



Individual Replacement Credit Policy

The Individual Replacement Credit Program is designed to provide financial assistance to patients who do not have insurance and who do not meet the criteria for Donor Protection Plans.

- Provides a method for the blood donor to forfeit his/her Donor Protection coverage in lieu of providing financial credit to the hospital patient who is not covered by the MBS Donor Protection Plan.
- Pre-existing condition clause is waived.
- Existing insurance coverage is not required.
- No 15-day waiting period.
- Payments will be made directly to the hospital.
- Payments will not exceed the number of blood products used by the patient.
- Donation credits given for patients with long-term illnesses must be redeemed within one (1) year from date of donation.
- If the patient does not use blood within four (4) months of donation, the donation type will be changed to FI Donor Protection Plan for the donor.

A Special Group Code may be established to track the number of Individual Replacement Credits donated for a specific patient.

Mississippi Blood Services is a non-profit 501(c)(3) organization

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Flowood, MS 39232

To file a claim call Patient Services
(601) 981-3232
Fax: 601-981-1496

Donor Protection Policy



MISSISSIPPI
BLOOD
SERVICES

- Donor and donor's family
- Donor and specified person or family
- Group Coverage
- Special Groups—designated patient

Effective Date: 05/31/2018



Mississippi Blood Services Donor Protection Plans provide insurance protection for processing and replacement fees for blood charges for one (1) year according to the protection plan selected by the blood donor at the time of donation.

Insurance protection applies to charges remaining after health insurance, Medicare, Worker’s Compensation and other existing coverage programs have been utilized.

There is a \$10,000 lifetime limit per covered member on this protection plan.

Payments will be made directly to the hospital in the patient’s name.

Payment will not exceed the cost of the blood products used.

Payments to hospitals will not exceed the MBS product processing fee in effect at the time of blood usage by the patient.

Exclusions

Insurance protection cannot be provided to patients who have a previously known condition which would require the usage of blood products, or to those individuals who have no other insurance coverage; however, financial assistance may be available through other programs offered by MBS.

Hospital charges for cross matching, administration of blood, or any other hospital charges.

Plasma derivatives such as Factor VIII concentrate.

Blood donations for specific patients or conditions at the request of physicians do not qualify for donor protection coverage—including Directed, Autologous, Therapeutic, Lab Quality Assistance & Research, and Individual Replacement donations.

Blood Donation Credits

Provides an organized method of placing donation value on each donation procedure.

Used to verify the requirements are met for Group Coverage and for special donor recognition.

Used to determine the number of Individual Replacement credits donated for a specific hospital patient, and to calculate the financial value for transfused blood products.

- Each manual whole blood or red cell collection procedure = 1 credit
- Each automated red cell / plasma procedure = 1 credit
- Each automated double red cell collection procedure = 2 credits
- Each single apheresis platelet and/or plasma procedure = 1 credit
- Each single apheresis platelet plus one red cell = 2 credits
- Each double apheresis platelet = 2 credits
- Each double apheresis platelet plus one red cell = 3 credits
- Each triple apheresis platelet = 3 credits
- Each triple apheresis platelet plus one red cell = 4 credits



Family Plan One (F1)

- Coverage begins 15 days after the blood donation.
- Provides donor protection coverage for the blood donor and the donor’s immediate family.
- Single donor without dependents—donor, donor’s parents, brothers and sisters still dependent on the parents.
- Single donor with dependents—donor & dependent children.
- Married donor—donor, spouse & dependent children.

Family Plan Two (F2)

- Coverage begins 15 days after the blood donation.
- Provides donor protection coverage for the blood donor and the person named by the donor and that person’s immediate family.
- Does not include spouse or dependent children of the blood donor.

Group Coverage

- Provides donor protection coverage for all members of a group when criteria has been met.
- Donation credits equal to 25% of group members is required for all members to receive donor protection.
- Minimum of 25 blood donation credits must be collected from the members of the group.
- Coverage begins on the date of the first blood drive, or date the first donation is made for the group. (No 15-day waiting period.)
- Donation credits in excess of those required to meet the annual goal will be carried forward for a maximum of one (1) year.

Special Group Coverage

- Goal of 25 donations.
- No 15-day waiting period. Coverage begins with first blood donation credit.
- Blood used prior to the first donation credit is not covered.
- Group donors receive F2 donor protection with the patient being the designated recipient of the donor.

The Donor Protection Policy is regulated by the Mississippi State Insurance Commissioner