

# Stem Cell Transplant Coverage Worksheet

The following checklist offers questions you can ask to learn more about your exact coverage.

## Questions to Ask Your Health Care Plan Representative

**I talked to:**

**Date:**

Question to Ask	Yes / No	Comments
Am I covered for treatment of my medical diagnosis under my plan?		
Does my plan have a pre-existing condition clause? If so, how is it defined?		
Is my illness considered a pre-existing condition?		
Does my plan have deductible and co-insurance amounts? If yes, what are they?		
Does my plan have a co-payment? If yes, how much?		
Does my plan have a co-payment for prescriptions? If yes, what is the co-payment?		
Is there a maximum amount of money out-of-pocket that I would be responsible for each year? If yes, how much?		
Which costs are considered for my out-of-pocket maximum?		
Does my plan cover unrelated donor stem cell transplant for my diagnosis? If yes, are there limits?		
Does my plan have a maximum amount it will pay out in charges (a lifetime amount)? If yes, how much?		

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Are there any coverage exclusions in my plan? If yes, how long is coverage excluded?		
If my plan covers a blood stem cell transplant, does this amount include outpatient as well as inpatient services?		
Does my plan cover expenses for testing to find a matched donor?		
If my plan covers testing to find a matched donor, are there any limits or exclusions to this coverage? If so, what are they?		
Does my plan cover the costs to obtain stem cells from an unrelated donor? If yes, are there limits?		
Does my plan have a limit to the number of transplants that I can receive in my lifetime?		
Does my plan cover the costs for clinical trials? If yes, are there limits?		
Can my health care plan tell me what criteria it uses in selecting providers?		
Does my plan have any restrictions on which transplant centers I can use (designated provider network)?		
Are the transplant centers I'm considering in the plan's provider network?		
Will my plan provide coverage for me at an out-of-network provider? If yes, will my out-of-pocket expenses be higher?		
Does my plan cover a consultation at one or more transplant centers?		

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Is pre-authorization necessary for treatment? If so, who may request this approval? To whom should the request be made?		
Will the plan pay for a second opinion?		
Does the plan cover indirect expenses, such as travel, food, and lodging costs while I am at the transplant center? My family's indirect expenses?		
If the plan covers travel, food, and lodging costs, how much will it pay for these items? Does it include coverage to support a person to come with me?		
Does the plan cover outpatient medications? If yes, is there an approved list of covered prescriptions?		
If there is an approved list for prescriptions, will the plan ever make an exception? If yes, how do I request this exception?		
If I have a complaint, or want to appeal my coverage, how do I do that?		
Is there a time limit for making a complaint or an appeal?		
Is there a limit to the number of appeals that can be made on my behalf? If yes, what is it?		
Who is my case manager and what is his/her phone number?		