

CHAPTER ONE

Managing Your Records



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efore you begin the transplant process, you will need to assemble your financial records. There are several pieces of information that you will need as you go along. You also will need to ask a lot of questions and learn new information.

This handbook is meant to provide general financial information; it is not meant to substitute for, or to supersede, professional, legal, or medical advice.

The National Endowment for Financial Education® does not intend to provide any advice regarding treatments discussed in this material. Medical treatments and related health issues should be discussed with a qualified medical professional.

Note: The content areas in this material are believed to be current as of this printing, but, over time, legislative and regulatory changes, as well as new developments, may date this material. For the most current information, please contact the NMDP Office of Patient Advocacy at 1-888-999-6743.

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Katy (transplant recipient)

- ✦ The health-care card that you should have received with your plan
- ✦ Your Social Security number
- ✦ Copies of bank statements with current balances for both checking and saving accounts
- ✦ Monthly payment records for mortgage, credit cards, and other household bills

What if I need help managing my records?

Having all of your information gathered together in one location will help you organize your records and will make it easier to answer questions about your financial coverage. You also will talk to a lot of people about your procedure. Keep a record of the phone number and extension you called, the name and title of the person with whom you spoke, the date and time of the conversation, and what you discussed. Later in the process, you may need that information and a summary of what you discussed.

What basic records should I maintain?

Here's what you'll need to gather for your medical and financial records:

- ✦ Insurance policies, including health, disability, or mortgage insurance (life and/or disability)

If you have been sick for awhile or have been recovering from medical treatments, you might not feel well enough to gather and maintain all your records. You may ask others to help you manage your records so that you can concentrate on your healing process.

It's OK to ask trusted family members or friends to help you. They may be able to help you locate your records and organize them so you have all the information you need ready and available. Adult patients may have to sign a "release of information" form if they have someone help manage their records and deal with clinics, hospitals, or health-care professionals.

If you have always maintained your own records, you might want help putting new information in your files or filling out the forms in this workbook instead of trying to do it all yourself. Let others help you whenever they can so that you can focus on your healing.