

MBP Policy Update: Organ Transplants

The purpose of this page is to clarify the services covered by the Medical Benefits Plan (MBP) under the organ, tissue, bone marrow, and stem cell transplant policy.

Covered Services

Listed below are the services covered by MBP:

- **Transplant harvest costs:** MBP covers all harvest costs related to the transplant. The transplant facility typically includes recovery services for the donated organ or tissue, such as retrieval, preservation, transportation, and other acquisition costs, in their bill. Other acquisition costs are registration on a waiting list, assessment, research, and laboratory tests. These costs also apply for bone marrow or stem cells transplant.
- **Terminology:** Since there are differences internationally in procurement procedures and costs, the terminology of registration fee will be used as a collective name for all possible costs linked to procuring an organ, tissue, bone marrow, or stem cells.
- **Preliminary and compatibility testing:** Costs of preliminary and compatibility testing of prospective organ or tissue donors are covered by the MBP. To ensure that the testing has the most chances of success, first degree relatives—parents, siblings, and children—will be considered initially, then second degree relatives, and then any other potential donor.

Medical Expenses of the Receiving Patient

Medical expenses related to transplants are covered under inpatient benefits.

Living Donor Medical Expenses

Living donors are not charged any medical expenses related to the transplant. The donor's preliminary tests, surgery, and post-operative recovery expenses are included in the transplant costs billed to the recipient. If the recipient is an MBP member, MBP will pay or reimburse these medical expenses.

If the donor becomes ill or suffers post-surgical complications directly attributable to the donation surgery, the related expenses associated with the donor's treatment will also be covered by the MBP.

Organ Donation by an MBP Member

The medical expenses for the organ donation as well as possible post-surgical illness or complications associated with the donation should be covered by the recipient's medical plan and will not be covered by the MBP.

In the event that the recipient's medical plan does not cover the medical expenses of post-surgical illness or complications of an MBP member following an organ donation, MBP will have the insurance administrator review the case and authorize payment for the medical expenses that fall under MBP covered services.

Note: When a covered donor is billed directly for his/her own donor expenses, benefits can be denied on the basis that this is not a necessary treatment of a disease of the donor as required by the terms of the donor's health benefits plan. Potential donors are advised that donor expenses should be covered by and bills be submitted for reimbursement under the transplant recipient's health benefits plan.

Travel Benefit

- **For the patient:** MBP will provide reimbursement at 80 percent for travel and lodging expenses for the recipient and one accompanying person for an adult patient, and both parents when the patient is a minor child. This is for all transplants where the facility to which the patient is directed by the Medical Board of the insurance administrator, in partnership with the patient's physician, is 50 miles or more from the patient's home.
- **For the donor:** MBP will provide reimbursement at 80 percent for travel and lodging expenses to the living donor, if the donor needs to travel to the facility where the MBP member will receive the transplant. MBP will also pay for the travel and lodging for one accompanying person for an adult donor and for both parents for a child donor.
- **For both recipient and donor:** MBP will provide reimbursement at 80 percent for travel and lodging expenses for both recipient and donor in some exceptional circumstances, for example, when the transplant requires both parties to travel 50 miles or more from their homes. MBP will provide the travel benefit to both the recipient and the donor and their accompanying persons in such cases.
- **For compatibility testing:** MBP will provide reimbursement at 80 percent for travel and lodging expenses to potential donors for compatibility and preliminary testing when the sample collection cannot be effectively conducted in the country of residence. The insurance administrator will determine medical necessity in these cases.

Note: The travel benefit for organ transplants is specific to these medical conditions and will not be counted against the Out-of-country Care Travel Benefit once per year limit.

Special Case

All claims related to the transplant will be paid under the recipient's claim record, when both the donor and the recipient are MBP members.

Note: In case of conflict between this guidance and the applicable staff rule, the staff rule prevails.