moms, dads, guardians, family, and friends can stay overnight in and around the hospital. Please note that not all options are appropriate for children or adults with special needs.

Once your child has the transplant surgery, he or she will be admitted to an area in C.S. Mott Children's Hospital called the PICU. It stands for the Pediatric Intensive Care Unit. In that area, each child has his or her own nurse around the clock. One parent/guardian can sleep at the bedside at night. Other adult visitors are permitted to stay in the nearby family waiting rooms. Visitors under the age of 18 are allowed to stay until 9 p.m., at which time they will need to leave for the night. Please keep in mind that the waiting rooms are not private, and they do not have beds. They are not the most comfortable accommodations, but if you want to be as close to your child at night as possible while he or she is cared for in the PICU, then the waiting rooms are the place to stay.

Med Inn Hotel

Limited accommodations are available at the Med Inn which is a 30-room hotel that is part of the hospital complex. The Med Inn is available to the families of both pediatric and adult patients. While preference is given to those families whose loved one is in an intensive care unit, it can still be very difficult to get a room. The Med Inn costs \$80 a night, and they do not accept Medicaid. They take partial payment from Children's Special Health Care Services (CSHCS). Prices may change.

For reservations, contact the Patient and Visitor Accommodations Program at **(800) 544-8684** or **(734) 936-0135**, or visit their Web site at **www.med.umich.edu/hotels**.

Please note: In the event that the Med Inn does not have a vacancy, the staff in the Patient and Visitor Accommodations Program can make reservations at other contracted off-site hotels in Ann Arbor. You can contact staff in the Patient and Visitor Accommodations Program at **(734) 936-0135** or go to their office on the second floor of the Med Inn between 9:00 a.m. and 5:00 p.m. Monday through Friday.

Ronald McDonald House

Close to C.S. Mott Children’s Hospital is the Ronald McDonald House. It is on Washington Heights Street, and it is about a five minute walk to the hospital. The Ronald McDonald House is considered communal living which means that you and your family would have your own bedroom, but you would share a bathroom, a kitchen, and living area with other families whose children are staying with us in C.S. Mott Childrens’ Hospital. You will also have a daily chore. The Ronald McDonald House costs \$10 a night, and rooms are reserved on a first-come, first-served basis. Up to four family members can stay in the Ronald McDonald House, including children. The Ronald McDonald House is a popular place to stay for many families, so if you think you might want to stay there, you should call to see if they have any rooms available. If they do not have any rooms when you call, you can ask them to put your name on the waitlist for a room.



There is also a 10-room Ronald McDonald House within C.S. Mott Children’s Hospital. Only two visitors age 18 and older are able to stay in these rooms. The rooms in the “Mott House” are reserved for families whose children are in the ICU, and are intended for brief, one to two night stays.

You can make reservations at the Ronald McDonald House by calling **(734) 994-4442**.

There are other hotels and motels around the city of Ann Arbor. Some are a few miles from the hospital and can be reached by car, taxi, bus, and hotel shuttle, depending on the hotel or motel. Please request a list of the hotels in the U of M’s Guest Assistance Program (GAP) Office at **(734) 764-6893**.

Other Information

Meals

Caregivers of transplant patients may be assisted with the cost of meals during an inpatient admission if they meet guidelines set by the Department of Social Work. If you are facing financial difficulty and need help with the cost of meals, contact your social worker.

Work or School Letters

Many times your employer or your child’s school will require a note to verify the clinic visit or hospital stay. Please inform the transplant team before leaving the clinic area, so this request can be completed or let staff know while you are in the hospital about this need.

Disability or Other Forms

Because of the complexity of the Transplant Clinic, disability and other forms will NOT be completed during your child's clinic visit. The forms will be completed after clinic and then either faxed or mailed to you for processing.

FMLA (Family Medical Leave Act)

If you must take time away from work to care for your child, ask your employer if you are eligible for FMLA. Your social worker can assist you with paperwork for this as needed.

Make-a-Wish

Your child may be eligible to participate in the Make-a-Wish program based on his/her diagnosis and severity of disease. Contact your social worker regarding the referral process.

