



## **Donate Life Kentucky Trust's Access to Transplant Care Model**

*A Case Study in Removing Barriers to Transplant Care*

### **Program Philosophy**

Since 2001, Donate Life Kentucky provides flexible financial assistance to transplant patients and families when unexpected barriers threaten access to care or recovery.

Rather than relying on rigid income thresholds or predefined aid categories, the program works through transplant social workers, who assess each family's circumstances and identify urgent needs that may impact treatment or recovery.

This model recognizes that medical crises often create temporary financial instability, even for families who may not appear to qualify for traditional assistance programs.

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### **Executive Overview**

Across the United States, over 100,000 patients are waiting for lifesaving organ transplants. While the transplant surgery itself may be covered by insurance or government programs, the hidden costs associated with transplantation often create significant barriers to care.

These costs may include:

- reliable transportation to transplant centers
- lodging during evaluation or recovery
- prescription medications
- childcare and caregiver support
- meals and transportation
- follow-up appointments and long-term specialty care

For many patients and families, these expenses can make it difficult, even impossible, to remain compliant with transplant requirements or recovery protocols.

Donate Life Kentucky Trust developed an *Access to Transplant Care Model* designed to reduce financial barriers and help stabilize transplant patients and their families during medical crisis.

This case study outlines the program model so that other Donate Life or community organizations may learn from and potentially replicate the approach.

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## **Background: Hidden Financial Barriers to Transplant Care**

Transplant patients frequently experience significant financial strain throughout the transplant journey.

The common challenges mentioned above can lead to:

- missed appointments
- reduced medication adherence
- delayed recovery
- increased stress on families

In some cases, financial barriers can impact a patient's ability to remain listed, so this program can help ensure patients have access to basic care critical for successful transplant outcomes.

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## **Financial Instability During the Transplant Journey**

Even when previous tax returns or W-2 forms reflect above-poverty income, families may experience sudden loss of income during transplant recovery due to long hospital stays, caregiver responsibilities, sudden out-of-pocket expenses and repeated travel.

Many transplant patients and caregivers work in professions where income stops immediately when they cannot work, including:

- commission-based professionals such as realtors, insurance agents, financial advisors, car sales professionals, and mortgage professionals
  - service and hospitality workers who rely heavily on tips, including hairstylists, restaurant servers, and personal care professionals
  - small business owners and self-employed professionals
  - independent contractors and gig economy workers
  - hourly wage earners without paid leave
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## **Social Worker Referral Model**

To ensure assistance is appropriate and impactful, Donate Life Kentucky works directly with transplant center social workers and care teams.

Social workers are uniquely positioned to:

- assess family stability
- identify barriers to treatment or recovery
- determine what type of assistance would be most helpful

Assistance is provided based on professional referral and documented need, allowing the program to respond quickly and responsibly.

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## Types of Assistance Provided

Because each transplant journey is different, assistance may address a variety of barriers identified by social workers.

### Access to Medical Care

- travel to transplant centers
- lodging during hospital stays
- medication costs
- co-pays or other out of pocket medical expenses
- transportation and meals during treatment
- groceries for families during extended hospitalizations
- childcare and caregiver support
- rent or mortgage assistance during recovery
- unexpected household emergencies during treatment
- other urgent needs that may affect recovery

The goal is simple: remove obstacles so patients and families can focus on healing.

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## Program Structure

### *Adult Transplant Patient Assistance Fund*

Supports adult transplant recipients during the post-transplant recovery period, when frequent follow-up appointments and medication adherence are critical.

### *Children's Transplant Fund*

Thanks to Kosair for Kids, this program supports families of pediatric transplant patients both before and after transplant.

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## Responsible Stewardship of Funds

All assistance requests originate from transplant social workers.

This approach ensures:

- professional oversight
  - appropriate documentation of need
  - responsible use of charitable funds
  - equitable support for families across Kentucky
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### **Implications for Other Communities**

While Donate Life Kentucky focuses on serving patients across Kentucky, the program demonstrates how community nonprofits can play a vital role in supporting transplant families.

By partnering with transplant centers and responding to needs identified by social workers, communities can help ensure that financial barriers do not stand in the way of life-saving care.

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### **About Donate Life Kentucky**

Donate Life Kentucky educates the public about organ, eye, and tissue donation and provides support to transplant patients, donor families, and caregivers.

Through community partnerships, education, and direct assistance programs, the organization works to ensure that every Kentuckian has access to the opportunity to give and receive the gift of life.

Contact Shelley Snyder, Executive Director ([SSnyder@donatelifeky.org](mailto:SSnyder@donatelifeky.org)) with any questions.