

Transplant often affects family finances

What were researchers trying to learn?

Researchers wanted to learn how a blood or marrow transplant affects a family's finances.

Patients and their caregivers often have to take long breaks from work for transplant and recovery. This means families may have less income. But they still have to pay their household bills, such as utilities, housing, and health insurance premiums. And they may have new bills, including:

- Medical and prescription co-pays
- Health insurance deductibles
- Travel to and from the transplant center
- Housing near the transplant center

Researchers interviewed 15 patients and caregivers every 6 months for 2 years after transplant to learn how transplant affected their family finances.

What did they find?

Researchers found that 2 years after transplant, most patients and caregivers thought transplant affected their family finances a medium or large amount.

Of patients who worked before transplant, about half were back to work 2 years after transplant. About half of patients and caregivers said their income was smaller 2 years after transplant compared to before transplant. Many patients and caregivers had to use personal savings or retirement savings to pay for transplant costs.

Important Points:

At 2 years after transplant:

- **Most patients and caregivers thought transplant affected their family finances a medium or large amount.**
- **Half of patients who worked before transplant were back to work.**

Why is this important?

Transplant doctors and other health professionals better understand how much transplant can affect a family's finances. Transplant social workers are better able to help families plan for transplant costs and access resources.

What else should I keep in mind about this study?

The results of research studies are always limited in what they can and can't tell you. This study is not a definitive study; the researchers were testing the feasibility of studying the impact of transplant on patient and family finances. They will ultimately use this information to design a larger more conclusive study on this topic.

The researchers only interviewed patients and caregivers after an allogeneic transplant. This type of transplant uses blood-forming cells from a donor or umbilical cord blood. So the results don't say how autologous transplant (using the patient's own cells) affects family finances.

Also, every family has different transplant costs, insurance coverage, and income. This can make it hard to know what the results mean for you and your family.

Learn what your health insurance does and doesn't cover so your family can make a financial plan. Resources are available for families that need financial help. Talk to your transplant center social worker about your concerns.

Questions to ask your transplant social worker or financial coordinator

If you're considering transplant, you may want to ask:

- How can I find out what my insurance will and won't cover?
- What financial resources are available to me?

Learn more about

- [This research study](#)
- [Plan for transplant costs](#)
- [Return to work after transplant](#)
- [Manage ongoing medical bills](#)
- [Fundraise for a family member or friend](#)

Source

Denzen EM, Thao V, Hahn T, et al. Financial impact of allogeneic hematopoietic cell transplantation on patients and families over 2 years: Results from a multicenter pilot study. Bone Marrow Transplantation. Epub 2016 Apr 18.

About this research summary

Ground-breaking research into blood and marrow transplant is happening every day. That research is having a significant impact on the survival and quality of life of thousands of transplant patients. But the research is written by scientists for scientists. By providing research news in an easy-to-understand way, patients, caregivers, and families have access to useful information that can help them make treatment decisions.

This information is provided on behalf of the Consumer Advocacy Committee of the CIBMTR[®] (Center for International Blood and Marrow Transplant Research[®]). The CIBMTR is a research collaboration between the National Marrow Donor Program[®]/Be The Match[®] and the Medical College of Wisconsin.
