

Questions for My Insurance Provider

1. Is the transplant a covered service under my policy? Yes / No

2. What is my lifetime maximum amount or cap? _____

Cap amounts may apply to: one procedure / treatment or illness
all procedures / treatments or illnesses combined

3. Is there a pre-existing clause? Yes / No

4. What are my outpatient coverage benefits? _____

5. What are my benefits for medicine or prescription coverage? _____

6. Is a second opinion required (two doctors or two transplant hospitals)? Yes / No

7. Are there any deductibles or copayments? Yes / No

8. Are there separate deductibles or copayments on prescriptions? Yes / No

9. Is there a provider network or center of excellence for the type of transplant I need? Yes / No

There are policies that will not provide benefits for transplants that are not performed at a designated provider or center of excellence. Some policies provide benefits for the patient's transplant at non-designated centers but the out-of-pocket costs (yours) are higher. Other negotiated benefits apply at the center of excellence as well.

10. Do I need authorization before I can have surgery? Yes / No

Other questions or information: _____
