

Insurance Coverage for Transplant Recipients

The **American Society of Transplantation** (AST) supports initiatives providing access to organ transplantation and subsequent care, regardless of the patient's ability to pay.

Solid organ transplantation is one of the miracles of modern medicine. It is an effective and cost-effective therapy for patients with end-stage organ failure, saving lives and improving the quality of patients' lives. Unfortunately, there are many insurance barriers that limit the success of transplantation in the US today.

Transplantation is a treatment, not a cure, for end-stage organ failure. Transplant recipients are required to take immunosuppressive medications for their entire lives to prevent rejection. Lack of access to these medications, for even a brief period of time, puts a patient at high risk of rejection and potential loss of their transplanted organ. Additionally, these medications also have many potentially serious side effects. Thus, transplant recipients require ongoing monitoring of their transplanted organ's function and access to medical care if they are to keep their organ for an extended period of time. Furthermore, transplant patients often have many other medical problems and require multiple other medications as well. Unfortunately, many transplanted organs fail due to patients' inability to afford necessary medications or other aspects of essential medical care.

Another important problem is the lack of adequate insurance coverage, which presents a barrier to many patients with end-stage organ failure from even getting a transplant. This appears to be particularly evident for minority and lower socioeconomic populations. At this point in time, it is not clear how the Affordable Care Act or other healthcare legislation will affect this disparity, particularly for patients receiving Medicaid through individual states.

Portability of insurance is also supported by the AST, to avoid loss of insurance and thus risk to health and life resulting from changes in employment should gaps in coverage occur. This is also a major problem when young adults transition off of parental health plans and are unable to obtain or afford health insurance on their own, or through their employer, due to the high cost of their health care.

In summary, the AST supports the following initiatives:

- Extension of insurance coverage, in particular coverage for immunosuppressive medications, for the lifetime of the transplanted organ in all patients,
- Universal access to health insurance for all Americans, including coverage for organ transplantation,
- Inclusion of transplantation as an Essential Health Benefit.

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American Society of Transplantation (AST)

1120 Route 73, Suite 200
Mount Laurel, NJ 08054
Phone: (856) 439-9986
Fax: (856) 439-9982
Email: info@myAST.org
Website: www.myAST.org

Contact:

Shandie Covington, Executive Director, scovington@myast.org; 856-316-0924

Bill Applegate, Director of Government Relations, bill.applegate@bclplaw.com; 202-258-4989