Transplant costs can be extremely unpredictable for employers. The average billed cost for a transplant episode is $598,143, 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 carveout product: The Managed Transplant Program (MTP). We can help advance your strategy for controlling costs, mitigating risk and improving patient outcomes.

**Employee benefits**

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

- Includes centers with the highest survival rates and transplant volumes
- Covers all solid organ and blood and marrow (cord blood, stem cells, bone marrow) transplants
- Provides first-dollar coverage, meaning 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
- Preserves the annual maximum benefit of underlying major medical coverage based on plan design
- 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

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**The Optum Transplant Centers of Excellence network delivers access, choice and exceptional value.**

- **157** COE facilities
- **819** COE programs

Source: Flies and Ruppert. Optum Transplant network status as of August 1, 2015
**Managed Transplant Program—Employer**

**Employer group benefits**

Optum takes all the risk for transplants. You simply pay a standard monthly premium. Optum pays claims that result from transplant cases.

- Assists in reducing cost of specific stop-loss insurance premium
- 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’s specialized 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

Source:


Learn more about how Optum can help your organization analyze your transplant spend and identify opportunities to save. Contact us at 1-866-427-6845 or engage@optum.com.