



HUMAN  
ORGAN  
FOR TRANSPLANT

# QBE's solution for Organ Transplant

According to the United Network for Organ Sharing, over 46,000 solid organ transplants are performed each year<sup>1</sup>. A new person is added to the National Organ Transplant Wait List every 10 minutes. The U.S. Department of Health and Human Services tracks bone marrow, stem cell and cord blood transplants and reports over 23,000 are performed per year<sup>2</sup>. These numbers continue to increase yearly. While lifesaving for patients, transplants can be financially devastating for self-funded health plans.



The cost of a transplant, including preliminary testing, organ procurement, the surgery itself and post-operative recovery varies across the country and depends on the organ type and hospital. These costs, ranging from \$250,000 to more than \$1.5 million, begin to accumulate even before the transplant.

## QBE's solution for Organ Transplant

QBE provides self-funded employers with a stand-alone, fully-insured first dollar coverage to protect against these potentially catastrophic medical expenses.

This coverage is economically priced; and premiums can be efficiently offset through corresponding rate discounts provided by stop loss carriers.

## How QBE makes it possible

- Benefit maximum options: \$1M, \$2M and unlimited
- Benefit period from evaluation up to 365 days post-transplant
- Nationwide access to recognized transplant Centers of Excellence
- URAC accredited transplant nurse case managers and transplant pharmacy service to assist patients throughout their benefit period
- Travel and lodging expenses for patient and companion included
- \$5K indemnity benefit to transplant recipient for miscellaneous costs

## Why add organ transplant coverage to a self-funded health plan?

### Client:

- The number of transplants and related expense in the U.S. continues to increase each year
- Transplants are most often isolated for higher specific deductibles (lasered) by stop loss carriers
- Removing transplant risk may eliminate associated lasers and reduce stop loss premiums
- Fully-insured product: no deductibles, coinsurance or co-pays

### Broker:

- Potential to enhance stop loss profitability
- Contributes to increased account duration
- Discounts to stop loss premium
- Competitive differentiator
- High organ transplant policy persistency

### Coverage for all major organ and tissue transplants

QBE provides first-dollar coverage for all transplant specific physician, hospital and drug charges for single or multi-organ transplants that result from a covered specified disease.<sup>3</sup> There is no deductible or coinsurance for in-network providers<sup>4</sup>.

- Heart
- Kidney
- Lung
- Pancreas
- Allogeneic bone marrow or peripheral stem cell
- Autologous bone marrow or peripheral stem cell
- Intestinal
- Liver
- Multi-organ

While a transplant network will mitigate severity, a transplant insurance product mitigates both severity and frequency.

QBE's solution for Organ Transplant is a comprehensive approach to stabilizing transplant exposures.

Delivery of excellence sits at the heart of what QBE does. Our expertise in managing risk gives self-funded employers the security they need to invest, grow and make their visions possible.



### To find out more

For more information about QBE's solution for Organ Transplant and how we can help your business, please contact:

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<sup>1</sup> <https://unos.org/data/transplant-trends/>

<sup>2</sup> [https://bloodcell.transplant.hrsa.gov/about/general\\_faqs/index.html](https://bloodcell.transplant.hrsa.gov/about/general_faqs/index.html)

<sup>3</sup> Refer to QBE Policy's Nonparticipating Transplant Provider Benefit Schedule AH-OT-5002 (06-20).

<sup>4</sup> Refer to QBE Policy AH-OT-2001 (06-20) for covered specified diseases.

This literature is descriptive only. Actual coverage is subject to the language and schedule of the policies as issued.

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