

# QBE's solution for Organ Transplant

## Frequently Asked Questions

### **Q: What is organ transplant insurance?**

**A:** A separate insurance policy covering first-dollar transplant expenses. The coverage is available in lifetime maximums of \$1M, \$2M or unlimited. It covers 100% in-network, with no co-pays or deductibles, and works with any plan document and stop loss policy.

### **Q: What are the benefits to a self-funded medical plan purchasing an organ transplant policy?**

**A:** The benefits of the policy mitigates lasers by stop loss carriers for known transplants and includes stop loss discounts from most carriers. In addition, the PEPM rate enhances predictable healthcare budgeting and year-over-year residual savings due to stop loss discounts.

### **Q: What is the difference between using a transplant network or purchasing an organ transplant policy?**

**A:** An organ transplant policy covers both the severity and frequency of transplant exposures, while transplant networks only mitigate severity.

### **Q: What is covered by QBE's solution for Organ Transplant?**

**A:** QBE provides first-dollar coverage for all transplant-specific physician, hospital and drug charges for solid organ and bone marrow/stem cell transplants that result from a covered specified disease.

### **Q: What is the benefit period?**

**A:** The transplant benefit period begins with the evaluation and ends up to 365 days after the transplant.

### **Q: Does QBE cover clinical trials?**

**A:** Routine patient costs are covered for all clinical trial phases to the extent they are medically necessary. The trial must be federally funded/endorsed or a single-center trial conducted at a National Cancer Institute-designated comprehensive cancer center and meet the other terms of the clinical trials benefit.

### **Q: Are living donors covered?**

**A:** Expenses for living donor evaluation, donation surgery and immediate recovery are covered. Living donor complications are not covered.

### **Q: Will QBE provide sample transplant coverage plan language to be added to the policyholder's plan document? If so, should the plan document's existing transplant benefits be deleted?**

**A:** QBE will suggest language referencing the policy. All plan document changes should be submitted to your QBE underwriter for review and approval. Policyholders should retain their existing transplant benefits to ensure coverage if/when an individual meets the policy's pre-existing conditions provision.

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## **Q: What services does QBE offer in addition to the coverage?**

**A:** QBE provides an array of services, including transplant case management, medical review, transplant network access and claims payment.

## **Q: Are there specific transplant maximums for out-of-network providers?**

**A:** Yes, transplant maximums are outlined in the Nonparticipating Transplant Provider Benefit Schedule and vary by transplant type. Out-of-network expenses are paid at 80% of billed charges and the co-pay is the patient's responsibility.

## **Q: How is QBE notified of a potential transplant?**

**A:** QBE relies on medical plan administrators to flag their systems for groups with organ transplant coverage. As potential transplants are identified by the administrator's customer service, medical management, account representatives and/or claims, the administrator completes the notice of transplant form, along with verification of eligibility, and submits the documentation via secure email or fax.

## **Q: How are disclosures handled with the policy?**

**A:** Review of information is included in the request for proposal. Also, the application includes a disclosure section to identify individuals meeting any of the listed pre-existing conditions. Disclosures meeting pre-existing conditions are excluded for the first year of the policy.

## **Q: What is the minimum enrollment requirement?**

**A:** The minimum is 35 lives (51 lives in Illinois and Missouri).

## **Q: What information is necessary to submit along with a request for proposal?**

**A:** The information needed is the producer, third party administrator, group's state of domicile, census data (date of birth, gender, state, ZIP Code, employee count, including spouses and children, family, COBRA coverage and retirees, if covered), effective date, requested lifetime maximum (\$1M, \$2M or unlimited), commission (up to 15%) and 2 years of claims data, utilization review/case management reports and transplant experience.

## **Q: How quickly can an organ transplant coverage quote be generated?**

**A:** QBE's standard turnaround is between 5-7 days and will make every effort on a rush request to issue an organ transplant quote within 48 business hours of receiving the request, assuming all necessary documentation is provided.

## **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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