

NRECA INSURANCE & FINANCIAL SERVICES


# The NRECA Managed Transplant Program



A PARTICIPANT GUIDE



**NRECA**

A Touchstone Energy® Cooperative 

The NRECA Managed Transplant Program offers you high-quality care at state-of-the-art medical facilities across the United States. These facilities are part of NRECA's transplant Centers of Excellence network. They provide patients who need solid organ and tissue transplants with comprehensive service, a choice of medical centers and personalized case management.

This guide explains the concept of Centers of Excellence and describes the key elements of NRECA's Managed Transplant Program. For details about how to use your benefits, you may also wish to request a copy of your Summary Plan Description from your benefits administrator.



## What are Centers of Excellence?

The Managed Transplant Program Centers of Excellence comprise a network of state-of-the-art medical facilities that specialize in solid organ and tissue transplants. As the top facilities in organ transplants nationwide, these Centers of Excellence emphasize quality and better clinical outcomes for transplant procedures.

Some facilities specialize in one type of transplant, while others have multiple specialties. All must meet strict quality guidelines to maintain their status in the Centers of Excellence program. The network includes such distinguished medical institutions as Jewish Hospital in Louisville, KY; Emory University Hospital; St. Jude Children's Research Hospital; and many others.

To receive full benefit coverage for transplant-related services, you must use an Optum-designated Center of Excellence Program transplant facility.



# Who Coordinates My Benefits and Care?

**OptumHealth and Cooperative Benefits Administrators will coordinate your transplant care, from the pre-transplant period through your operation and post-transplant recovery. Each organization has its own role:**

**OPTUMHEALTH**, NRECA's transplant manager, manages the administration of many types of transplants and conducts ongoing reviews of the transplant programs in its network to ensure the highest standards of quality. OptumHealth provides you with a dedicated nurse case manager to serve as your advocate throughout the process, from your initial evaluation to making arrangements for transplant-related travel and housing (if applicable), as well as follow-up with your primary physician.

**COOPERATIVE BENEFITS ADMINISTRATORS (CBA)**, an NRECA subsidiary in Lincoln, NE, pays your health care claims along with those of more than 110,000 co-op employees and their family members across the country. CBA provides claims administration and will coordinate case management and hospital precertification services with OptumHealth.

**Two other important roles you should be aware of:**

**THE SIMPLIFIED HOSPITAL ADMISSION REVIEW (SHARE)** program is operated on behalf of NRECA. Whenever hospitalization is recommended, *patients must notify SHARE before they are admitted to a facility.*

**THE UNITED NETWORK FOR ORGAN SHARING (UNOS)** plays a critical part in your transplant process. UNOS coordinates organ donations and makes sure that donated organs get to you and other patients who need them. UNOS is a nonprofit, scientific and educational organization, and it administers the only organ procurement and transplantation network in the United States.

During the transplant process, OptumHealth manages the relationships between CBA, SHARE and UNOS.

# Transplant Care: How It Works

## **What should I do if my physician tells me that I may need a transplant?**

If you are a candidate for a transplant, call CBA as soon as possible at 402.483.9200. CBA will put you in contact with a dedicated case manager at the Managed Transplant Program. The case manager will call you to introduce him or herself, answer your preliminary questions about the process and discuss any transportation and housing needs you may have.

## **Who coordinates my pre-transplant evaluation?**

It's up to you and your physician to select the best Center of Excellence for your unique medical needs. Once you have selected a facility, your OptumHealth case manager will coordinate your evaluation with the transplant center.

This includes setting up your tests, ensuring that your medical records go back and forth between your physician and the transplant facility and, if necessary, arranging for your transportation, housing and meals. Your case manager will obtain the necessary medical information to determine your eligibility for a transplant.

## **How does my transportation and lodging benefit work?**

The NRECA Managed Transplant Program benefit will pay for transportation and housing if the in-network Center of Excellence you have selected is more than 50 miles from your home. See page 6, "Travel reimbursement," for details.

### **Your First Step**

**If you learn that you may need a transplant, call CBA at 402.483.9200.**

**A case manager with OptumHealth will then help you get started in the process.**



### **Who arranges for my transportation and lodging?**

If you have selected a Center of Excellence that is more than 50 miles from your home, your OptumHealth case manager will arrange for transportation and work with you to find suitable housing for both you and a companion. For example, you might stay at a nearby hotel during the pre-transplant evaluation period and post-transplant recovery, or perhaps in an apartment on the hospital grounds.

### **Do I have to file any claims?**

Yes. The evaluation and transplant claims process will be handled by the providers and OptumHealth. Patients will, however, have to file expense reports with CBA—with copies of itemized receipts—in order to be reimbursed for out-of-pocket costs related to transportation, housing and meals.

# What Aspects of Transplant Care Are Covered?

**NRECA's Transplant Network benefit covers the transplant itself and the post-transplant recovery period for up to 12 months. Only transplants performed within the Centers of Excellence network will be covered.**

Your NRECA Medical Plan's deductible, coinsurance, and out-of-pocket maximum provisions will apply to transplant-related services. You are also responsible for any applicable copayments and coinsurance related to transplant prescription medications. These medications will be processed through your NRECA prescription drug benefit administrator.

## **TYPES OF TRANSPLANTS**

NRECA's Medical Plan provides coverage for the following types of transplants: digestive, kidney, pancreas, simultaneous kidney/pancreas, pancreas after kidney, liver and kidney, heart, single and double lung, heart-lung, liver/cadaveric, liver/live donor, bone marrow and peripheral stem cell.

## **TRAVEL REIMBURSEMENT**

If you choose a Center of Excellence that is more than 50 miles from your home, your benefit will pay for certain travel-related expenses, up to a \$10,000 maximum. This includes the cost of two round-trips to and from the facility for you and one companion—one for your evaluation and one for the transplant itself. (If the transplant is for a dependent child, your benefit will pay for the cost of two companions.) Your benefit also pays for your meals and lodging, up to a daily maximum of \$200.



# Two Transplant Success Stories

**What does it mean to receive medical treatment at a transplant Center of Excellence? As these two stories show, quality of care can make all the difference.**

## **Bob Heidenreich**

### *Bone marrow transplant recipient*

Bob was diagnosed with large cell non-Hodgkin's lymphoma. His cancer went into remission after chemotherapy and radiation, but recurred a year later. A more aggressive treatment was necessary. Bob began preparing for a bone marrow transplant at a local Minneapolis hospital.

Then he learned that he had access to the OptumHealth Centers of Excellence transplant network through his wife's employer. His care was transferred to Fairview-University Medical Center, one of the nation's leading blood/marrow transplant programs.

*"I knew of Fairview's great reputation, so I was excited when I found out I could have my transplant there. At Fairview, I immediately felt comfortable. It was easy to tell the staff had a lot of experience in this field."*

After Bob's transplant, his body accepted the transplanted cells in record time—one week.

*"When you are facing something as serious as a transplant, you want to know you are getting the best health care possible. By having access to a Transplant Centers of Excellence network, I was cared for at one of the best blood/marrow transplant centers in the country. I know that helped contribute to my positive outcome."*

*"My father died when I was only two years old and I don't remember him. I wanted to be around for my kids. Now because of the transplant and excellent care I received, I will."*

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## Brittney Thompson

Twelve-year-old Brittney was suffering from headaches, decreased appetite, a low-grade fever and jaundiced skin. After being diagnosed with acute liver failure by a gastroenterologist, she was admitted to a local hospital and put at the top of a waiting list for a liver transplant.

While the family waited, they were informed by their health insurance case manager that their benefits included access to the OptumHealth transplant network. To get the best health care possible, Brittney should be transferred to the University of Alabama-Birmingham hospital (UAB), a Centers of Excellence facility. They agreed, and Brittney and her mother were airlifted to UAB the next day.

After examining Brittney, reviewing her lab results and pinpointing the cause of her liver failure, the physicians at UAB determined that her condition was most likely a reversible form of acute liver failure, and a transplant would not be necessary.

Within hours of administering a regimen of steroid medication to Brittney, her liver enzyme levels began to drop. Within five days, her levels had decreased dramatically and were headed back to normal. Brittney was released just six days after being admitted to UAB, and a few weeks later, returned to school, fully recovered.

As the medical director for the Thompsons' insurance provider said:

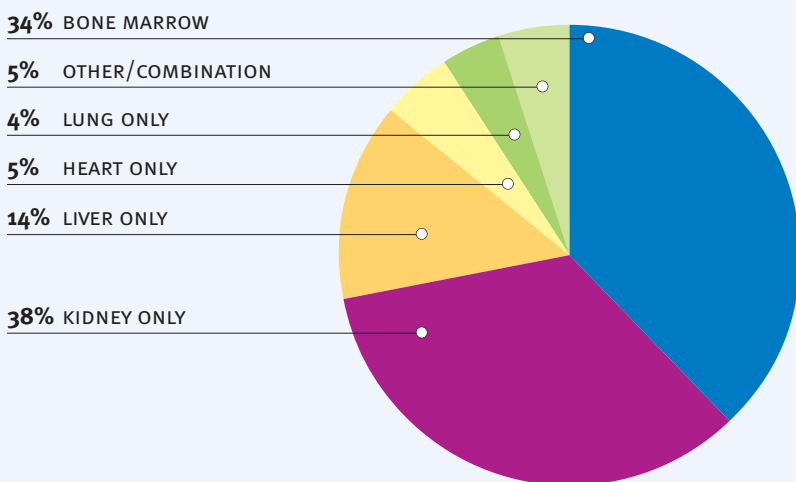
*“Expertise in organ transplantation goes beyond knowing how to perform the procedure—to knowing when to perform the procedure.”*

Patient stories courtesy of OptumHealth, formerly United Resource Networks.

# Some Transplant Statistics


The number of transplants performed in the U.S. continues to grow, partly due to new clinical technologies, increasing demand and greater national capacity.

In 2007, approximately 45,000 organ and bone marrow transplants took place. The chart below indicates which types of transplants were most common:





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