



Live Donation: Financial Toolkit

SECTION • 7

Living Donation and Employment

Questions to Consider When You're Employed

One of the major things to think about when deciding to donate is whether or not you'll be able to afford being away from work during your testing, surgery, and recovery period after donation. There are many considerations which are specific to whether you're employed (or self-employed), the requirements of your job, and whether any leave benefits might be available to you after donation.

Deciding whether you're able to take the necessary time from work, and will have adequate financial coverage while you're recovering, is a major factor when thinking of donation. This question is especially critical when your household is dependent solely on your income. Some of the following key questions and answers may be helpful in your planning.

Q: *How much time will I need to be away from work for the entire donation process?*

A: Individuals should consider time necessary before surgery, hospitalization, and after surgery.

- Before surgery: Testing at the transplant center could take one to three days (depending on your results and type of organ being considered.) At a minimum, most evaluations require one full day. Transplant centers are aware of individual time considerations, yet cannot compromise criteria and the potential donor's individual health status during the evaluation process.
- Hospitalization: Time spent in the hospital can be between two days to one week, depending on the type of organ

donated and individual recovery. Ask your transplant program the "average" length of stay for their protocol. Some programs may also request you stay near the hospital for several days after discharge, if you don't live nearby.

- After surgery: Kidney donors are usually able to return to work two to six weeks after surgery. Liver donors may need up to three months and lung donors up to two months. You should talk to your surgeon and transplant coordinator to plan your time off for recovery, since it will depend on:
 - your health
 - the organ you donate
 - the type of surgery
 - whether you encounter problems after surgery
 - your job requirements

If your job requires heavy lifting (more than 10 pounds) or is physically difficult, you should plan on at least six weeks for recovery (to avoid the risk of a hernia, one of several possible issues.) If your job is less strenuous, or primarily performed at a desk or computer, you may be able to return sooner. Some donors are able to request to work part-time, or have lighter duties to accommodate their smooth transition back to work.

We suggest that individuals over-estimate the time needed from work, to avoid additional physical strain on their recovery process. Many donors may return to work before they feel fully recovered because of underestimating the time needed away, feeling guilty, or due to financial need. Planning ahead may ease these potential pressures. Proposing solutions and openly discussing your individual situation with your employer may be helpful. In addition, you should



discuss with your supervisor whether you might return to work part-time, or have lighter duty responsibilities as your transition back to work.

Q: *When should I tell my employer I'm considering donation?*

A: Some individuals wait to see whether they are approved to donate after evaluation before sharing their decision with their supervisor, or employer. Telling them in advance varies by the individual job and the relationship one has with their employer. However, many potential donors may also want to know what available benefits they might use, as part of their decision-making process prior to going through the donor evaluation. This is especially when there is likely to be a financial hardship if there are no paid leave benefits.

Q: *What kind of Work Leave benefits are available to donors?*

A: If you work outside of the home, determining what, if any benefits you may use at the time of organ donation is important. Ask your employer if you qualify for any leave benefits while you're away from work, since each situation is different. In some instances, you may need to educate your employer about the donation and recovery process. Transplant center staff can assist in that process.

Individuals who may not be eligible for any recovery of lost wages might be self-employed, casual employees, consultants, contract employees, part-time employees, or those working for small companies.

Should you work full-time, have a long work history with a company, or work for a larger employer, it's likely you'll qualify for some type of leave benefits. Most donors use vacation, sick leave, or short-term disability benefits to provide a source of income during their recovery. You should speak to your employer's Human Resource (HR) Department about any benefits specific to your situation.

Typically, individuals may need to use "vacation" days during the evaluation, or even the first week off from surgery. "Medical" or "sick" leave policies vary and may also cover surgery and recovery time, but these differ by company. Individuals having short-term disability should inquire when such benefits might be utilized. This may also

be considered "medical leave," but should be discussed with your HR Department. Of note, it's common that short-term disability pays anywhere from 60-75% of typical wages, so this needs to be factored into the donor's decision, when estimating total costs necessary to live on during recovery. In the very unusual circumstance of complications, or extended recovery, individuals may need to utilize long-term disability should they have it.

In some instances, an insurance provider may exclude coverage for donation recovery since it is an elective procedure. This may more frequently occur for those purchasing their own individual short-term disability insurance.

Some employers offer fellow-employees the opportunity to donate their vacation or sick time benefits in certain circumstances. You may ask your supervisor or HR department if this is an option should you be ineligible for other benefits, or use all of your paid time off benefits.

Q: *What is a Donor Leave policy?*

A: A minority of employers, including most governmental agencies, have a "living organ donor leave" benefit to cover lost wages when an employee donates an organ. This applies to federal and some state, or local government employees. Paid time off is separate than usual leave benefits used and typically covers up to 30 days of leave, without tapping into vacation, sick leave, or short-term benefits. Since this is an infrequent occurrence within some entities, a government employee may need to educate her, or his employer of this fairly new policy.

State employee coverage varies by state and this should be discussed with your donor social worker.

Q: *What is the Family Medical Leave Act (FMLA) and how is this different than any paid leave benefits?*

A: The Family Medical Leave Act (FMLA) (<http://www.dol.gov/whd/fmla>) allows eligible individuals who work for a company with 50 or more employees, and who work full-time for a minimum of a year (1250 hrs), to take 12 weeks of **unpaid**, job protected leave within a 12-month period for qualified situations. This protects an individual's job



security, but does not pay for your time off. FMLA allows qualifying individuals to miss work for personal or family health reasons, i.e. as a caregiver for a donor, or a recipient. Your HR department can further explain the FMLA benefit and whether donation applies to eligibility.

You may not receive FMLA benefits if

- You work part time
- You work for a small company
- You are new to your job
- You are a contract employee

Q: *How will donation financially impact my caregiver?*

A: If you are married or in a domestic relationship with someone who financially contributes to the household, she or he should also inquire what benefits they might have available, since they will likely take time from work to help in your recovery process. Questions may include: whether they need to use vacation time, or are eligible to use FMLA (especially, should any complications occur and additional time off is needed.) If both donor and their partner need to take time from work while having no income available, would the household and daily-costs-of-living be compromised?

Q: *How can I best prepare and manage Work Leave options?*

A: At a minimum, we recommend that donors figure out how they will pay for costs of daily living for the first three months following donation. This may sound like over-planning, but worrying less about finances allows you to put more energy on your healthy recovery. And, should you encounter a longer than expected recovery, you'll be better prepared to meet your financial obligations.

Paperwork of some sort is involved when applying for work benefits, so it's recommended that individuals maintain a specific folder or notebook designated for "work leave" documents. This will allow for keeping track of conversations, important contacts, recommendations, and paperwork specific to filing/receiving any benefits. In addition, completed medical forms with an MD's signature are usually necessary for employers and insurance companies, and this will keep them in order while possibly preventing delay of completion.

Establishing a coverage plan in advance will assist donors in determining what, if any additional resources are needed.