

# UCSF Medical Center

**Kidney Transplant Service**  
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Dear Patient:

It's an unfortunate fact that transplants cost a lot of money. Thankfully there are many insurance companies that cover the cost of transplantation, while the patient is only responsible for a portion of the cost. It is important that you verify with your insurance company what you are expected to pay for the inpatient hospital stay and for medications post-transplant.

A transplant patient can be sent home on 10 or more medications and will stay on 2 to 4 anti-rejection medications for the rest of his/her life. If a patient cannot afford the medications and stops taking them, he or she will reject the transplanted organ. Because of this, it's most important to make sure that you have adequate insurance coverage for the rest of your life.

A transplant financial counselor has already reviewed your medical insurance coverage, allowing you to come to UCSF. If any problems are identified, the Transplant Financial Counselor will call you before your appointment. You are welcome to contact them directly, should you have any questions. Otherwise before your transplant event, a Financial Counselor will contact you to discuss your benefits.

Below are some of the costs that will be discussed by your Financial Counselor. You should familiarize yourself with these benefits now and anytime you are thinking about changing to a new insurance.

- **Medication Copayment:** A defined payment that a patient makes towards the medication cost. For example: If a patient has a \$10 medication copayment and is taking 5 medicines, that's a total of \$50 every time the prescriptions are filled. This is the most long-term expense patients should be prepared to pay.
- **Deductible:** The amount that must be paid by the patient before the insurance will pay for any services. Example: If a patient has a \$500 deductible, the patient pays the first \$500 in services and then the insurance pays for the rest.
- **Physician or Hospital Copayment:** A defined amount that must be paid by the patient in combination with insurance payment. Example: some patients have a \$225 per day inpatient copayment.
- **Coinsurance:** A percentage amount that must be paid by the patient in combination with insurance payment. Example: some patients have a 20% coinsurance for an inpatient hospital stay.
- **Out of pocket max:** The maximum yearly amount that the patient must pay (in coinsurance or copayments) towards the cost of healthcare. In most cases, the insurance will pay at 100% once the out of pocket max is met. This normally doesn't include medication copayments.

If you have any concerns about your ability to afford some of the costs described above, please call your Financial Counselor so that she can work with you to find possible solutions.

If you have a living donor: Rachael Nygard-Cotroneo is your Financial Counselor. Her phone number is 415-353-4794.

If you don't have any living donors: Ann Reilly is your Financial Counselor. Her phone number is 415-353-8779.

Sincerely,

Kidney Transplant Department