

Managed Transplant Program

Fully-insured coverage for transplants

Stop Loss



Transplant costs can be extremely unpredictable for employers. The average billed cost for a transplant episode is \$657,842, but depending on the circumstances, it can rise to \$1 million or more.¹

Optum® manages the clinical and financial aspects of your transplant cases through our fully-insured transplant “carve-out” product: the Managed Transplant Program* (MTP). We can help advance your strategy for controlling costs, mitigating risk and improving patient outcomes.

Stop loss in conjunction with the Managed Transplant Program

When purchasing stop loss insurance in conjunction with MTP, the premiums for MTP are offset by reductions in the specific premium and aggregate factors. As the specific deductible increases, the reduction is more heavily weighted toward the aggregate factors. A full offset of the MTP premium will be realized with the purchase of both specific and aggregate coverage.

Employee benefits

Optum provides access to the nation’s leading transplant Centers of Excellence (COE) network. The program:

- Includes centers with the highest survival rates and transplant volumes
- Covers virtually all transplants: solid organ, blood and marrow (cord blood, stem cells, bone marrow transplants)
- Provides first-dollar coverage: no deductible, coinsurance or copays
- Covers transplant-related expenses from one day prior to the transplant through a maximum of 365 days following the transplant
- Covers virtually all transplant-related costs, including immunosuppressant (anti-rejection) drugs
- Provides unlimited benefit for transplant services
- Includes coverage of evaluation, search and registry, organ procurement, home health, outpatient treatment, and travel and lodging benefits

At Optum, our mission is to optimize the health and well-being of individuals and organizations through integrated, measurable, and personally relevant guidance, technology and services.

An example of a premium offset with our stop loss:

Specific premium	Attachment point
WITHOUT MTP	
\$426,798	\$1,474,284
WITH MTP	
\$409,726	\$1,470,650
REDUCTIONS WITH MTP	
\$17,072	\$1,711
Total reductions with MTP \$18,783	

When considering stop loss insurance, contact the stop loss team to confirm the exact reduction at a given deductible.

\$80,000 specific deductible; 12/15 (Single – 44; Family – 105) annual MTP premium \$18,783.

Employer group benefits

We take all the risk for transplants. You simply pay a standard monthly premium, and we pay covered expenses that result from transplant cases. The program:

- Assists in reducing the cost of specific stop loss insurance premiums
- Eliminates lasers at stop loss insurance renewal on potential transplants
- Protects against the possibility of multiple specific deductibles over a two-year period
- Protects against potential costs of multiple transplants in one year
- Assists in reducing financial liabilities for specific stop loss insurer

Quality in transplantation

Individuals in need of transplant services have access to expertise through the Optum Transplant Centers of Excellence network. Each transplant program within the network is evaluated annually to help ensure only those programs that excel in transplantation are included. These programs generally have higher survival rates than non-network programs.

Quality in client service

Optum transplant nurse case managers guide patients through every aspect of the transplant process, including evaluation, pre-transplant, transplant, post transplant, transportation arrangements, lodging and aftercare. Our transplant nurse case managers assist patients in making informed decisions about their transplant care through:

- Treatment education
- Centers of Excellence education and referrals
- Considerations in choosing where to get care
- Assistance in navigating the health care system
- Transplant medical director support

The Optum difference

Optum is one of the nation's largest health and wellness companies, serving more than 124 million people. We merge the world of risk products with innovative approaches to managing health care costs and improving the health and wellness of those we serve. This combination provides our customers with a holistic approach, distinguished by our flexible options and value-added features that keep employers in control of their plans and employees in control of their health.

Call 1-866-427-6804 or email engage@optum.com to reach an Optum representative.

Source:

1. Bentley TS, Phillips S. 2017 U.S. organ and tissue transplant cost estimates and discussion. Milliman, Inc. milliman.com/insight/2017/2017-U_S_-organ-and-tissue-transplant-cost-estimates-and-discussion/. Published Aug. 3, 2017. Accessed Aug. 15, 2017. Average transplant incidence and cost estimates based upon data from the population under 65 years old.

* Federal and state statutes and regulations are subject to change.



11000 Optum Circle, Eden Prairie, MN 55344

*The Managed Transplant Program is insured by UnitedHealthcare Insurance Company.

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Stop loss insurance is underwritten by Unimerica Insurance Company. In California, stop loss insurance is underwritten by Unimerica Life Insurance Company, and in New York, stop loss insurance is underwritten by UnitedHealthcare Insurance Company of New York.