



# Organ & Tissue Transplant Insurance

Organ and Tissue Transplant insurance helps mitigate catastrophic medical expenses for self-insured plans and their members. Consider these 10 reasons to purchase Tokio Marine HCC’s Organ and Tissue Transplant insurance.\*

\*This product is not available in all states.

## Transplant Value Points:

1

Tokio Marine HCC’s Organ and Tissue Transplant insurance provides one-on-one care management and advocacy from experienced transplant nurse advisors throughout the entire episode of care, starting from the evaluation and continuing up to 365 days after the date of the transplant.

6

An employer’s stop loss coverage may consider an employee for a transplant to be a “known risk,” and may exclude that individual from coverage for some or all cost of the transplant.

2

Tokio Marine HCC’s Organ and Tissue Transplant program offers both a \$5,000 indemnity payment directly to covered patients who receive a transplant, and a travel benefit of up to \$15,000.

7

The average cost of a transplant exceeds \$700,000 and has increased at a rate of 3.5% per year for the past six years.<sup>1</sup>

3

Claims are paid directly to the providers, which eliminates reimbursement issues and helps preserve a company’s cash flow.

8

A new person goes on the United Network Organ Sharing (UNOS) waiting list for a transplant every 10 minutes, every day.<sup>2</sup>

4

Stop loss carriers will likely offer a discount when the transplant risk is transferred to a third party.

9

There are over 100 medical conditions that can lead to the necessity of a transplant.<sup>2</sup>

5

As “first-dollar” insurance, there are no deductibles, co-payments or out-of-pocket costs for the member when in-network.

10

Access to a transplant network alone will not avoid exposure to the severity and frequency of transplants.

Tokio Marine HCC is a leader in fully insured organ and tissue transplant insurance for self-funded plans, currently covering over 500,000 member lives. Please contact your regional marketing representative to learn more about Organ & Tissue Transplant Insurance.

1. Milliman Research Report 2017 and 2020 U.S. organ and tissue transplant cost estimates and discussion

2. United Network of Organ Sharing (UNOS), <https://unos.org>