

# Finance and Insurance Basics for Blood or Marrow Transplant (BMT)

Before a blood or marrow transplant (BMT), it is important to think about finances. Learn about your health insurance and ask for financial help so you can be better prepared.

## THIS FACT SHEET TELLS YOU:

- What transplant costs you might have
- About health insurance and transplant
- How to prepare financially
- What resources are available

## TRANSPLANT COSTS

Transplant can have many costs. **Out-of-pocket costs** are costs you must pay on your own. Your insurance company doesn't pay these. They can include medical costs, like co-pays for doctor's visits and medication or extra costs of living from travel and temporary housing near the transplant center.

Your BMT social worker and financial coordinator can help you prepare for transplant costs.

## HEALTH INSURANCE AND TRANSPLANT

Every health insurance plan is different, so talk to your health insurance company as soon as you can. This way, you'll know ahead of time what your insurance will pay and what you will have to pay yourself. Your BMT financial coordinator can help you learn about your health insurance, too.

The Affordable Care Act (ACA) is a health care law that says:

- Insurance companies can't deny policies or payment for services based on a patient's pre-existing condition. A pre-existing condition is a medical problem that started before the patient had health insurance.
- Insurance companies can't cancel a health insurance plan if a patient gets sick.

- There are no annual or lifetime dollar limits for most plans. An annual dollar limit is a cap on how much your insurance company will pay in a year. A lifetime dollar limit is a cap on the total lifetime benefits you can get from your insurance company.
- Young adults can stay on their parents' health plan until they turn 26 years old.
- When patients join a clinical trial (research study), insurance companies can't:
  - Keep patients from joining
  - Raise costs because patients join
  - Limit coverage for routine health care

## HOW TO PREPARE FINANCIALLY

To plan financially for transplant, there are 4 important things you can do:

1. **List your income and expenses.** It can help you organize your money and prepare for unexpected costs.
2. **Lower your monthly costs.** Call your creditors (the people you owe money) and explain your situation. Many creditors will understand and work with you to find a lower monthly payment.
3. **Keep some of your income.** Look into different insurance options that can pay some of your income if you're not able to work. This may include:
  - Short-term and long-term disability insurance
  - Social Security Disability Insurance
4. **Raise money.** Fundraising is usually the best way to meet ongoing financial needs. But, this takes time and energy, so consider asking a close family member or friend to fundraise for you.

## FINANCIAL GRANTS

Grants may be available to help cover specific, short-term needs. But they usually aren't enough to replace your family's income.

Be The Match has grant programs to help patients with costs before and after transplant. These support patients whose health insurance and income aren't enough to pay for care. Grants after transplant are only available for patients who had a transplant facilitated by Be The Match.

To learn more, visit: [BeTheMatch.org/grants](https://www.bethematch.org/grants)

Ask your transplant center social worker about these options. They can help you:

- Find financial aid through Be The Match and other organizations
- Find out if you qualify for financial aid
- Fill out and submit the applications

## RESOURCES FOR YOU

Talk to someone who can help:

- Contact a BMT Patient Navigator:
  - Call: 1 (888) 999-6743
  - Email: [patientinfo@nmdp.org](mailto:patientinfo@nmdp.org)
  - Visit: [BeTheMatch.org/one-on-one](https://www.bethematch.org/one-on-one)

Order free resources at: [BeTheMatch.org/request](https://www.bethematch.org/request).

Here are some resources you might find helpful:

- BOOKLET: *Transplant Basics*
- FACT SHEETS:
  - *Financial assistance grants*
  - *Financial planning before transplant*
  - *Government finance and insurance programs*
  - *Raising money to pay for transplant*
  - *Transplant and health insurance*
  - *Transplant and the Affordable Care Act (ACA)*



## AT EVERY STEP, WE'RE **HERE TO HELP**

Be The Match has a team dedicated to providing information and support to you before, during, and after transplant. You can contact our Patient Support Center to ask questions you may have about transplant, request professional or peer support, or receive free patient education materials.

CALL: **1 (888) 999-6743** | EMAIL: [patientinfo@nmdp.org](mailto:patientinfo@nmdp.org) | WEB: [BeTheMatch.org/one-on-one](https://www.bethematch.org/one-on-one)



Every individual's medical situation, transplant experience, and recovery is unique. You should always consult with your own transplant team or family doctor regarding your situation. This information is not intended to replace, and should not replace, a doctor's medical judgment or advice.