

CAR T-cell therapy with Carrum Health

The Carrum Health cancer care benefit includes CAR T-cell therapy—a treatment approved by the FDA for certain blood cancers that have come back or stopped responding to other care.

CAR T-cell therapy can cost a lot and isn't easy to get. Some health plans don't cover it, and not all hospitals offer it. That's why having access through Carrum Health can make a big difference.

Carrum Health works with top cancer centers across the country. And when you or your covered dependent use the Carrum Health benefit, the cost of treatment is often fully covered. This means you can get the care you need without worrying about how to pay for it or where to go.

What is CAR T-cell therapy?

CAR T-cell therapy is a cancer treatment that helps the immune system find and kill cancer cells. It's designed for people with certain blood cancers, like multiple myeloma, leukemia and lymphoma. Doctors usually try other treatments first. CAR T-cell therapy is provided after other treatments have not worked.

In this therapy, doctors collect special blood cells (called T cells) from the patient's blood. In a lab, they genetically change the cells so they can find and attack cancer cells. These changed cells, are called CAR T-cells (chimeric antigen receptor T cells). They are infused back into the patient's body, to target and destroy the cancer. It's like giving the immune system "special glasses" to see and fight cancer, just like it already fights viruses or bacteria.

Leading hospitals for CAR T-cell treatment

Carrum Health works with top cancer experts from cancer centers such as **Johns Hopkins Sidney Kimmel Comprehensive Cancer Center, Mayo Clinic, Memorial Sloan Kettering Cancer Center** and **Fred Hutchinson Cancer Center**.

These centers have some of the most experienced cancer teams in the country. Their doctors are experts in treating blood cancers, radiation oncology, pathology, and pain management. They treat many patients each year and have access to the latest research and newest treatments, including clinical trials.

When you use your Carrum Health benefit for CAR T-cell therapy, you'll receive a free second opinion from one of these leading cancer centers. The cost is fully covered, and this service can often be provided online allowing you to remain in the comfort of your home.

What does Carrum Health cover?

CAR T-cell therapy isn't just one treatment — it's a long process with several steps, and it can take anywhere from a few weeks to a few months to complete. Each step requires careful attention and monitoring.

The treatment can be very expensive, and it's not always fully covered by health insurance policies. That's why the Carrum Health benefit is so helpful. It covers many important parts of CAR T-cell therapy.

Treatment

With Carrum Health members and their eligible dependents (ages 18+) will pay little to nothing for treatment including:

- Meetings with cancer experts to determine if you're eligible
- A tailored treatment plan
- Chemotherapy
- A procedure called leukapheresis to collect the white blood cells
- Changing your T-cells in a lab to fight cancer
- The CAR-T-cell infusion and care following the treatment (typically a 10-15 day hospital stay)
- Monitoring after treatment

Travel support

If you need to travel for treatment, the Carrum Health benefit often pays for the travel costs. This includes costs for you and an adult companion, such as:

- Round-trip transportation (flights, rental car, gas, train, etc.),
- Hotel stays
- Parking
- Money for meals each day

Individual support

When you sign up with Carrum Health, you'll also get access to a cancer care navigator. This is someone who will support you every step of the way:

- Answer your questions
- Help set up your care
- Connect you with top cancer centers who specialize in CAR T-cell therapy
- Help plan your travel, if needed

You'll also be able to talk with expert cancer nurses who can answer your questions and give you ongoing help even after your diagnosis.