



Live Donation: Financial Toolkit

SECTION • Intro

Known Financial Risks of Living Donation

Individuals considering living donation must not only consider the medical and psychosocial risks that can be associated with donating an organ, but also the financial risks. The Live Donor Community of Practice of the American Society of Transplantation, with the support of eleven other organizations, gathered transplant professionals, transplant recipients, and living donors in 2014 to examine ways in which to better serve living donors. One workgroup looked at systemic and financial barriers to living donation and available resources.

This workgroup offered recommendations to improve the donation experience and reduce barriers to live donation. There was strong consensus that live donors should not suffer a financial loss from donation—that the act of live donation should be financially neutral—and although the

estimates vary, there is also broad acknowledgement that we're not there yet. Studies show that living donors may spend an average of \$5,000 related to their donation -- these include direct and indirect costs.

Financial resources for living donors are growing, yet gaps exist. The goal of this Living Donor Financial Tool Kit is to give potential living donors and others the financial information and resources available to assist in the donation process: to be able to learn ahead of time what to expect, what risks might be, to offer problem-solving strategies and links to possible sources of help.

Please be aware that this list may change over time, but we hope that it will offer assistance for those considering donation.



Living donors and the people who support them through the donation may have costs and financial concerns related to:

- Lost wages associated with recovery time and missed work from the evaluation itself
- Using up employer-sponsored paid time off for the donation instead of having it available for vacations, holidays, sick days
- Trouble buying insurance (disability or life) after donating—or paying more for it
- Concerns that the employer might not support the person's absences from work associated with donation
- Transportation to the transplant center for testing, surgery and follow-up care
- Food, lodging, and incidentals for donation-related visits
- Paying for alternate caregiving plans – child care, elder care, pet care
- Uncovered medical expenses, which may vary by transplant center and by insurance contract. Specifically, live donors should explore coverage of donor complications and follow-up as these may vary.



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