Mark your Calendar!
CAMC Night at Appalachian Power Park:
Friday, June 22
To help raise awareness about the importance of organ donation, the Kidney Transplant Center at CAMC General Hospital, the Center for Organ Recovery and Education and the CAMC Foundation will sponsor the sixth annual “Power of Organ Donation Night” with the West Virginia Power baseball team on Friday, June 22 at Appalachian Power Park (across from CAMC General Hospital) at 7:05 p.m. We will have a limited number of FREE BOX SEATS available for CAMC transplant recipients for this game only (limit 2 per patient/first come, first served). Invitations will be mailed in May with more information.

We always have a great time with all of the transplant staff and CORE staffers in attendance. This may be your only chance to meet the organ procurement people who work diligently behind the scenes to obtain organs for transplant. They are truly unsung heroes! So plan to join us for this fun evening, which highlights the importance of organ and tissue donation by honoring donors and recipients and giving fans the opportunity to sign donor cards. There will also be a fireworks show after the game. We hope to see you there!

Labs
An ongoing problem in transplant is laboratory values. We know it is unpleasant to get stuck, but it is for your benefit, and it is the only way we can see a problem inside of your kidney early enough to fix it. We have patients who are getting labs that are not getting sent to us and we have no way of tracking them unless you call us. Call on the 800-346-6233 number and hit “1” to leave a message such as, “This is Jane Doe, and I had my labs done at St. Joes in Parkersburg today.” That is all you need to do. Doing labs is also a way to honor your donor and show you care about your gift of life. Plus, taking care of your kidney is important because a second transplanted kidney takes a lot longer to find.

Insurance
Insurance is one of those complicated issues in life that most of us have to deal with and few of us really understand. This issue is devoted to untangling that messy subject and helping you organize what benefits you have.

• Never come to a doctor’s office or the hospital without your insurance cards – it is the first thing you will be asked for when you register. Usually copies will need to made of them, so get them out before asked. Also, know what your co-pays are and be prepared to pay them.

• Read your MAIL. Every insurance sends out EOBs (Explanation of Benefits statements), and they may also contain other important messages. An EOB is not junk mail – it is important that you look at it, so don’t throw it away! You will regret it if you need to go back and ask for them to replicate it in order to get a bill paid.

• Keep your EOB’s organized in a file folder by date received. This is especially important if you have two insurances. One may ask you to PROVE that the other paid first.

• If you have two insurances, keep separate file folders for both.

• If you run into problems, keep a notebook of whom you talked to and the dates you talked to them. Before you call an insurance company, have your EOBs close to the phone and jot down the questions you need to ask. If you need to meet with them, take your EOBs and notebook with you. Having another person with you to hear or write down what is said is also helpful.

• Here are the people you need to talk with:
  o Employee Group Health Plans: Human Resources and Benefit Departments can help.
    • Usually the numbers for customer services are on the back of the card.
  o Medicare toll-free nationwide number: 1-800-633-4227.
  o Medicare coordination of benefits: 800-999-1118 (when Medicare is a secondary payer).
  o Social Security: 800-722-1213. The numbers for local offices are not published. If you work with someone out of a local office, ask for a card and keep it handy. To find your local office, go to ssa.gov, on the left side, go down to “Find SS office,” enter your zip code and the address will pop up. In West Virginia, not every county has an office.
  o Ask for a copy of the health insurance benefits policy and READ it (even the fine print – use a magnifier if you have to). Some policies have special benefits for transplant patients, some restrict the transplant programs that can be used, and some have monetary limits for the benefits toward transplant. You need to know what these limits or benefits are. Some insurances have case management departments for transplant and dialysis, and these case managers are very helpful. See below for the Medicare rule book.

• There is a special booklet called “Medicare Coverage of Kidney Dialysis and Kidney Transplant Services.” This is the “End Stage Renal Disease” rulebook for Medicare. We keep copies at the transplant office. You can find it on the Internet as well (CMS product No. 10128).
• Be sure you know the rules if two insurances are involved as this can be complicated. Medicare requires an Employer Group Health Policy to be primary for 30 to 33 months depending on dialysis method used. That time starts at the beginning of dialysis, whether you get transplanted or not.

• If you have a problem, call the state insurance commissioner’s office to see if they can help (WV Insurance Commission: 888-879-9842).

• COBRA cases are complicated. You will need to know what your rights are and how your eligibility for Medicare affects your right to purchase employer insurance for 18 to 24 months.

• Be sure you know your rights to sign up for Medicare benefits if you are eligible and decide you do not need it. You might have to pay back premiums and can ONLY sign up in January through March for benefits to start in July. Saying you did not understand or got bad advice will not help you.

• MANY dialysis units will tell you that if you have employer group health insurance that you do not need Medicare. You DO need to sign up for Part A – it can help with hospital co-pays as Medicare agrees to be a secondary payer under end stage renal disease rules.

• If you do not have Internet in your home, go to a public library and ask the reference librarian for help.

• If you need to call an insurance company, be prepared to stay on the phone a long time, turn off the TV, make sure to have small children taken care of by others, be prepared to be transferred several times, and be prepared tell your problem again and again. They may give you a tracking number or a reference number, so be sure to put that in your insurance notebook.

• Don’t get upset! If you get frustrated, ask the person on the line to hold, take a deep breath, refocus, relax and return to the call. If all else fails, ask to speak with a supervisor.

• Don’t hang up without getting names, departments and repeating back what they told you to make sure you got it right.

• If you get denied, be SURE you know your rights to appeal. Get instructions on how to appeal. Here are tips on HOW TO APPEAL:
  o Keep track of deadlines.
  o Enlist a helper; it is good to have an advocate.
  o Use facts and details to support your case (remember those EOBs…this is why you shouldn’t throw them away).

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