



# Top 10 Reasons to Choose 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.

1. Tokio Marine HCC's Organ and Tissue Transplant insurance provides one-on-one care management and advocacy from experienced transplant nurse supervisors throughout the entire episode of care, starting from evaluation and continuing up to 365 days after the date 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.
3. Claims are paid directly to the providers, which eliminates reimbursement issues and helps preserve a company's cash flow.
4. Stop loss carriers will likely offer a discount when the transplant risk is transferred to a third party.
5. As "first-dollar" insurance, there are no deductibles, co-payments or out-of-pocket costs for the member when in-network.
6. An employer's stop loss coverage may consider an employee or their covered dependent who is waiting for a transplant to be a "known risk", and may exclude that individual from coverage for some or all of the cost of the transplant.
7. There are over 100 medical conditions that can lead to the necessity of a transplant.<sup>1</sup>
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>
9. The average cost of a transplant exceeds \$475,000 and has increased by 5.5% annually over the last six years.<sup>2</sup>
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-insured plans, currently covering over 500,000 member lives.

1. Milliman Research Report: 2014 and 2017 U.S. organ and tissue transplant cost estimates and discussion.

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

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