



# Living Donation: Financial Toolkit



## SECTION • Intro

## The goal of this toolkit

This Living Donor Financial Toolkit will discuss the costs and resources available to help in the donation process.

This toolkit is for potential living donors and others involved in living donation. We hope that this toolkit will help you:

- Learn ahead of time what to expect from the donation process
- Learn what the risks might be
- Access ideas and links to possible sources of help

## The cost challenges of living donation

Studies show that living donors may spend an average of \$5,000 related to their donation.<sup>1</sup>

If you are considering living donation, you are thinking about the health and emotional risks, plus the costs. Experts along with transplant recipients and living donors agree that living donors should not lose money on their donation. Yet they also agree that we're not quite there yet.

### Living donors and the people who support them through the donation may worry about costs, such as:

- Loss of pay or employee benefits:
  - » Lost wages due to recovery time
  - » Missing work from the evaluation
  - » Using up vacation, holiday, and sick days
  - » Concerns that the employer might not support a person's absence from work

- Insurance and medical costs
  - » Trouble buying disability or life insurance after donating – or paying more for it
  - » Uncovered medical costs, which will differ by transplant center and insurance contract
- Daily life needs:
  - » Transportation to the transplant center for testing, surgery, and follow-up care
  - » Food, housing, and other needs for donation related visits
  - » Paying for family care – child care, elder care, pet care

<sup>1</sup>Risks of Living Kidney Donation:  
Current State of Knowledge on Outcomes Important to Donors  
Krista L. Lentine, Ngan N. Lam and Dorry L. Segev  
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