

Fully-insured coverage for transplants



Transplant costs can be extremely unpredictable for managed care organizations. The average billed cost for a transplant episode is \$742,953 – but depending on the circumstances, it can rise to \$1 million or more.¹

Optum manages the clinical and financial aspects of your transplant cases through our transplant reinsurance carve-out product, the Optum® Managed Transplant Program (MTP). We can help advance your strategy for controlling costs, mitigating risk and improving patient outcomes.

Offset the MTP premium by coupling with stop loss

When purchasing stop loss insurance in conjunction with MTP, the premiums for MTP are offset by reductions in the specific premium and aggregate factors. As the specific deductible increases, the reduction is more heavily weighted toward the aggregate factors. A full offset of the MTP premium will be realized with the purchase of both specific and aggregate coverage.

A market leader for value

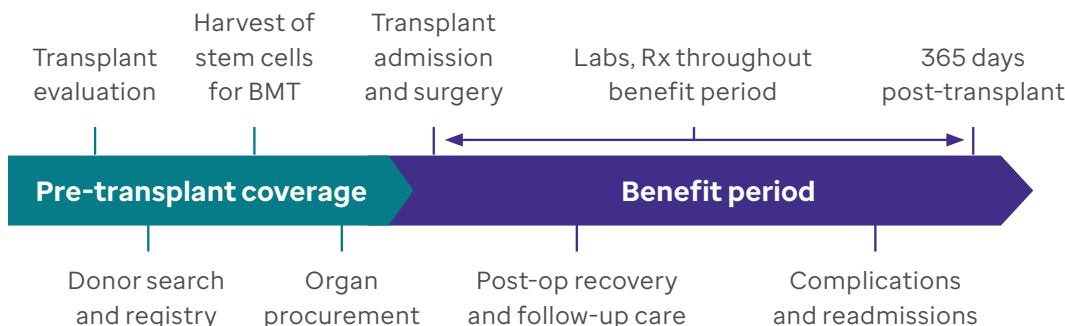
The Managed Transplant Program protects self-funded groups while enhancing the clinical experience for patients by partnering them with experienced transplant nurse case managers who help educate and guide them through the transplant experience.

An example of a premium offset with our stop loss:

Specific premium	Attachment point
Without MTP	
\$426,798	\$1,474,284
With MTP	
\$409,726	\$1,473,052
Reductions with MTP	
\$17,072	\$1,232
Total reductions with MTP \$18,303.84	

When considering stop loss insurance, contact the team to confirm the exact reduction at a given deductible.

¹\$80,000 specific deductible; 12/15 (Single – 44; Family – 105) annual MTP premium \$18,303.84. Assumes net commissions.



Additional covered benefits

1. Travel and lodging
2. Home health
3. Outpatient treatment
4. Non-network coverage

Comprehensive program design

Covers virtually all transplant-related expenses one year post-transplant



First-dollar coverage

- No deductibles, coinsurance or copays
- Covers all solid organ and blood and marrow transplants
- Pays transplant-related expenses from evaluation through 365 days post-transplant, including immunosuppressant drugs



No pre-existing clause or leasering

- Protection for the fill population begins as soon as coverage is bound
- Unlimited lifetime benefit for transplant services preserves annual max benefit of underlying major medical coverage
- Stop loss premium credits typically result once coverage is in place



Predictable program

- Minimizes future stop loss premium increases by carving out transplant experience
- Guaranteed renewable policy
- Drives increased stop loss persistency

Accessible, high-quality transplant care

- Superior patient outcomes – Through diligence in quality assessment, Optum defines the best-in-class transplant Centers of Excellence (COE) programs.
- Broad COE programs nearby – Optum transplant COEs include 188 COE facilities covering 1,117 COE programs.²

Quality in client service

Optum transplant nurse case managers guide patients through every aspect of the transplant process, including evaluation, pre-transplant, transplant, post-transplant, transportation arrangements, lodging and aftercare. Our transplant nurse case managers assist patients in making informed decisions about their transplant care through:

- Pre-transplant help, including education about treatment and COE options
- Post-discharge guidance, including help with medication compliance
- Transplant medical director support as needed

Provide more complete protection

The Managed Transplant Program is for employers concerned about their medical costs and future claims trend. When purchased together, MTP complements stop loss coverage and provides more complete protection from the high costs associated with a transplant. Employers can better manage their overall risk exposure by combining our expertise in the stop loss market with over 35 years of experience managing transplants.

For more information:

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1. Analysis of Bentley TS, Phillips S. 2020 U.S. organ and tissue transplant cost estimates and discussion. Average transplant incidence and cost estimates based upon data from the population under 65 years old. Milliman, Inc. milliman.com/en/Insight/2020-us-organ-and-tissue-transplants. Published February 18, 2020. Accessed March 22, 2022.

2. Flies, D. Optum transplant network status as of December, 2022.



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