

The Affordable Care Act (ACA) and Blood and Marrow Transplant (BMT)

The Affordable Care Act (ACA) is a health care law that changed health insurance rules in the U.S. Some of these changes may help blood and marrow transplant (BMT) patients.

This fact sheet tells you:

- How the ACA affects health care rules
- Internal and external review process
- Clinical trial coverage

How the ACA affects health care rules

- Insurance companies can't deny health insurance policies or payment for services based on a patient's pre-existing condition. A pre-existing condition is a medical problem that started before the patient had health insurance.
- Insurance companies can't cancel plans if a patient gets sick.
- There are no annual or lifetime dollar limits for most plans.
- Young adults can stay on their parents' health plan until they turn 26 years old.
- Patients have the right to have an internal and external review of any denial of coverage for health services.
- Insurance companies must pay for costs related to your regular care (patient care costs) even if you're in a clinical trial. These costs include your regular visits to the doctor, hospital stays, X-rays and lab tests.
- All fully-insured plans must cover a set of essential health benefits including:
 - Outpatient services
 - Emergency room care
 - Hospital stays
 - Prescription medicine
 - Lab services

Internal and external reviews

Some insurance companies might not pay for certain treatments or services. For example, they might not pay for certain prescription medicines before or after transplant or the cost of searching for a donor.

With new rules in the ACA, you have the right to ask your health insurance company to reconsider paying or allowing a particular treatment or service even if they have previously denied you coverage. This is called an internal review.

If your health insurance company denies your request after the internal review, you have the right to have an external review. Your health insurance company is required to tell you how this process works if a service is denied.

With an external review, an independent review organization looks at the plan's decision. They can either agree with (uphold) or disagree with (overturn) the decision. When requesting an external review, you should ask for a hematologist or oncologist to review your case.

Clinical Trial coverage

Many patients who get a transplant may be asked to join a clinical trial, also known as a research study. Clinical trials have helped improve care over time, resulting in better care for transplant patients today. Clinical trials help doctors make important discoveries for current and future patients.

Before the ACA, many clinical trials were not fully covered by most health insurance companies. That meant some patients couldn't participate in the trials, reducing their treatment options.

With the ACA, many clinical trials have been approved for coverage. If you participate in an approved clinical trial, your insurance company must pay for the same treatments and services in the clinical trial that you would have received if you were not in the clinical trial. Your transplant team can help you find out if there are approved trials available to you.

Resources to help you plan

If you have questions on how the ACA affects you, talk to your transplant center social worker or financial coordinator. Here are more resources:

- [ASCO.org/research-progress/clinical-trials/insurance-coverage-clinical-trials](https://www.asco.org/research-progress/clinical-trials/insurance-coverage-clinical-trials): Provides information on insurance coverage for people in a clinical trial.
- [BeTheMatch.org/PartnerResources](https://www.bethematch.org/partnerresources): Connects you with transplant resources from trusted organizations.
- [CancerInsuranceChecklist.org](https://www.cancerinsurancechecklist.org): Provides a checklist to help people who have had cancer compare health insurance plans.
- [ExternalAppeal.com](https://www.externalappeal.com): Provides information on the internal and external review process.
- [HealthCare.gov](https://www.healthcare.gov): Provides the most up-to-date information about ACA laws.
- [JCCTP.org](https://www.jcctp.org): Offers free one-on-one support and information to help people find and enroll in clinical trials.

Resources to learn more

NMDPSM has a variety of free resources to help you. Visit [BeTheMatch.org/request](https://www.bethematch.org/request) and choose the resources that best meet your needs.

Here are some you might find helpful:

- BOOKLET: Transplant Basics
- FACT SHEET: Financial Planning Before Transplant



At every step, we're here to help

NMDPSM has a team dedicated to providing information and support to you before, during, and after transplant. You can contact our Patient Support Center to ask questions you may have about transplant, request professional or peer support, or receive free patient education materials.

Call: 1 (888) 999-6743 | Email: patientinfo@nmdp.org | Web: [BeTheMatch.org/one-on-one](https://www.bethematch.org/one-on-one)



Every individual's medical situation, transplant experience, and recovery is unique. You should always consult with your own transplant team or family doctor regarding your situation. This information is not intended to replace, and should not replace, a doctor's medical judgment or advice.