



**NATIONAL KIDNEY REGISTRY**<sup>®</sup>  
FACILITATING LIVING DONOR TRANSPLANTS



## Donor Protections

*The National Kidney Registry (NKR) now offers Donor Shield protections to all donors who participate in an NKR swap or donate at a Donor Shield Center.*



### Lost Wage Reimbursement

- Donors are eligible for up to 4 weeks of lost wage reimbursement. The initial reimbursement is 2 weeks with the additional reimbursement at the request of the transplant center
- Reimbursement is capped at a maximum of \$1,500 per week
- Lost wages are expected earnings that a donor lost due to time missed at work as a result of the kidney donation
- Donor receives 1099 to file miscellaneous income
- Reimbursement should be expected within 10 business days of donor center confirming surgery is complete



### Travel & Lodging Reimbursement

- All donors are eligible
- Up to \$2,000 total allowable reimbursement
- Covers donor and caregiver
- Donor given option to upload receipts and enter mileage 1 week post-donation
- Only reimbursed after donation
- **Covered Expenses include:**
  - Transportation (includes car rental, taxi, ride share, parking, etc.)
  - Mileage (IRS medical mileage rate)
  - Lodging
- **Not Covered Expenses**
  - Child Care
  - Meals
  - Gas

### How Lost Wage / Travel & Lodging Reimbursement Works

- Donor provides personal and financial information once they receive the email application
- If approved, donor will receive lost wage reimbursement within 5 business days of transplant center confirming surgery completed
- 1 week after kidney donation the donor will receive instructions on uploading travel information for reimbursement
- Travel reimbursement, if approved, will be received within 10 business days of receipts upload
- Bank routing number and account number must be provided for reimbursement



### Donation Life Insurance

- \$500,000 principal sum
- Covers a period of 365 days post-donation
- Vehicle accident life coverage begins with travel to transplant center and ends with travel home



### Donation Disability Insurance

- Pays 66⅔% of salary
- Maximum \$1,500 weekly benefit for 365 days
- Subject to the donor's last 12 months of earnings
- 30-day waiting period



### Legal Representation

Most employers and insurance companies are supportive of living kidney donation, but we have seen situations where they are not so supportive. Some donors may lose their health insurance or see increases in their premiums due to donating a kidney. In one case, the NKR was instrumental in winning a wrongful termination case when a donor involved in an NKR swap was fired for taking time off to donate a kidney. If you donate your kidney and are wrongfully terminated from your employment, see a rise in insurance premiums or lose your health insurance as a result of your donation, the NKR will stand behind you.



### Coverage for Uncovered Complications

If a kidney donor experiences post-surgical complications (e.g., hernia, etc.) related to kidney donation, these medical costs should be paid for by the recipient's medical insurance. Sometimes insurance companies limit the time that they will pay for donor complications or ask the donor for an additional co-payment for donor complications. This is wrong. Through the Donor Protections Program, the NKR ensures that donors never pay for a post-surgical complication that is a result of their kidney donation.



### Reimbursement for Travel, Lodging & Lost Wages for Uncovered Complications

If a kidney donor experiences post-surgical complications related to kidney donation, they may need to travel back to the center where they donated to receive additional treatment, which may involve taking extra time off work. Through the Donor Protections Program, the NKR will reimburse donors for travel and lodging expenses as well as up to \$1,500 per week in lost wages for work time missed as a result of donation-related complications.



## **Additional Protection for NKR Paired Exchange Donors**

### **Living Donor Kidney Prioritization**

Donors who participate in NKR swaps will receive prioritization for a living donor kidney if they ever need one. Living donor kidneys typically last twice as long as deceased donor kidneys. Any costs that would be normally incurred by the former donor, now recipient, will be subsidized by NKR.



For more information, please contact  
your transplant center or go to

**[www.kidneyregistry.org](http://www.kidneyregistry.org)**