

Compensation for Kidney Donors February 2025

Quick reference if you don't need the long explanations:

Category	How much	When applicable	Dept.	Comments
Lost work days	40 days of salary (approx. 1 month+)	After surgery	Health Ministry	One-time
Travel	3120 NIS	After surgery	Health Ministry	One-time
Therapy	Up to 499 NIS x 5 sessions	Up to 48 months after surgery	Health Ministry	One-time
Recuperative vacation	Up to 624 NIS/night for 7 consecutive nights	Up to 90 days after surgery, extensions with permission	Health Ministry	One-time
Health insurance	Up to 69 NIS/month	One year periods beginning 12-15 months after surgery	Health Ministry	Period of 60 months
Disability insurance	Up to 237 NIS/month	One year periods beginning 12-15 months after surgery	Health Ministry	Period of 60 months
Life insurance	Up to 150 NIS/month	One year periods beginning 12-15 months after surgery	Health Ministry	Period of 60 months
Nat'l health insurance exemption, for donors 2022-2024	Depends on salary	<u>Salaried workers</u> – receive exemption letter in Dec-Jan. Exempt beginning January after donation. <u>Self-employed workers, yeshiva students, unemployed</u> : automatic exemption beginning January after surgery	<u>Bituach Leumi</u>	Period of 36 months

Relevant for everyone – benefits for kidney donors in Kupat Holim! See page 6

We don't donate a kidney to make a profit, but nevertheless, kidney donors are eligible to receive a number of benefits and refunds from the government. It's important to understand these benefits and to take advantage of them. Although it may take some time to sort through the paperwork and work through the bureaucracy, the effort results in a considerable sum of money – **tens of thousands of shekels** over 5 years and more.

The following explanations are correct as of January 2025. The amounts are periodically updated, and there will probably be changes in the future (hopefully positive ones!).

Refunds can be divided into four categories:

1. **Compensation for lost salary/days of work.** This should be requested immediately following the surgery. Travel expenses are refunded as a flat amount of 3120 NIS, with no receipts required.
2. **Refunds for expenses**, such as a post-surgery vacation; psychological therapy; and three types of insurance. Receipts required to receive refunds.

3. **Exemption from National Health Tax.** The exemption period begins in January following the surgery. Salaried workers will receive an exemption letter to give to their employer.
4. **Benefits in Kupat Holim**

Salary Compensation:

The government compensates donors with a payment for a period of 40 days (about one month of work days). The amount is based on the donor's regular salary (similar to "miluim" payment/reserve duty). This payment is meant to cover hospitalization and recuperation at home, as well as the days prior to the surgery that are required for tests, etc. For those who don't work (unemployed, yeshiva students, housewives, pensioners) or have very low salaries, there is a minimum payment of 9,652 NIS. The maximum compensation is 70,973 NIS.

For this refund you must download the documents found here:

https://www.gov.il/blobFolder/guide/living-donor-organ-transplant/he/subjects_organ_donations_adi-earning.pdf

Submit the following:

- a. Completed request form (pages 3-6 of the PDF file)
- b. A completed 101 form, required because it is as if the donor is receiving a month's salary from Misrad Habriut (the Health Department). The form can be downloaded here:
https://www.gov.il/BlobFolder/service/itc101/he/Service_Pages_Income_tax_annual-report-2024_itc101.pdf
- c. **For help filling out the 101 form please see appendix A (which also includes instructions for those who don't work regarding tax reconciliation).**
- d. Both salaried employees and the self-employed must submit a tax reconciliation form. This requires filling out the form using **the tax number of Misrad Habriut: 943006098**. Today this procedure is done online, the link is: <https://www.gov.il/he/service/tax-coordination-online>
There is no need to add the amount of the transportation refund to the reconciliation form, it's tax-free.
- e. A photocopy of your Israeli ID (teudat zehut). If you have a biometric ID, photograph both sides.
- f. Additional documents
 1. **Salaried employees** must submit a confirmation from the employer regarding position and salary (pages 7-8 of the pdf). In addition, salaried workers must submit pay slips from the last three months preceding the surgery (not including the month in which the surgery takes place).
 2. **Self-employed workers** must submit the form (shuma) that indicates the taxable income earned the year preceding surgery, along with confirmation from the tax authority that tax was deducted (ishur al nikui mas).
 3. **Those who are neither salaried nor freelance workers** (i.e., those who are not employed, including yeshiva students), must submit a form from Bituach Leumi (the National Insurance) that confirms their unemployed status (ishur maamad).

The money will be deposited directly into your bank account, and you will receive a pay slip.

All the documents should be sent by email only (despite what it says on the forms themselves!) to Osnat Yunayev, who is the coordinator of reimbursements at the National Transplant Center. Her email is: LDR@MOH.GOV.IL You can also try to call her office at 03-6061742 Monday – Thursday, 9:00 AM – 1:00 PM. The address is 15 Noach Moses Street, Tel Aviv (near the Azrieli Towers), by appointment only.

Important to know:

Like anyone discharged from the hospital after surgery, all kidney donors receive a doctor's letter which details how much sick leave they are entitled to. If you have accumulated sick days at your workplace, you can receive payment from your employer for your sick days; this has no effect on the compensation from the Health Department. There are various reasons that people may choose not to use their sick days (not too many days have accumulated, you want to save them, you get benefits for not using sick days, your employer is unhappy about your donation, etc.) but you have a right to these sick days and the decision to utilize them or not is yours alone.

Note: spouses of kidney donors can use up to 7 of their own sick days to care for their spouse after surgery, just as you can use sick days for a sick child, assuming they have accumulated sick days.

Refundable expenses

Kidney donors are eligible to receive refunds for certain expenses after the surgery.

1. **Transportation refund:** A one-time, set amount of 3120 shekels, with no need to submit receipts. The form can be submitted immediately following surgery. Usually refunded together with the lost work days. You need to fill out the form here:
https://www.gov.il/blobFolder/guide/living-donor-organ-transplant/he/subjects_organ_donations_adi-request-2008.pdf
Follow the directions carefully, including photographing your ID, etc.
2. **Therapy treatments:** Misrad Habriut funds up to five sessions with a therapist, up to 499 shekels per session. Invoices must be submitted and the sessions must take place within 48 months following the kidney donation. You are not required to disclose the contents of these sessions but the therapist must be either a psychologist or a social worker licensed through the Health Department. Other types of treatments or therapists are not eligible and will not be refunded. This is a one-time refund for up to five separate sessions (not five sessions a year). The refund request must be submitted within a year from the expenditure of funds for the first therapy session. The sessions don't have to be continuous and can be in separate years, up to five total sessions.
3. **Recuperative vacation:** A refund for a holiday in a hotel for a period of up to seven **consecutive** days/nights, up to 624 shekels per night. Receipts/invoices must be submitted with the kidney donor's name and the vacation must take place within 90 days of the surgery (extensions possible if justified, you should get written permission from Osnat. I have heard that they will be less lenient than in the past). Even if you stay in the hotel for less than a week, you will be compensated only for the days that you were at the hotel, up to the daily limit. Nor can you submit a claim for two separate vacations that total seven days. You can move from one place to another as long as the nights are **consecutive**. You can stay

in a hotel or a B&B (zimmer). The request for a refund must be submitted within a year after payment was made to the hotel/B&B. The invoice can be from the hotel/B&B itself or from a travel agent, as long as the name of the hotel, the donor's name, the dates, the price, and the number of nights is clearly written.

4. **Health insurance** private or supplemental health insurance through the health funds (kupat holim): The refund is for up to 69 shekels/months for 60 months, upon submission of the receipts confirming that the premiums were paid. Most donors submit the receipts for supplemental insurance through their kupat holim. You'll have to download the invoices from the website of the kupa or wait until they arrive in the mail, and then send them to Misrad Habriut. This can be for an existing policy or a new policy. The refund period begins 1-3 months after the surgery, and the request is submitted after 12 months. For instance, if you donated in August 2024, the refund period begins in September 2024, and continues for 60 months. The request for the first 12 months, in this case, can be submitted in September 2025. Don't wait more than 12 months, or you may not receive a refund for the full amount.
5. **Disability Insurance**: A refund of up to 237 shekels/month for a 60-month period with submission of the receipts indicating payment. Typically, people are covered through their pension plan or insurance from their employer (bituach menahalim) and all you need to submit is the yearly pension statement (short version). If necessary to cover all the months, you might need to submit one or more quarterly statements. If you don't already have this type of insurance, consider taking out a policy. The refund period starts in the three months following surgery and you submit the request 12 months later. . For instance, if you donated in August 2024, the refund period begins in September 2024, and continues for 60 months. The request for the first 12 months, in this case, can be submitted in September 2025. Don't wait more than 12 months, or you may not receive a refund for the full amount.
6. **Life Insurance**: Refund of 150 shekels/month for a period of 60 months with submission of the receipts indicating premiums were paid. If you already have life insurance, that's great – you'll get a refund. If not, consider taking out a policy. You can only get a refund for one policy, even if it is for less than the ceiling. The life insurance policy required for mortgages is eligible for refunds. The refund period starts in the three months following surgery and you submit the request 12 months later. For instance, if you donated in August 2024, the refund period begins in September 2024, and continues for 60 months. The request for the first 12 months, in this case, can be submitted in September 2025. Don't wait more than 12 months, or you may not receive a refund for the full amount.

All the amounts listed above include VAT. You'll receive payments directly to your bank account.

Pro Tip:

Consider making a spreadsheet of the refunds you're entitled to and sending to Osnat together with your refund request. This will help both you and Osnat keep track and make sure you get everything that's coming to you.

All the documents should be sent by email only (despite what it says on the forms themselves!) to Osnat Yunayev, who is the coordinator of reimbursements at the National Transplant Center. Her email is: LDR@MOH.GOV.IL

You can also try to call her office at 03-6061742 Monday – Thursday, 9:00 AM – 1:00 PM.
The address is 15 Noach Moses Street, Tel Aviv (near the Azrieli Towers), by appointment only.

Important to know:

Kidney donation is not an excuse for your insurance company to raise your premiums or cause other problems. Still – it is not advisable to take out **new insurance policies** (life, health, disability) in the first year after surgery (any surgery), and we therefore recommend that if you want to make any kind of changes in your insurance policies, you do so before you donate a kidney.

Kidney donors receive a personalized card (“I gave the gift of life”) which entitles them to free entrance to national parks and nature preserves, and a certificate of appreciation signed by the health minister.

Exemption from National Health Tax

Kidney donors are eligible for an exemption from the government Health Tax for three years – a benefit that is worth hundreds of shekels a month. As opposed to the previously mentioned refunds, which are handled by the Health Dept. this exemption is handled by **Bituach Leumi** (the National Insurance). Note: this is not an exemption from Bituach Leumi, but for the Health Tax that is collected via Bituach Leumi.

Kidney donors who are **salaried workers** receive an exemption letter from Bituach Leumi every December/January for 3 years after their donation. The letter is sent by physical mail and is also in your personal section of the Bituach Leumi website, and you need to take it to your employer to be exempt from the deduction on your salary slip. If you work for more than one employer, or change jobs – you will need to ask for a new letter, each letter is for a particular employer.

If you are a salaried worker and did not receive a letter by mid-January, please ask for it in an email addressed to: trumutbb@nioi.gov.il (do not use other bituach leumi addresses).

Kidney donors who are **self-employed, yeshiva students or unemployed** – beginning January after your donation, you should receive an automatic exemption and don't need to apply for it. If there is a problem please contact trumutbb@nioi.gov.il

Kidney donors who are entitled to a refund from health tax deducted from their **pension** can receive it by doing Bituach Leumi "coordination" at the end of the year, on the website. If there is a problem please contact trumutbb@nioi.gov.il

If you did not claim your exemption because of error or technical problem, you can get your money refunded by doing Bituach Leumi coordination.

All questions about the **health tax refund** should be directed ONLY to:

trumutbb@nioi.gov.il

or fax 02-6515471

Rights and exemptions of kidney donors in Kupat Holim (health funds)

In summary:

Any medicine or services that kidney donors need as a result of their donation is provided with no deductible. For most donors, there aren't many drugs or services required. There are three kupo, Clalit, Maccabi and Meuhedet, that have a method for identifying organ donors in their systems, and in addition, have decided to give kidney donors benefits beyond what the law requires. In order to receive the benefits, you need to make sure that you are identified as an organ donor - code V598 in Clalit or 1405 in Maccabi. In Meuhedet, organ donors are identified automatically; please be in touch with your family's clinic if you experience any problems. Leumit offers benefits for the first year after the donation - but since there is no automatic system support, it is difficult to receive the benefits.

According to the law, the following treatments and services will be provided with no deductible, if they are required as a result of organ donation:

- Treatments and services listed in the [second supplement to the State Health Insurance Law](#). These treatments include, among others: visits to professional clinics, hospitalization, surgeries, laboratory tests, treatments related to pregnancy and more.
- Medication in the health basket - again, if needed as a result of kidney donation (except for Clalit, Meuhedet and Maccabi, see below). You can check [here](#) if a certain medication is in the basket. (Put a check mark in "Show medicines in the health basket only".)
- Treatments or medications that the kupo offer as a basic basket of services and for which deductibles are paid, even though they are not included in the health basket. For information about the specific medications and treatments for which an organ donor is exempt from paying a deductible, contact your health insurance provider.

Usually, kidney donors do not require medication as a result of donation, so these benefits are usually utilized for the deductible for the annual check-ups after donation; however, there are exceptions.

In addition, according to the law, an organ donor is considered a chronic patient and as such is entitled to a payment ceiling for the purchase of medications for chronic patients. (As mentioned, the donors are usually healthy and do not require this entitlement.)

The kupot have decided to grant kidney donors additional benefits.

In Clalit, the benefits are as follows:

- Medication - organ donors are entitled to a lifetime exemption from deductibles for prescription medications included in the health basket at Clalit pharmacies and pharma chains that accept Clalit cards.
- Quarterly fee - organ donors are entitled to an exemption from the quarterly fee for medical services (visits to specialists or dieticians, visit fee for outpatient clinics in hospitals, private clinics, community clinics, diagnostic imaging centers as well as physiotherapy and occupational therapy centers).
- For more information:
https://www.clalit.co.il/he/info/entitlements/Pages/organ_donations_rights.aspx

In Maccabi, the benefits are as follows:

- In Maccabi pharmacies and pharma chains that accept Maccabi cards, exemption from the deductible on prescription drugs.
- Exemption from quarterly payments to medical specialists.
- Discount on purchase of medical accessories at Maccabi pharmacies.
- For more information: <https://www.maccabi4u.co.il/new/eligibilites/41914/>

In Meuhedet the benefits are as follows:

- Exemption from deductible on prescription drugs in the health basket (drugs up to 15% deductible).
- Automatic exemption from quarterly payments to specialist and ultrasound of the kidneys and abdomen.
- Automatic exemption for authorization for yearly tests and ultrasounds in hospitals.
- More information [here](#).

In Leumit - the current decision is to exempt donors from deductibles for the first year after organ donation; this applies to **all** medications and services needed by organ donors for the first year. However, as the procedure is not computerized, receipts and request for reimbursement must be submitted at the branch office or through the app.

How to receive your benefits:

In Maccabi, Meuhedet and Clalit, the exemption should be automatic as soon as you are defined in the system as an organ donor.

In Clalit, in order to receive the extended benefits, you must get a letter confirming your donation from your family doctor, give it to the clinic office and ask to be defined as an organ donor according to code V598. Please note: the doctor's approval must include the date of donation.

In Maccabi, to be defined as an organ donor, go to "bakasha le'hitchayvut" in the app, and attach references for the donation (release letter and/or donor certificate from the Ministry of Health). In the comments, mention that you need code 1405. You can also request this through the customer service representatives at the branch office; if they are not familiar with the subject, mention code 1405.

In Meuhedet, you should be automatically defined as an organ donor after donation, but there is still no easy way to know if this has actually happened...and the easiest way is probably to try buying a prescription drug in a Meuhedet pharmacy. If you haven't yet been identified as a donor, please inquire at your home clinic, which has received information regarding how to identify donors.

Unfortunately in Leumit there is currently no code to identify organ donors, so in order to get the benefits you have to first pay for the drugs or services, and then appeal and request a refund.

We recommend that kidney donors who are members of Leumit write to the management of the kupa, tell them that other kupot have better benefits, and to ask that they make a similar decision for their kidney donors!

We're very grateful to kidney donor Tamir Ashkenazi for his efforts and achievements on everyone's behalf with Clalit Health Services.

Also - thanks to kidney donor Yonatan Arad for assistance regarding donor's rights.

For additional assistance and information once you have read this document thoroughly, contact:

Judy Singer, Matnat Chaim

judy@kilya.org.il

Updated Feb. 6, 2025

Appendix A – how to fill out the 101 form
(only for initial salary reimbursement for new donors)

Fill out the personal details in sections ב, ג, ו, sign the form and include a copy of your teudat zehut.

In section ד choose "משכורת חודש"

Section ה

Unemployed; stay at home mom; yeshiva student	Choose אין לי הכנסות אחרות לרבות מלגות
Salaried worker	יש לי הכנסות נוספות Attach tax reconciliation (can often be done online)
Self-employed	אין לי הכנסות אחרות לרבות מלגות Inform your accountant regarding the extra income.
Salaried and self-employed	יש לי הכנסות נוספות Tax reconciliation between salaried employer and the health ministry. Inform accountant of the extra income.
Pensioner-early retirement	יש לי הכנסות נוספות Tax reconciliation with pension income
Pensioner -no early retirement	יש לי הכנסות נוספות Tax reconciliation with the portion of the pension income that is liable for taxation

If you have done a tax reconciliation – write by hand in section ה and in section ט: "מצורף תאום מס"

<p>Not employed? (Yeshiva students, housewives, students...)</p> <p>The Ministry of Health requires a tax reconciliation even if you don't have a primary employer – even though there is no apparent reason. If you do not have an employer, do the following: Fill out the form here: https://www.gov.il/he/service/tax-coordination-online Enter your personal information, enter the Ministry of Health tax number 943006098.</p> <p>Amount – what you were told by Osnat. If you are getting the minimum you can write 10,000 NIS. Where you are asked for your primary employer, enter that you have no primary employer. Print and send to the Ministry.</p>

Thanks to Yehuda Hoyzman , tax advisor and kidney donor, for the information.