



TRANSPLANT PROGRAM

Frequently self-funded employers have to pay most transplant claims regardless of the group's stop loss deductible. Why? The average wait time for a solid organ is over a year. As a result, transplant patients usually jump over stop loss contract years, thus becoming magnets for imposed lasers. In fact, between 40-50% of all lasers imposed on self-funded groups are due to transplant exposures. Couple this with the way the industry has structured itself regarding "known risks" and the exposure for self-funded groups is evident.

The best time to buy a fully-insured, first dollar organ and tissue transplant carve-out program is before you need it!

AIG Medical Excess has created a state-approved, stand alone policy that can attach to any plan document, regardless of the stop loss carrier. The coverage begins at patient evaluation and extends 365 days post-transplant procedure and pays 100% of all transplant-related physician, hospital and drug expenses when in network.

Transplant types covered at 100% are heart, lung, heart/lung, liver intestine, kidney, kidney/pancreas, pancreas, bone marrow and stem cell. This includes organ procurement charges when provided in-network.

Out-of-network benefit is 80% of transplant-related charges up to a maximum schedule per transplant type (see policy for specific caps).

AIG stop loss insurance is not necessary; the group can purchase the transplant program as long as they meet the minimum enrollment requirements.

Employee groups of 50 or more can be covered. "Pooling" allows for a level of equalization and stabilization in premium rates regardless of the size of the group or whether there are possible transplant exposures. This "pooling" is available to HealthFirst TPA clients because HealthFirst TPA has been appointed by AIG as a "pooled" administrator.



- **Direct payment by AIG to providers, no cash flow issues for employers.**
- **100% coverage on all major transplant types from first dollar to \$1 million lifetime maximum.**
- **100% coverage for NCI Phase Trials III and higher for adults, all phases for pediatrics.**
- **No out-of-pocket expenses or deductibles for patients when in-network.**
- **Liberal expense allocations for patients traveling to distant centers of excellence.**
- **Complete medical management and coordination of the patient with on-staff RNs.**