Financial Information for Living Donors

Living donors give of themselves in a unique way. They are not paid for the donation, but some of their costs are covered. It is important that you know what is and is not paid for as you make your decision to become a donor. Here are some common questions about who pays for the costs of donation.

**What do I pay for?**

Most of your medical costs related to donation are covered, but there are some related costs that are not. You may need to pay for:

- routine health exams (such as colonoscopies, Pap tests, mammograms)
- further testing if pre-donor tests show abnormal results
- medical care, if health problems show up on pre-donor tests
- donor-related expenses (airfare, taxi, lodging, meals)
- routine cost-of-living expenses, until you can return to work.

**Do I need health insurance to be a donor?**

We recommend you have health insurance for your own protection before and after you donate. Your insurance will not be billed for the donation.

- If any pre-donor tests show that you have a problem, such as high blood pressure, you or your insurer will be billed for treatment.
- If you have a medical emergency (not related to donation), treatment will be billed to you or your insurer.
- Health insurance will cover routine checkups with your own doctor.

We urge you to see your own doctor each year for a checkup, even if you haven’t had any health problems. After you donate, it is very important to take care of your health.

**Will I have any expenses as a donor?**

Yes. These include travel, lodging and other non-medical costs. Please see the travel resources in your donor packet.
You may want to stay close to the hospital the day before your surgery. For low-cost lodging near the hospital, call Accommodations (800-328-5576).

Can I get a tax deduction for donor expenses?

Some states, including Minnesota, allow you to deduct up to $10,000 to cover certain donor expenses (such as travel, lodging and lost wages). You may want to discuss this law, called “Cody’s Law Across the Nation,” with your accountant.

Can I receive support for travel expenses related to donation?

Some national groups offer help with transportation. You will find these groups on the travel resource list. You might also qualify for a grant from our hospital’s special donor fund. Call The Transplant Center or your social worker for more information. Some donors may get financial help through the National Living Donor Assistance Center. More information can be found at www.livingdonorassistance.org.

How do I pay my living expenses after I donate?

While you are recovering from donor surgery, you will still have living expenses. Depending on the organ donated, it may be weeks or months before you can work again. To cover your cost of living, you may have to look for other sources of income:

- If you work outside of the home, ask your employer if you qualify for any leave benefits while you’re away from work. Most donors use vacation, sick leave or short-term disability income.

- Family members may help with your costs. By helping with donor expenses or household bills, they have a way to take part in the transplant experience.

- If your recipient has a fund-raising drive, some of the money may go to non-medical expenses related to donation.

- The Transplant Center has a Living Donor Assistance Grant. This is for donors who have a financial need during this vital time. Ask your social worker how to apply for these funds.

What do the transplant center and the recipient’s insurance pay for?

The following costs are covered by the person receiving the organ or the transplant center:

- donor testing
- exam and tests done by your doctor if related to donating
- hospital costs related to donating
- medicines related to donating
- checkups after you donate (required for donors)
- treatment for medical problems related to donating.

If you have problems that you think may be donor related, you must contact the transplant center as soon as possible at 612-625-5115. The person in charge will decide if medical treatment is needed.

What if I receive a bill from the hospital?

If you think you have received a bill in error, call The Transplant Center (612-625-5115). We will correct any errors or explain the bill.

Are my test results kept private?

Yes. Your file is kept private and separate from the recipient’s medical record before and after you donate.

What if I decide not to donate?

You will not be billed for any of the donor testing.
What if I have my tests and follow-up visits somewhere else?

We urge you to have all of your tests at M Health Fairview University of Minnesota Medical Center. But we know this is not always practical if you live far away.

You may be able to have some donor tests and follow-up visits at your clinic. But certain tests must be done here at the transplant center. Talk to your transplant coordinator.

If I have my tests closer to home, who pays?

The transplant center still pays for all donor tests. Your coordinator will give you a list of the required tests.

Bills for pre-donor tests should be sent to the transplant center. Follow the instructions on your Living Organ Donor ID Card. Show your card at your doctor, clinic or pharmacy. Be sure to get the card back.

Anyone who has questions may call the transplant center at 612-625-5115.

What if my clinic wants me to pay the bill?

Show them your Living Organ Donor ID card. It’s best to ask your doctor or clinic how they bill patients before you start any testing.

If you have to pay for the tests, get a complete, itemized bill and receipt. Send these to the transplant center and we will repay you.

If your clinic bills your insurance, the clinic must refund your insurance when they receive payment from us.

How much time will I be away from work?

Please plan ahead of time for your absence from work. Think about how surgery and recovery might affect your employment or benefits. We will help you with the paperwork needed to receive any benefits your employer offers.

Before surgery, allow one to three days for pre-donor testing. After surgery:

- Kidney donors may not return to work for 4 to 6 weeks.
- Liver donors may not work for up to 3 months.

Talk to your doctor and coordinator to plan your time off. The length of time away from work depends on your health, the type of surgery and whether you have problems after you donate.

The type of work you do will also affect your recovery time. If your job requires heavy lifting (more than 10 pounds) or is physically hard, you should plan on at least six weeks for recovery. If you work at a desk, you may be able to return sooner.

Some donors return to work part-time or request lighter duties at first.

Does my employer offer benefits for donors?

Talk to your employer, employee benefits or HR (Human Resources) about your benefits. Ask if they give paid leave or other special benefits to donors.

- Many people use sick leave or vacation hours when not working.
- Some employers let employees donate sick leave to co-workers who donate organs.
- You may qualify for short-term disability.
- Federal employees who donate an organ are given 30 days of paid leave. Some states and businesses offer employees the same paid leave.
- Donor problems after surgery are rare. You may want to check your long-term disability coverage in case you need more time away from work.
What is the Family Medical Leave Act?

The Family Medical Leave Act (FMLA) helps people who work for companies with 50 or more employees. You may miss work for up to 90 days for reasons of personal or family health.

FMLA protects your employment but does not pay for your time away. Your HR department can explain the FMLA benefit and help you with the paperwork.

Will my life insurance benefits change?

Most living donors have no problems getting life insurance. But we know of rare cases where donors have said their rates went up or were denied life insurance policies because of donation.

There is no increased risk of kidney, liver or lung failure after donation. If you have insurance problems, we will help you appeal your case with the insurance company.

You may wish to review your policy and discuss any questions you have with your agent.

Will I be able to buy long-term care insurance?

Most living donors have no trouble getting insurance for long-term care. But we know of rare cases where donors had problems buying it. If you have insurance problems, we will help you appeal your case with the insurer.

You may wish to review your policy and discuss any questions you have with your agent.