

Travel costs for kidney donors to be reimbursed by insurer

12 June 2016, by Tom Murphy

Travel costs that could dissuade potential kidney donors from volunteering for life-saving transplants will be reimbursed by the nation's biggest insurer starting next year in a move designed to encourage more donations.

UnitedHealth Group says that it will pay back up to \$5,000, not counting lost wages from missed work, becoming the latest insurer to reimburse people who donate for an [organ transplant](#).

Insurers cover the [medical expenses](#) for someone who donates an organ, but many plans do not pay the cost of getting to the surgery site, staying near it while recovering and making medical appointments tied to the donation. Some states offer tax breaks for these costs.

People who travel to donate a kidney can miss at least two weeks of work and spend \$5,000 or more, according to Harvey Mysel, president of the nonprofit Living Kidney Donors Network. He says these costs can discourage people from becoming donors.

"It is a challenge for many people," he said.

It is illegal to pay someone to donate an organ, but other insurers like Aetna, Cigna and the Blue Cross-Blue Shield carrier Anthem also cover some of the expenses a [donor](#) incurs.

Starting in January, UnitedHealth will reimburse lodging and travel expenses beginning with a doctor's initial evaluation and continuing for up to two years after the donor surgery. UnitedHealth will limit this initially to its fully insured coverage, which typically entails individual plans and coverage offered through small employers.

But company officials say they may expand the reimbursement if it proves successful.

The insurer covered 75 transplants from living

donors last year through its fully insured coverage, according to Dr. Jon Friedman, an executive with UnitedHealth's Optum subsidiary. He couldn't say how many cases involved travel. He said UnitedHealth decided to reimburse for the additional expenses in order to spark more interest in live organ donation.

"The key here is to make it easier for donors to donate," he said.

The reimbursement also can help reduce costs for insurers if it cuts the time patients have to wait for a kidney.

Patients wait about three and a half years for a transplant on average, according to the National Kidney Foundation, which also said 4,761 people died while waiting in 2014.

Dialysis for patients during that wait costs about \$780,000, UnitedHealth said. A kidney transplant can cost around \$150,000, not counting anti-rejection medication that patients take afterward.

Doctors prefer kidneys from a live donor because those organs tend to have better odds of functioning over the long term, according to the United Network for Organ Sharing. Last year, surgeons performed nearly 6,000 transplants with organs from living donors and almost 25,000 with organs from donors who had died.

The vast majority of living-donor transplants involved kidneys.

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