

Use this checklist to help you understand the HCT coverage and requirements of your patient's health plan.

☐ Confirm patient eligibility

- Is the patient still eligible for coverage under the insurance he or she presented to you?
- Note the policy end date. If the end date is close, be sure to follow up and make sure the policy was renewed or ask for new policy information.

☐ Confirm coverage for the patient's specific indication

- Does the patient's plan cover transplant for the indication that the patient is being transplanted for?
- Review the medical policy online, or ask for a copy to be emailed to you.
- If you are ever unsure whether the indication is covered, get confirmation from the patient's health plan. If the customer service agent seems unsure, ask to speak to someone in the clinical review department.

☐ Request coverage specifications

- What is the exact coverage for the specific patient you are treating?
- What is coverage for search and donor costs? Are there limits, such as only family members, a maximum number of searches, a cap on the amount of coverage, etc.?
- What is coverage for travel/lodging for patients out of area? Is there a distance requirement in order to get these benefits?
- Are travel and lodging covered for a related donor?
- Are there any exclusions?

☐ Determine network requirements

- Does the patient's insurance plan have specific network requirements? What are they?
- Does the patient's plan require that he or she go to a center of excellence (COE) and is your institution on that list? What are the consequences if the patient has a transplant at a non-COE facility?
- Are there any other network considerations? Ask the patient's payer this question, and document who you spoke to, and the date and time.

☐ Review your center's contract with the payer

- What kind of a contract do you have with your payer, and what are the requirements in the contract?

☐ Request prior authorization

- What are the prior authorization requirements?
- Is prior authorization needed to start any services?
- Is prior authorization needed for each step of the transplant process? (E.g., consult, evaluation, transplant, follow-up care.)
- Are you required to complete and submit specific forms to obtain authorization?