

## 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 Should Know**

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

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

#### *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 to patients whose families meet financial need criteria. All children who receive Medicaid are assigned a case worker through the Department of Health and Human Services, who will work with you regarding 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)*

Children's Special Health Care Services is a supplemental insurance program that provides additional coverage beyond your primary insurance plan. Children with a qualifying medical condition who are under the age of 21, and whose families are Michigan residents, are eligible for this plan. The cost to you for this supplement is based on your household size and annual 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 qualifying conditions
- 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
- Coverage for some expenses that are not billable to the primary insurance plan, such as transportation, lodging expenses, and copayments for medications and office visits.

#### **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

If you have Medicaid or CSHCS, you may have access to meals, lodging, and transportation benefits. Assistance with parking at Michigan Medicine is available based on financial need.

### *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 Health, 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 Health.

### *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 \$1,500 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](http://www.socialsecurity.gov)**. The Pediatric Liver Transplant Social Worker is available to assist you with questions regarding this program.

### *MSupport*

MSupport is a program offered by Michigan Medicine for those who meet income requirements. This is a short-term plan that can help cover medical expenses at the University of Michigan. This can help some people while they look for new coverage. This alone will **NOT** cover transplant. It can assist with Medicaid spenddowns or high out-of-pocket costs.

Visit **[Med.Umich.edu/pdf/finance/MSupport\\_Application.pdf](http://Med.Umich.edu/pdf/finance/MSupport_Application.pdf)** for more information or to print the application. You may also contact MSupport directly at **(855) 853-5380**.

*What if I don't have enough coverage or am worried about the future?*

Even with ideal medical and prescription coverage at the time of transplant, there is no guarantee that it will always be available. There may be additional expenses after transplant such as frequent travel to and from the transplant center, additional prescription co-pays, and possible hotel expenses. You can start your fundraising journey before, during, or after transplant.

If you have any concern about how to manage current or future medical/prescription costs, we recommend fundraising.

- HelpHopeLive ..... (800) 642-8399 ..... **HelpHopeLive.org**
- Children's Organ Transplant Association ..... (800) 366-2682 ..... **Cota.org**

Each of these organizations work exclusively with people who need transplants and are familiar with the challenges you face and goals you may want to set. You've likely heard of GoFundMe for fundraising. While GoFundMe may work for some, there are better choices to raise funds for transplant-related expenses. Money raised with GoFundMe is considered income and is taxable. Because the funds are considered income, it can also jeopardize any assistance you may be receiving like Medicaid, Social Security, food assistance, or housing assistance. Medical fundraising companies such as COTA and HelpHopeLive are tax free, and money raised is not considered income. These companies help you raise more money than GoFundMe, as they have volunteer teams who assist you in the fundraising process. They do not charge any fees, not even credit card processing fees. 100% of funds raised in honor of transplant patients are used only for transplant related expenses. You'll also receive a lifetime of support, many patient families access funds years after the transplant occurs.

## **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](http://www.googlemaps.com)) to plan routes for you. Our address is listed below:

**University of Michigan Health  
C.S. Mott Children's Hospital  
1540 East Hospital Drive  
Ann Arbor, MI 48109**

Once you arrive at University of Michigan Health, you have the option for self-parking in a structure or valet parking. Both options have associated fees. If you are unable to afford the cost of the daily parking rates, discuss with your social worker whether you meet criteria for financial assistance. Free parking passes are available for the hospital structures for those who qualify. Please contact us if you have any questions.

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 Michigan Medicine Lodging [(800) 544-8684] staff to identify the hotels with this service.

## Lodging

There are a number of places that parents, 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 Pediatric Intensive Care Unit (PICU). In that area, each child has his or her own nurse around the clock. Up to two parents/guardians can sleep at the bedside at night. Visitors under the age of 18 are allowed to stay until 9 p.m., at which time they will need to leave the hospital for the night. Please keep in mind that the hospital's waiting rooms are not private, and they do not have beds. While you are welcome to use the waiting areas as needed, they are not intended to serve as long term lodging for family members.

Michigan Medicine Lodging helps patients and families find overnight lodging during their time at Michigan Medicine. We know finding the right accommodations can be challenging, and the Michigan Medicine Lodging team is here to help. Michigan Medicine Lodging will handle your lodging needs so you can focus on the important things – providing support and care to your child while they are being treated at Michigan Medicine.

### *Reservation Services*

**Best Rates for Rooms that Meet Your Needs:** Our team members will work with you to match your preferences with a local lodging option at the best rates possible. For example, if a complimentary breakfast, handicapped-accessibility, or a shuttle service is a priority for your family, we will work with you to find an option that meets your needs.

**Onsite Reservations for Med Inn:** We make all of the reservations for our 30-room on-site Med Inn hotel.

**Partnership with Area Hotels and Motels:** Michigan Medicine Lodging also partners with more than 30 hotels and motels in the area (currently in Ann Arbor, Brighton and Livonia) to provide uniquely tailored services matched to your specific needs. We will take your information and preferences on accommodations, make your reservations at the best rate, provide you with information about hotel amenities, give directions to the hotel and answer any questions you may have. Michigan Medicine Lodging can help you make arrangements at many hotels and organizations, often at a better rate than what you might otherwise receive.

**Contact Us:** For assistance in making reservations for any of the lodgings above, contact Michigan Medicine Lodging at **(800) 544-8684** or **(734) 936-0100**. You may also complete a reservation request form online at **[UofMHealth.org/patient-visitor-guide/michigan-medicine-lodging](http://UofMHealth.org/patient-visitor-guide/michigan-medicine-lodging)**.

### *Ronald McDonald House*

The Ronald McDonald House is located on Washington Heights Street and is about a five-minute walk to the hospital. The Ronald McDonald House is considered communal living, which means that you and your family have your own bedroom and bathroom and will have access to a shared kitchen and living area. The house is available for all families whose children are staying with us in C.S. Mott Children's Hospital. The Ronald McDonald House costs \$10 per night and rooms are reserved on a first-come, first-served basis. Up to four family members (including children) can stay in a room at the Ronald McDonald House. The Ronald McDonald House is a popular place to stay. If you think you might want to stay there, ask your social worker to call to see if a room is available. Do this upon your arrival to the hospital. If no rooms are available, social work can ask them to put your name on a waitlist. 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 given priority to families whose children are in the ICU. You can make reservations at the Ronald McDonald House by calling **(734) 994-4442**.





## Other Information

### *Meals*

Caregivers of transplant patients may be assisted with the cost of meals during an inpatient admission if they have Medicaid or a Medicaid Health Plan, and meet guidelines set by the Department of Health and Human Services for distance from the hospital. If you are facing financial difficulty and need help with the cost of meals, contact your social worker.

### *Work or School Letters*

Your employer or your child's school may require a note to verify the clinic visit or hospital stay. For clinic visits, these are available at checkout at the front desk. For inpatient stays, please contact your social worker or medical team and a letter can be provided to you to verify the dates of the admission.

### *Disability and Other Forms*

Because of the complexity of the Transplant Clinic, disability and other forms may **NOT** be completed during your child's clinic visit. The forms will be reviewed after clinic, and if appropriate, our team will complete them and return to you either by fax, email, or mail 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 if needed.

### *Wish-granting Organizations:*

Your child may be eligible to participate in receiving a wish through an organization such as the Make-a-Wish program or Rainbow Connection, based on his/her diagnosis and severity of disease. Contact your social worker regarding the referral process.

