How Much Does a Kidney Transplant Cost?

A kidney transplant costs a lot of money. Your transplant center will tell you how much you will have to pay. Medicare will help you pay for most of the transplant cost. It pays for about 80 percent of the cost. The hospital must be approved by Medicare to do kidney transplant surgeries. If you have private insurance, call them to talk about what your cost will be. A transplant team social worker or financial advisor will work with you to let you know how your costs will be paid.

Ask your transplant team how much your transplant drugs will cost you monthly. Transplant drugs help keep your new kidney working properly. With Medicare and a private insurance, there will be some out-of-pocket costs. Ask the transplant social worker to tell you about any additional money you can expect to pay.

Many of the companies that make the transplant drugs will work with you, your doctor, and pharmacists to help pay for medications. The transplant team social worker can help find local resources and programs to help you. There also are many generic drugs that might work. Talk to your transplant team about this.

Your transplant center may make you have a plan in place to pay for medications before you get the new kidney. That's because if you cannot pay for the medications and stop taking them, your body will reject the kidney. You will then need to go back on dialysis.

Some people have
Medicare coverage
only because of kidney
failure. For those people,
Medicare payments
stop three years after
the transplant.

The patient will need to find other health insurance before Medicare coverage ends.



Generally, Medicare Part A Covers These Transplant Services:

- Inpatient services in an approved hospital
- Kidney registry fee
- Laboratory and other tests needed to evaluate your medical condition, and the conditions of your potential kidney donors
- The costs of finding the proper kidney for your transplant surgery
- The full cost of care for your kidney donor
- Blood (if a transfusion is needed)

Part B Helps Pay for These Transplant Services:

- Doctors' services for kidney transplant surgery
- Doctors' services for your kidney donor during the donor's hospital stay
- Immunosuppressive drugs (generally for a limited time after you leave the hospital following a transplant)
- Blood (if a transfusion is needed)

Courtesy of Getting Started, Medicare's Coverage of Dialysis & Kidney Transplant Benefits. Revised October 2019. Available at www.medicare.gov/Pubs/pdf/11360-Medicare-Dialysis-Kidney-Transplant.pdf.



