

The Health Care Mortgage: Understanding the Complexities of Financial Toxicity

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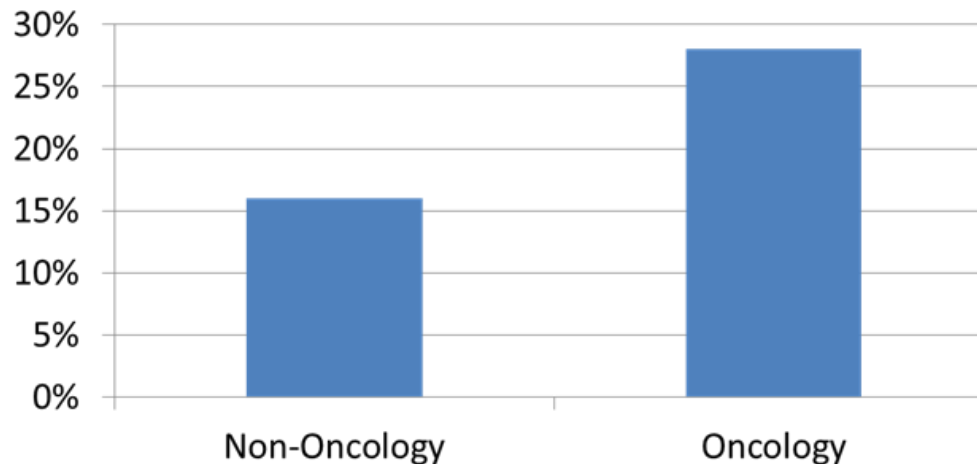


Current Statistics

- Cancer patients demonstrate more anxiety over the cost of treatment than over dying from their disease. *Oncology Times*, August 2009
- 42% of insured cancer patients express a significant or catastrophic financial burden. *The Oncologist*, 2013
- A 2015 study found that there is a direct correlation between Cancer Related Financial Burden (CRFB) and quality of life (QoL). Higher CRFB scores correlate to lower QoL scores. *The Oncologist*, 2015
- A recent study found that patients with high co-pays (more than \$54) were 70% more likely to discontinue treatment within 6 months. *Journal of Clinical Oncology*, 2014
- 27% of cancer patients reported non-adherence to oral therapies secondary to cost. 87% of this group never filled their prescription. *Journal of Oncology Practice*, 2014
- 75% of clinicians felt it important to discuss the financial implications of care but only 28% felt comfortable having the conversation. *Cancer*, 2016

Current Statistics

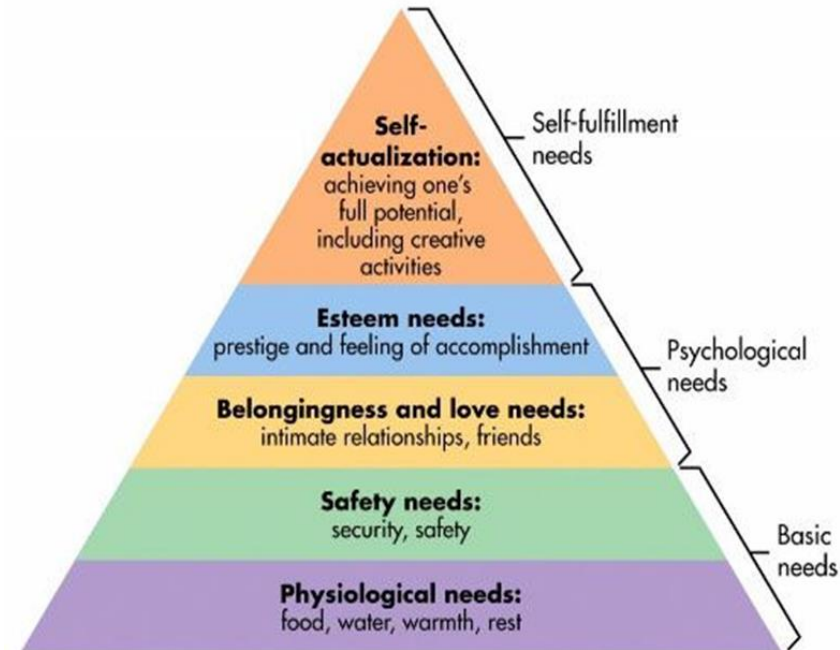
**Medicare beneficiaries with Out of Pocket
responsibility of greater than 20% of
income**



The Commonwealth Fund, May 2017

Maslow's Hierarchy of Needs

- **Interpersonal relationships**
- **Financial security, health insurance**
- **Health, food, shelter, transportation**

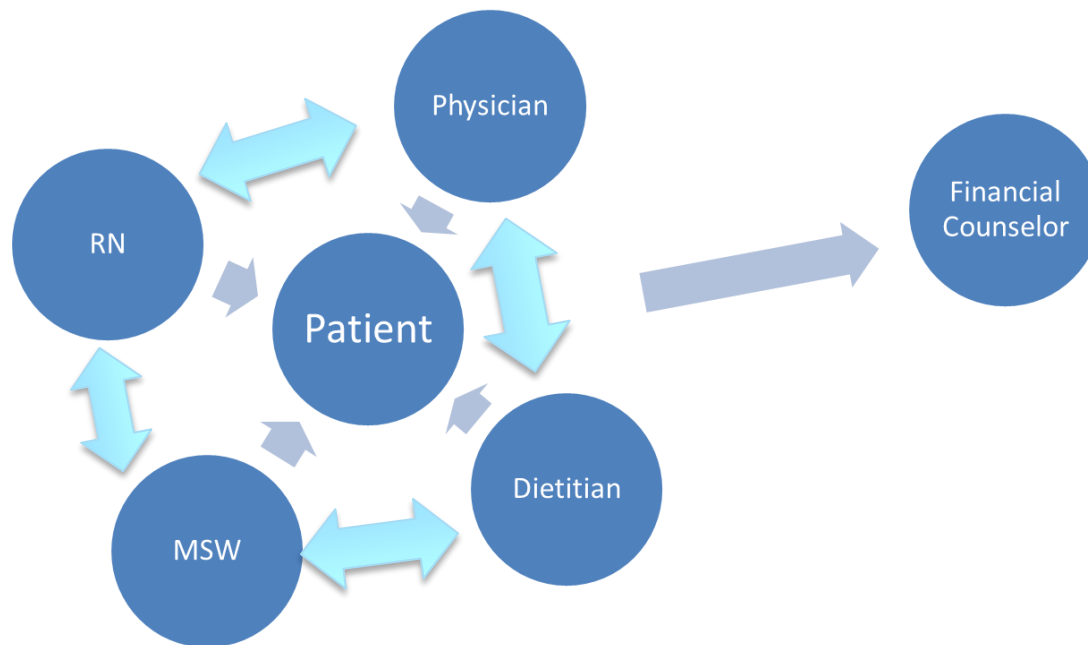


Oncology Care Model and IOM

1. Diagnosis
2. Prognosis
3. Treatment Goals
4. Treatment Duration
5. Expected Response
6. Information on Quality of Life
7. Treatment Benefits/Harm
8. Survivorship Plan
9. Advanced Care Planning
10. Estimated Cost
11. Plan to address psychosocial needs

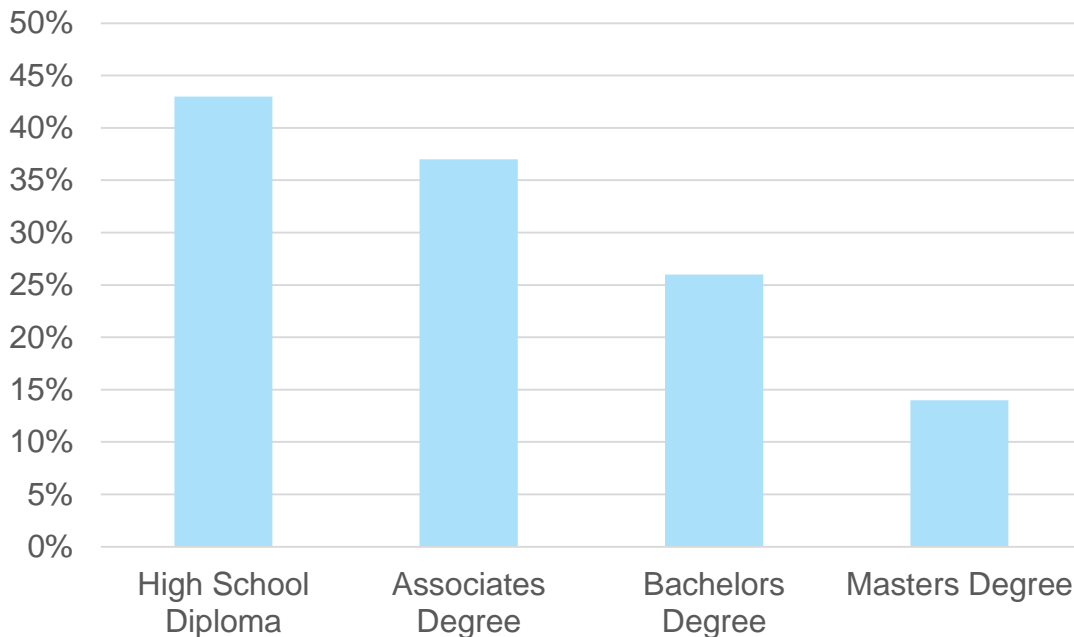


Multidisciplinary Team



Educational Requirements

Financial Counselor Level of Education



Advisory Board 2014

Financial Toxicity

- Decrease in treatment adherence
- Decrease in overall sense of well-being
 - Emotional
 - Depression
 - Anxiety
 - Relationships
 - Physical
 - Basic needs
 - Financial security

Systematic Process

What if we focus our attention on taking a proactive approach to....

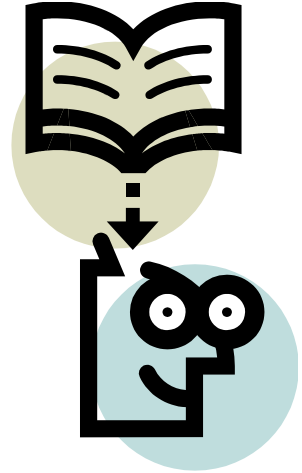
- Developing expertise within the role
- Combining the clinical needs of the patient with the patient's financial circumstances
- Improving financial communication between provider and patient
- Optimizing health insurance coverage
- Optimizing external assistance programs



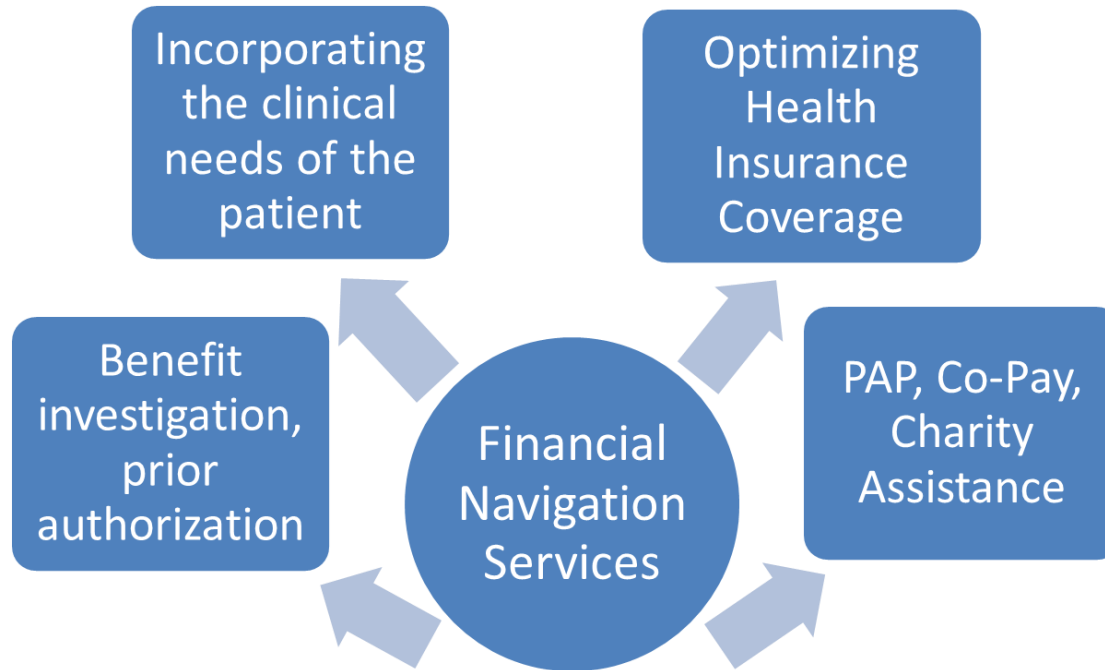
Knowledge Base

Essential to have expert knowledge of basic concepts and programs

- STD, LTD, SSI, SSDI, FMLA, COBRA, Co-Pay, Co-Insurance, Deductible, Max Out-of-Pocket, PAP, Co-Pay Assistance, MSP, QMB, SLMB, QI, LIS, MAPD, PD, Medigap A, B, C, D, F, G, K, L, M, N, Medicare Part A, B, C, D, HMO, PPO, SNP, HSA, Viaticals, ACA...
- Need expert knowledge of these programs in order to apply them to the appropriate patient at the appropriate time.



Financial Process



Optimizing Health Coverage

➤ Marketplace

- Individuals/Families are provided federal subsidies on the monthly premium of the health insurance policy 100 - 400% of FPL
 - 100-133% FPL 2% of income (No Medicaid Expansion)
 - 133-150% FPL 3 - 4% of income
 - 150-200% FPL 4 - 6.3% of income
 - 200-250% FPL 6.3 - 8.05% of income
 - 250-300% FPL 8.05 - 9.5% of income
 - 300-400% FPL 9.5% of income

Based on cost of second cheapest silver plan

Optimizing Health Coverage

➤ Marketplace

- Individuals/Families with income between 100 - 250% of FPL will be provided cost sharing subsidies (**silver plans only**)

FPL	AV	2018 OOP
• Under 100%	70%	\$7,350 / \$14,700
• 100 – 150%	94%	\$1,250 / \$2,500
• 150 – 200%	87%	\$2,250 / \$4,500
• 200 – 250%	73%	\$5,700 / \$11,400
• Over 250%	70%	\$7,350 / \$14,700

Blue Care Network Of Michigan - Blue Cross® Partnered HMO Bronze Extra

Bronze | HMO | Plan ID: 98185MI0750002

Estimated monthly premium

\$513.21

Was: \$803.23

Deductible

\$6,650

Individual Total

\$13,300

Family Total

Out-of-pocket maximum

\$7,150

Individual Total

\$14,300

Family Total

Copayments / Coinsurance

Emergency room care: 50% Coinsurance after deductible

Generic drugs: \$35

Primary doctor: \$45 Copay before deductible/50% Coinsurance after deductible

Specialist doctor: 50% Coinsurance after deductible

Estimated total yearly costs

[EDIT](#)

Doctors, facilities & drugs covered

[EDIT](#)

Documents

[Summary of Benefits](#)

[Plan brochure](#)

[Provider directory](#)

Dental

✕ Child Dental Benefit Not Included

✕ Adult Dental Benefit Not Included

\$7,120: Typical cost for a healthy pregnancy and normal delivery.

\$5,350: Typical yearly cost for managing type 2 diabetes for one person.

Main Costs

Health care cost

Plan covers 60% of total average cost of care

Total premiums for the year

\$8,159

[List of covered drugs](#)

Doctors & Hospitals

Emergency room care

50% Coinsurance after deductible

Inpatient hospital services (like a hospital stay)

50% Coinsurance after deductible

Other Services & Prescriptions

Preferred brand drugs

35% Coinsurance after deductible

X-rays and diagnostic imaging

50% Coinsurance after deductible

Routine eye exam for adults

Benefit Not Covered

Routine eye exam for children

No Charge

Routine dental care

Benefit Not Covered

Costs for medical care

Blue Care Network Of Michigan - Blue Cross® Partnered HMO Silver

Silver | HMO | Plan ID: 98185MI0180007

Estimated monthly premium

\$219.37

Was: \$633.74

Deductible

\$175

Individual Total

\$350

Family Total

Out-of-pocket maximum

\$500

Individual Total

\$1,000

Family Total

Copayments / Coinsurance

Emergency room care: \$100
Copay after deductible/10%
Coinsurance after deductible
Generic drugs: \$4 Copay after deductible
Primary doctor: \$10
Specialist doctor: \$30 Copay after deductible

Estimated total yearly costs

Total premiums for the year \$2,632

Deductible, copayments, and other costs \$1,042

Total **\$3,674**

Doctors, facilities & drugs covered

[EDIT](#)

[EDIT](#)

[1](#)

Documents

- [Summary of Benefits](#)
- [Plan brochure](#)
- [Provider directory](#)

Dental

- ✕ Child Dental Benefit Not Included
- ✕ Adult Dental Benefit Not Included

\$660: Typical cost for a healthy pregnancy and normal delivery.

\$590: Typical yearly cost for managing type 2 diabetes for one person.

Main Costs

Health care cost
Plan covers 94% of total average cost of care
Total premiums for the year
\$2,632
[List of covered drugs](#)

Doctors & Hospitals

Emergency room care

\$100 Copay after deductible/10% Coinsurance after deductible

Inpatient hospital services (like a hospital stay)

10% Coinsurance after deductible

Other Services & Prescriptions

Preferred brand drugs

25% Coinsurance after deductible

X-rays and diagnostic imaging

10% Coinsurance after deductible

Routine eye exam for adults

Benefit Not Covered

Routine eye exam for children

No Charge

Routine dental care

Benefit Not Covered

Costs for medical care

Healthcare.gov

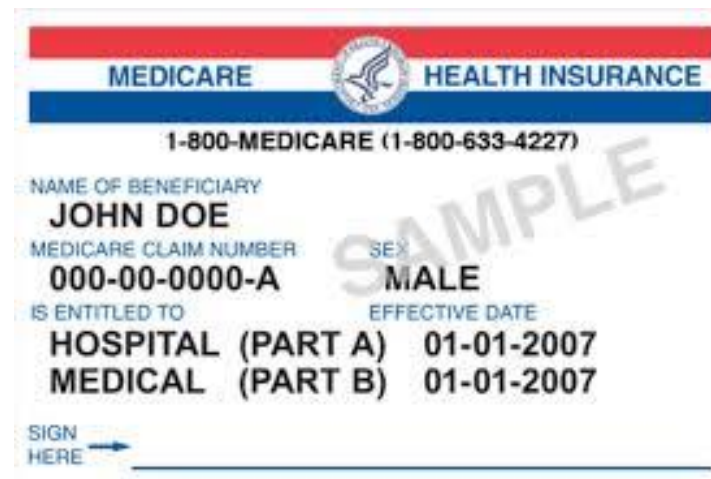
Medicare

- **50% of
Medicare
beneficiaries
fall below
200% of FPL** KFF
2014

Optimizing Health Coverage

• Medicare

- Medicare A and B only
 - Medigap
 - MAPD
 - MSP
 - LIS
- Medicare Advantage Plans (MAPD)
 - LIS
 - Yearly Open Enrollment
 - 5 Star Rule



A sample Medicare Health Insurance card for John Doe. The card features a red header with 'MEDICARE' and 'HEALTH INSURANCE' separated by the Medicare seal. Below the header is the toll-free number 1-800-MEDICARE (1-800-633-4227). The cardholder's name is JOHN DOE. The Medicare claim number is 000-00-0000-A, and the sex is MALE. The cardholder is entitled to Hospital (Part A) and Medical (Part B) coverage, both effective from 01-01-2007. A 'SIGN HERE' line with an arrow is at the bottom.

MEDICARE HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)	
NAME OF BENEFICIARY JOHN DOE	
MEDICARE CLAIM NUMBER 000-00-0000-A	SEX MALE
IS ENTITLED TO HOSPITAL (PART A)	EFFECTIVE DATE 01-01-2007
MEDICAL (PART B)	01-01-2007
SIGN HERE → _____	

Optimizing Health Coverage

- **Medicare Part D**

- Initial Coverage \$3,750
- Coverage Gap \$5,000
 - 65% discount (Brand)
 - 56% discount (Generic)
 - 85% counted toward CG
- Cat. Coverage 5%
- LIS
 - Below 150% of FPL (\$18,210 single / \$24,690 married)
 - Assets below \$14,100 single / \$28,150 married



Walgreens #15466

Rite Aid Pharmacy 01519

Mail Order Pharmacy

Walgreens #15466 - Preferred Retail Cost Sharing

			Drug Costs During Coverage Levels		
SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Initial Coverage Level[?]	Coverage Gap[?]	Catastrophic Coverage[?]
Fentanyl Transdermal DIS 50MCG/HR	\$52.70	Every 1 Month	\$23.19	\$23.19	\$3.35
Imbruvica CAP 140MG	\$14,360.98	Every 1 Month	\$4,739.12	\$5,026.34	\$718.05
Lantus Solostar INJ SOLOSTAR	\$383.22	Every 1 Month	\$42.00	\$134.13	\$19.16
Ondansetron ODT TAB 8MG ODT	\$7.15	Every 1 Month	\$7.00	\$3.15	\$3.35
Zolpidem Tartrate Er TAB 6.25MG	\$88.20	Every 1 Month	\$38.81	\$38.81	\$4.41
MONTHLY TOTALS:	\$14,892.25		\$4,850.12	\$5,225.62	\$748.32

☐ Estimated Monthly Drug Costs

Walgreens #15466

Rite Aid Pharmacy 01519

Mail Order Pharmacy

Monthly Costs for the Rest of the Year (based on enrollment today)

N/A \$0.00 \$0.01 \$0.01 \$0.01 \$0.01 \$0.01 \$0.01 \$0.01 \$0.01 \$0.01 \$0.01

Walgreens #15466

Rite Aid Pharmacy 01519

Mail Order Pharmacy

Walgreens #15466 - Preferred Retail Cost Sharing (Cost includes extra help)

			Drug Costs During Coverage Levels		
SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Initial Coverage Period	Post-Initial Coverage Period	Catastrophic[?]
Fentanyl Transdermal DIS 50MCG/HR	\$52.70	Every 1 Month	\$3.35	\$3.35	\$0.00
Imbruvica CAP 140MG	\$14,360.98	Every 1 Month	\$8.35	\$8.35	\$0.00
Lantus Solostar INJ SOLOSTAR	\$383.22	Every 1 Month	\$8.35	\$8.35	\$0.00
Ondansetron ODT TAB 8MG ODT	\$7.15	Every 1 Month	\$3.35	\$3.35	\$0.00
Zolpidem Tartrate Er TAB 6.25MG	\$88.20	Every 1 Month	\$3.35	\$3.35	\$0.00
MONTHLY TOTALS:	\$14,892.25		\$26.75	\$26.75	\$0.00

☐ Estimated Monthly Drug Costs

Walgreens #15466

Rite Aid Pharmacy 01519

Mail Order Pharmacy

Optimizing Health Coverage

➤ LIS

- Create open enrollment for:
 - Part D
 - MAPD plan



Case Study

A 71-year-old married male diagnosed with stage IV colon cancer. Monthly household gross income is \$1,590 with \$10,000 in assets. He has Medicare A, B, and D only.

Treatment regimen included surgery followed by bevacizumab, oxaliplatin (twice monthly), and oral capecitabine for 12 months, along with anti-nausea and pain medications. He will also need palliative radiation treatments. The patient is struggling with affording his oral medications.

Total treatment cost for one year is estimated to be approximately \$350,000, with patient responsibility estimated to be approximately \$40,000.

Case Study

Optimizing Insurance Coverage

- LIS
- Medicare intervention (Medigap vs. MAPD)

Optimizing External Assistance Programs

- PAN - \$7,500
- MSP - \$3,216

Estimated Savings to the Patient	\$43,000
Estimated Savings to the Provider	\$40,000

Optimizing External Assistance Programs

- Patient Assistance Programs
- Co-Pay Assistance Programs
(should be increasing)
- Premium Assistance Programs



Optimizing External Assistance Programs

- Software
 - AssistPoint
 - TailorMed
 - Vivor



Screening Patients

- Does patient distress screening work?
- Focus on specific patient populations
 - Self pay
 - Medicare only
 - New to Medicare patients
 - High out of pocket Medicare Advantage Plans
 - Medicare beneficiaries with no part D coverage
 - ACA with advanced stage disease
 - Advanced stage disease with commercial coverage
 - High out of pocket commercial



How Do We Get There?

- Training
- Timing
- Trust
 - Professionalism
 - Competency
 - Goal of intervention



**ADVANCING QUALITY
IN ONCOLOGY CARE**

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**Impact of Trained Oncology
Financial Navigators on Patient
Out-of-Pocket Spending**

Todd Yezefski, MD; Jordan Steelquist, BA; Kate
Watabayashi, BA; Dan Sherman, MA; and Veena
Shankaran, MD

Supplements > **The Patient Assistance Safety Net: How Many Need Help? How Many Are Helped?** – Published on: March 06, 2018

Impact of Trained Oncology Financial Navigators on Patient Out-of-Pocket Spending



Todd Yezefski, MD; Jordan Steelquist, BA; Kate Watabayashi, BA; Dan Sherman, MA; and Veena Shankaran, MD

Hospitals that used trained financial navigators were able to provide financial assistance for their patients with cancer, providing access to care that would otherwise be unaffordable.

ABSTRACT

Objectives: Patients with cancer often face financial hardships, including loss of productivity, high out-of-pocket (OOP) costs, depletion of savings, and bankruptcy. By providing financial guidance and assistance through specially trained navigators, hospitals and cancer care clinics may be able mitigate the financial burdens to patients and also minimize financial losses for the treating institutions.

Study Design: Financial navigators at 4 hospitals were trained through The NaVectis Group, an organization that provides training to healthcare staff to increase patient access to care and

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Questions



Thank You

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