



THE FINANCIAL TOXICITY OF CANCER

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Navigating Hope™

Session Overview

- My Background
- Green Bay Oncology Background
- Financial Toxicity
 - Definition
 - How did we get here
- Financial Counseling at Green Bay Oncology
 - Program Development and Growth
 - Roles of Team
 - Metrics & Productivity

My Background

- 25 years in the healthcare
- 17+ years in oncology
- 7 years in management
- Created Financial Counseling program in 2006
- ACCC Financial Advocacy Network Advisory Committee Member
- Health Navigator Advisory Committee Chairperson
 - Northeast WI Technical College

Green Bay Oncology Background

- **Founded in 1976**

- One Medical Oncologist

- **Current - 2019**

- 11 Medical Oncologist
- 3 Radiation Oncologist
- 10 Advanced Practice Providers
- PSA agreements with 4 different hospital systems
 - Two hospitals systems is a PSA/MSA agreement
 - Medical Oncology at 10 locations
 - Radiation Oncology at 3 locations
 - Provide contract service at 2 locations



Financial Toxicity

Definitions

- The financial burden resulting from a diagnosis and/or the treatment of cancer
- The financial impact of cancer, its treatment, and the lasting effects of treatment



Insurance Landscape Changes

2000-2010

- Deductible average was \$250
- Out of Pocket Maximum per person average was \$500 - \$1000
- Medical services were covered at 90/10 or 80/20 (coverage to coinsurance)

2011- current

- Average deductibles
 - \$1000-\$8700 per person
- Out of Pocket Maximum
 - \$6000 and \$10,000 per person
- Copays average \$20-\$75 per visit
- Prior Authorizations needed for most diagnostic imaging, medications and molecular tests
- Referrals needed from Primary Care Physicians to be seen by a specialist

Causes of Financial Toxicity

- High Insurance Premiums/Deductibles/Copays
- Poor insurance coverage (underinsured)
- Time away from work for appointments
- Increase need in child care
- Increase expenses due to travel for appointments
- Patient waiting to go to the doctor resulting in more widespread disease



Financial Burden During Treatment

Cancer Therapy Advisor – Aug 2, 2018

- Review of 45 studies
 - **47% - 49% of patients reported financial distress**
- Review of 25 studies
 - **28% - 48% of patients reported financial toxicity**
- A large study of 19.6 million cancer survivors showed financial burden associated with:
 - **Lower physical and mental functioning scores**
 - **Depressed mood**
 - **Concern for cancer recurrence**

Debt and Bankruptcy During Treatment

- 12% to 62% of patients reported being in debt due to treatment
- **Survey of 4719 cancer survivors ages 18 to 64 years found**
 - 33% had accrued debt - 3% filed for bankruptcy
 - Of those who accrued debt, 55% had at least \$10,000 of debt
- **Study of patients aged 50 and older**
 - 9.5 million new cancer diagnoses between 2000 and 2012 found that 42.4% of patients had used all of their financial assets 2 years after diagnosis
 - Financial issues persisted for 38.2% after 4 years
- **Factors associated with financial toxicity include**
 - Worsening cancer
 - Need for continued treatment
 - Income
 - Female
 - Have Medicaid or uninsured status

Financial Toxicity Effects on Treatment

- **Medication Adherence**

- 4% to 45% of patients reported not adhering to treatment due to cost

- **Other out-of-pocket costs that impact financial toxicity**

- Transportation
- Hospital and Provider bills
- Lost work days





NAVIGATING HOPE™

Who is Navigating Hope™

- A centralized team who works as advocates to ease patient financial toxicity that results from the diagnosis of cancer.
- Allows the patient to focus on caring for themselves by trusting the team is there to manage all of the insurance needs and to find financial assistance if available.



Creation of Financial Counseling Role

2006

Nursing Manager assisted patients

- Pharma Patient Assistance programs
- More oral specialty medications



Go figure out what patients need and let us know

Program Development and Growth

2006

- 1 Financial Navigator
 - Adult Oncology – 6 locations

2019

- Team of 8:
 - 1 Insurance Benefit Specialist
 - 7 Financial Navigators
- Adult Oncology – 5 locations, 15 providers
- Radiation Oncology – 4 locations, 5 providers
- Pediatric Oncology – 1 location, 5 providers
- Gynecology Oncology – 1 location, 2 providers
- Surgical Oncology – starting Fall of 2019



Insurance Benefit Specialist Role

- **Verify in/out of Network Coverage**
 - Alert Financial Counselors if Uninsured or Underinsured
- **Pre-Registration**
 - Medical Oncology
 - Radiation Oncology Consults
- **Patient Referrals in/out of the Clinic**
 - VA
 - Tribal Referrals
 - HMO Plans
- **Complete Understanding Your Benefit Sheet**
 - Before First Treatment (Radiation Sim or Chemotherapy)



Understanding Your Benefits

\$ _____ **Annual Deductible:** A specified amount of money that the insured (you) must pay before an insurance company will pay a claim.

- *Deductible met:* \$ _____
- *Deductible remaining:* \$ _____

\$ _____ **Out-of-Pocket Maximum:** The most you will have to pay for covered healthcare services in a plan year through deductible and coinsurance before your insurance plan begins to pay 100% of covered healthcare services. Co-Pays and deductibles **may or may not** apply to this amount, this varies by insurance plan.

- *Out-of-Pocket Maximum met:* \$ _____
- *Out-of-Pocket Maximum remaining:* \$ _____

Financial Counselor Duties

- **Face to face insurance discussion with patients**
 - Deductible
 - Co-pay
 - Out of Pocket Max
 - In/Out of Network
- **Obtain authorizations**
 - IV and Oral Chemotherapy and Specialty Meds
 - Retail pharmacy medications
 - Radiation Therapy
 - Diagnostic Imaging
 - Molecular Lab tests
 - Interventional Radiology procedures



APPROVED

Financial Counselor Duties cont'd

- **Obtain foundation assistance**
 - IV and Oral medications
- **Obtain free medication for uninsured/underinsured patients**
- **Main contact for any billing concerns**
 - Create payment plans
 - Apply for Community/Charity Care programs
- **Appeal treatment denials**
- **Pathway development and updates**
- **Assist with Medicaid or Marketplace enrollment**
- **Work closely with Oncology Social Workers and Nurse Navigators**
- **Work with Revenue Cycle rep for billing of Foundation Funding**
- **Review account with Medication balance >\$100**



Continuous Improvement and Growth

Continuous Improvement

- Are authorizations being done on phone?
 - Fax / Website
- Are there paper forms filled out in the clinic?
 - Convert to EMR prefill forms
- How do Financial Navigators get notified?
 - Use EMR auto notification or EMR email system
- Do you track 1st fill for new oral specialty med?
 - Use Specialty Pharmacy dedicated liaison
 - Coordinate start of med with next clinic visit
- Entered Foundation/Copay Cards as payers in EMR

Growth Examples

- Started with Adult Med Onc within private clinic
 - Radiation Onc & Peds Onc
 - 6 providers not employed by clinic
- Auths started as Oral specialty and IV meds only
 - Diagnostic Imaging, Molecular labs, Interventional Radiology, oral (retail)
- Charity Care completed and sent to hospital for processing
 - Staff member trained to process onsite and give immediate answer to patient
- Trademarked Navigating Hope™
- Assisted with creation of Oral Medication Foundation through Hospital System

Staff Resources

- **ACCC – Association of Community Cancer Centers**

- Financial Advocacy Network Advisory Committee
- Financial Advocacy Network
- Financial Advocacy Services Guidelines
- ACCC Financial Advocacy Boot Camp
- Financial Advocacy Tool Kit
- Patient Assistance Reimbursement Guide
- ACCC Exchange



- **COA – Community Oncology Alliance**

- **Needy Meds**

- **Pharmaceutical Company websites and reps**

- **Payer Alerts**



Metrics and Productivity

- **Dollars Saved to Patient**
 - Foundation / Copay Cards
 - Patient Assistance Medication from Pharma
 - Charity Care
- **Dollars Saved**
 - Clinic/Hospital
 - Specialty Pharmacy
- **Appeals Dollars Overturned Claims**
- **Dollars saved by optimizing insurance**
- **Number of Patients assisted**
- **Number of Authorizations**
- **Number of Phone Calls**



Positive Impact of Financial Counseling

- Reduce patient anxiety
- Increased patient satisfaction
- Reduction of financial toxicity to patient
- Reduction in “write off” dollars
- Increase in dollars in from foundations/copay cards
- Fewer accounts to collections
- Allows provider to focus on medical care
 - Promotes shared decision making with patient
 - Financial expert to assist patient with finances and resources available

Grand Total Saving for 2018

Combined savings to patient and health system

\$3,471,072

Navigating Hope Team



A stylized, light-colored illustration of a plant with several leaves and a cluster of small, round buds or flowers, positioned on the left side of the slide against a dark brown background.

QUESTIONS...

Contact

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References

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