



Donating a Kidney: Financial Coverage

Donating a kidney is a very generous gift. The medical insurance system is set up to minimize expenses for the evaluation and surgery.

Charges for a donor evaluation are billed to the Kidney Acquisition Fund at Strong Memorial Hospital. The donor or donor's insurance company should not be billed for any tests related to this evaluation. This includes charges from Strong Memorial Hospital, or another facility.

The hospital charges bill to the Kidney Acquisition and physicians' fees for the donor surgery are paid for by the recipient's insurance or Medicare. In some cases, recipient insurance requires a denial from the donor insurance prior to covering related charges. If your recipient's insurance has this requirement, your insurance company may be billed. Some policies do cover organ donation and its possible your insurance would pay for the recovery surgery and subsequent hospitalization.

Costs Not Covered

- Overnight lodging, is not covered, but is available at a reduced rate during the evaluation. Patient Guest Services (Ph: 585-275-7581) can assist you with arrangements. Please see enclosed brochure for further details.
- Travels costs to Strong Memorial Hospital
- Hospital Parking
- Any charges for medical problems not related to the kidney surgery will bill to your insurance in the usual manner.

Kidney Acquisition Billing

If you receive a bill for part of your evaluation, please send it to the Renal Transplant Office, Attention: Kidney acquisition, 601 Elmwood Ave, Box 675, Rochester, NY 14642. You can also fax it to us at 585-461-0662, or scan and e-mail it to ann_lindsay@urmc.rochester.edu.

Financial Coordinators and Social Worker

A Financial coordinator will be available at the time of your evaluation. They can answer any questions related to health insurance coverage in relation to your donation. A Social Worker will also be available to discuss Life and Disability Insurance Coverage. We advise you to review your policies, and write down any questions you might have and bring them to your evaluation.

You may be out of work 4-6 weeks we recommend you look into short term disability