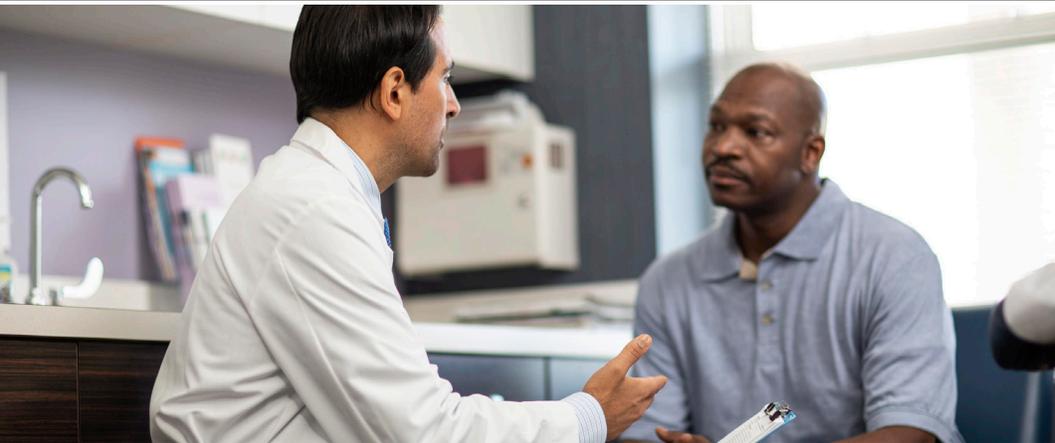


# Managed Transplant Program

Fully-insured coverage for transplants

Stop Loss



Transplant costs can be extremely unpredictable for employers. The average billed cost for a transplant episode is \$742,953, but depending on the circumstances, it can rise to \$1 million or more.<sup>1</sup>

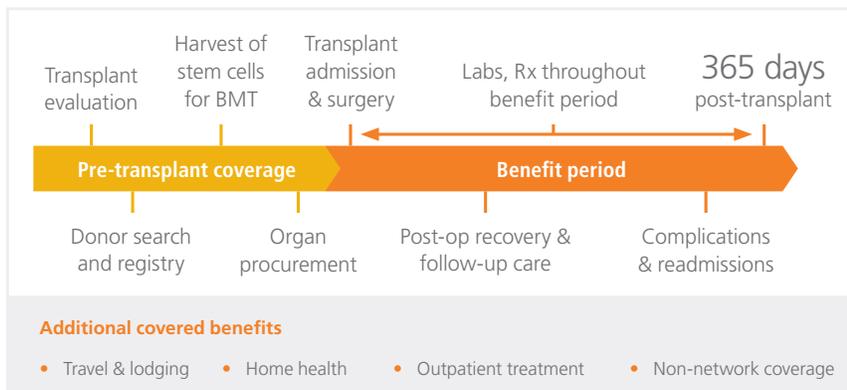
Optum® manages the clinical and financial aspects of your transplant cases through our fully-insured transplant “carve-out” product: the Managed Transplant Program\* (MTP). We can help advance your strategy for controlling costs, mitigating risk and improving patient outcomes.

### Offset the MTP premium by coupling with stop loss

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.

### A market leader for value

The Managed Transplant Program protects self-funded groups while enhancing the clinical experience for patients by partnering them with experienced transplant nurse case managers who help educate and guide them through the transplant experience.



### 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	\$1,473,052
REDUCTIONS WITH MTP	
\$17,072	\$1,232
<b>Total reductions with MTP \$18,303.84</b>	

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 \$18,303.84. Assumes net commissions.

## Comprehensive program design

Covers virtually all transplant-related expenses one year post-transplant

✓ First-dollar coverage	✓ No pre-existing clause or leasering	✓ Predictable program
<ul style="list-style-type: none"><li>• No deductibles, coinsurance or copays</li><li>• Covers all solid organ and blood and marrow transplants</li><li>• Pays transplant-related expenses from evaluation through 365 days post-transplant, including immunosuppressant drugs</li></ul>	<ul style="list-style-type: none"><li>• Protection for the fill population begins as soon as coverage is bound</li><li>• Unlimited lifetime benefit for transplant services preserves annual max benefit of underlying major medical coverage</li><li>• Stop loss premium credits typically result once coverage is in place</li></ul>	<ul style="list-style-type: none"><li>• Minimizes future stop loss premium increases by carving out transplant experience</li><li>• Guaranteed renewable policy</li><li>• Drives increased stop loss persistency</li></ul>

## Accessible, high-quality transplant care

- **Superior patient outcomes.** Through diligence in quality assessment, Optum defines the best-in-class transplant Centers of Excellence (COE) programs.
- **Broad COE programs nearby.** Optum transplant COEs include 180 facilities covering 998 programs.<sup>2</sup>

## 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:

- Pre-transplant help, including education about treatment and Centers of Excellence options
- Post-discharge guidance, including help with medication compliance
- Transplant medical director support as needed

## Provide more complete protection

The Managed Transplant Program is for employers concerned about their medical costs and future claims trend. When purchased together, MTP complements stop loss coverage and provides more complete protection from the high costs associated with a transplant. Employers can better manage their overall risk exposure but combining Optum's expertise in the stop loss market with over 30 years of experience managing transplants.

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Call 1-866-427-6804 or email [engage@optum.com](mailto:engage@optum.com) to reach an Optum representative.

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1. Analysis of Bentley TS, Phillips S. 2020 U.S. organ and tissue transplant cost estimates and discussion. Milliman, Inc. <https://www.milliman.com/en/Insight/2020-us-organ-and-tissue-transplants>. Published February 18, 2020. Accessed March 2, 2020. Average transplant incidence and cost estimates based upon data from the population under 65 years old.

2. Optum Transplant network status as of February 2020. For a complete listing of the Optum COE network, please visit [myoptumhealthcomplexmedical.com](http://myoptumhealthcomplexmedical.com).



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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.