Counseling Patients Experiencing Financial Toxicity

Dan Sherman, MA. LPC
➢ 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

➢ Medicare patients have on average $4,727 in out of pocket expenses for oncology care. Cancer, 2012

➢ A recent study found that patients with high co-pays (more than $54) where 70% more likely to discontinue treatment within 6 months. Journal of Clinical Oncology 2014

➢ The probability of experiencing OOP burden of at least 20% of income is 75% higher for Medicare oncology patients compared to Medicare beneficiaries without cancer. Cancer 2012
Medicare beneficiaries with Out of Pocket responsibility of greater than 20% of income
Maslow’s Hierarchy of Needs

Interpersonal relationships

Ability to keep health coverage

Financial Security

Food, shelter, transportation

Health
Financial Navigation and the IOM Care Management Plan

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
Financial Counselor Level of Education

Advisory Board 2014
Financial Toxicity

➢ Decrease in treatment adherence
➢ Decrease in overall sense of wellbeing
  ➢ Emotional
    ➢ Depression
    ➢ Anxiety
    ➢ Relationships
  ➢ Physical
    ➢ Needless suffering
    ➢ Basic needs
Response from Providers

➢ Caught off guard
➢ Basic knowledge
  ➢ Charity
  ➢ Medicaid
➢ Learning by default
What if we focus our attention on taking a proactive approach on....

- Developing expertise within the role
- Combining the Clinical Needs of the patient with the patients financial circumstances
- Improving financial communication between provider and patient
- Optimizing health insurance coverage
- Optimizing external assistance programs
Financial Navigation Services

- Incorporating the clinical needs of the patient
- Benefit investigation, prior authorization
- Optimizing Health Insurance Coverage
- PAP, Co-Pay, Charity Assistance
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 upon 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)

<table>
<thead>
<tr>
<th>FPL</th>
<th>AV</th>
<th>2016 OOP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 100%</td>
<td>70%</td>
<td>$6,850 / $13,700</td>
</tr>
<tr>
<td>100% – 150%</td>
<td>94%</td>
<td>$2,250 / $4,500</td>
</tr>
<tr>
<td>150% – 200%</td>
<td>87%</td>
<td>$2,250 / $4,500</td>
</tr>
<tr>
<td>200% – 250%</td>
<td>73%</td>
<td>$5,400 / $10,800</td>
</tr>
<tr>
<td>Over 250%</td>
<td>70%</td>
<td>$6,850 / $13,700</td>
</tr>
</tbody>
</table>
### Estimated Monthly Premium

| Estimated monthly premium | $513.21 | Vary: $503.25 |

### Deductibles

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Individual Total</th>
<th>Family Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$6,650</td>
<td>$13,300</td>
<td>$14,300</td>
</tr>
</tbody>
</table>

### Out-of-pocket Maximum

| Out-of-pocket maximum | $7,150 | $14,300 |

### Copayments / Coinsurance

- Emergency room care: 50% Coinsurance after deductible
- Generic drugs: $35
- Primary doctor: $45
- Specialty and urgent care: $90
- Specialist doctor: 50% Coinsurance after deductible

### Estimated Total Yearly Costs

<table>
<thead>
<tr>
<th>Estimated total yearly costs</th>
<th>Edit</th>
</tr>
</thead>
</table>

### Doctors, Facilities & Drugs Covered

<table>
<thead>
<tr>
<th>Doctors, facilities &amp; drugs covered</th>
<th>Edit</th>
</tr>
</thead>
</table>

### Documents

- Summary of Benefits
- Plan brochure
- Provider directory

### Dental

- Child Dental Benefits Not Included
- Adult Dental Benefits Not Included

### Main Costs

- Health care cost: 60% of total average cost of care
- Total premiums for the year: $5,500
- 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

<table>
<thead>
<tr>
<th>Estimated monthly premium</th>
<th>Deductible</th>
<th>Out-of-pocket maximum</th>
<th>Copayments / Coinsurance</th>
<th>Estimated total yearly costs</th>
<th>Doctors, facilities &amp; drugs covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>$219.37</td>
<td>$175</td>
<td>$500</td>
<td>Emergency room care: $100</td>
<td>Total premiums for the year: $2,432</td>
<td>EDIT</td>
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<tr>
<td>$61.74</td>
<td>Individual Total</td>
<td>Ind. Total</td>
<td>Coinsurance after deductible: 10%</td>
<td>Deductible, copayments, and other costs</td>
<td>$1,342</td>
</tr>
<tr>
<td>$350</td>
<td>Family Total</td>
<td>$1,000</td>
<td>Generic drugs: $4 Copay after deductible</td>
<td>Total: $3,674</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Documents**
- Summary of Benefits
- Plan brochure
- Provider directory

**Dental**
- Child Dental Benefit Not Included
- Adult Dental Benefit Not Included

**Main Costs**
- Health care cost
  - Plan covers 94% of average cost of care
  - Total premiums for the year: $2,062
- List of covered drugs

**Doctors & Hospitals**
- Emergency room care: $100 Copay 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**
- $660: Typical cost for a healthy pregnancy and normal delivery
- $550: Typical yearly cost for managing type 2 diabetes for one person
50% of Medicare beneficiaries fall below 200% of FPL.  KFF 2014
Optimizing Health Coverage

➢ Medicare A and B only
  ➢ Medigap
  ➢ MAPD
  ➢ MSP
  ➢ LIS
➢ Medicare Advantage Plans (MAPD)
  ➢ LIS
  ➢ Yearly Open Enrollment
  ➢ 5 star rule
Optimizing Health Coverage

- **Medicare part D**
  - Initial coverage $3,700
  - Donut hole $4,950
  - Cat. coverage 5%

- **LIS**
  - Below 150% of FPL ($17,820 single / $24,030 married)
  - Assets below $13,820 single / $27,600 married
  - Can enroll or change plan any time of year
<table>
<thead>
<tr>
<th>SELECTED DRUGS</th>
<th>FULL COST OF DRUG</th>
<th>Refill Frequency</th>
<th>Deductible</th>
<th>Initial Coverage Level</th>
<th>Coverage Gap</th>
<th>Catastrophic Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afinitor TAB 10MG</td>
<td>$13,572.15</td>
<td>Every 1 Month</td>
<td>$13,572.15</td>
<td>$3,393.04</td>
<td>$5,428.86</td>
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<tr>
<td>Humalog INJ 100/ML</td>
<td>$75.82</td>
<td>Every 1 Month</td>
<td>$75.82</td>
<td>$45.00</td>
<td>$30.33</td>
<td>$8.25</td>
</tr>
<tr>
<td>Hydrocodone/Acetaminophen</td>
<td>$42.10</td>
<td>Every 1 Month</td>
<td>$42.10</td>
<td>$21.05</td>
<td>$21.47</td>
<td>$3.30</td>
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<tr>
<td>TAB 5-325MG</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ondansetron HCl TAB 8MG</td>
<td>$2.20</td>
<td>Every 1 Month</td>
<td>$2.20</td>
<td>$2.20</td>
<td>$1.12</td>
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<tr>
<td>Zolpidem Tartrate TAB 5MG</td>
<td>$1.24</td>
<td>Every 1 Month</td>
<td>$1.24</td>
<td>$1.24</td>
<td>$0.63</td>
<td>$1.24</td>
</tr>
<tr>
<td><strong>MONTHLY TOTALS:</strong></td>
<td><strong>$13,693.51</strong></td>
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</tbody>
</table>
### Drug Costs During Coverage Levels

<table>
<thead>
<tr>
<th>SELECTED DRUGS</th>
<th>FULL COST OF DRUG</th>
<th>Refill Frequency</th>
<th>Pre-Initial Coverage Period</th>
<th>Initial Coverage Period</th>
<th>Post-Initial Coverage Period</th>
<th>Catastrophic</th>
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<tr>
<td>Afinitor TAB 10MG</td>
<td>$13,572.15</td>
<td>Every 1 Month</td>
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<td>Humalog INJ 100/ML</td>
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<td>Ondansetron Hcl TAB 8MG</td>
<td>$2.20</td>
<td>Every 1 Month</td>
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<td>$2.20</td>
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### Estimated Monthly Drug Costs

<table>
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<tr>
<th>SELECTED DRUGS</th>
<th>Full Cost of Drug</th>
<th>Refill Frequency</th>
<th>Pre-Initial Coverage Period</th>
<th>Initial Coverage Period</th>
<th>Post-Initial Coverage Period</th>
<th>Catastrophic</th>
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<tbody>
<tr>
<td>Family Fare Pharmacy 1587</td>
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<tr>
<td>Mercy Health Pharmacy-Wege Center</td>
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<tr>
<td>Mail Order Pharmacy</td>
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</tbody>
</table>
Optimizing Health Coverage

➢ LIS

➢ Category One. This category includes individuals eligible for Medicaid whose income is under the FPG. They pay no premium or deductible, have no gap in coverage, and have reduced per-prescription copayments.

➢ Category Two. This category includes individuals eligible for Medicaid but with incomes above the FPG. They pay no premium or deductible and have no coverage gaps, but pay a higher per-prescription copayment than other Medicaid recipients.

➢ Category Three. This category includes individuals not eligible for Medicaid but with income less than 135% of the FPG and assets (not including a home) of less than $8,890 and $14,090 for a married couple living together). They pay no premium or deductible, have no gap in coverage, and have reduced per prescription copayments.

➢ Category Four. This category includes individuals with incomes of 136% to 149% of the FPG and assets less than $13,640 ($27,250 for a married couple). They pay a reduced premium and deductible and have reduced per-prescription copayments.
Optimizing Health Coverage

➢ LIS
➢ No open enrollment for:
  ➢ Part D
  ➢ MAPD plan
Case Study

A 71-year-old married male diagnosis with stage IV colon cancer. Monthly household gross income is $1,590 and they have $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. He is struggling with affording his oral medications.

**Total treatment cost for one year estimated to be around $350,000**

**Patient responsibility estimated to be around $40,000**
Case Study

Optimizing Insurance Coverage

- LIS
- Medicare intervention (Medigap vs. MAPD)

Optimizing External Assistance Programs

- PAN - $7,500
- MSP - $2,900

Estimated Savings to the Patient $43,000
Estimated Savings to the Provider $40,000
Optimizing External Assistance Programs

➢ Patient Assistance Programs
  (Should be decreasing)

➢ Co-Pay Assistance Programs
  (Should be Increasing)
Opportunities for improved patient care

1. Increase commitment to the role of Financial Advocacy
2. Establish certification and educational requirements for the role
3. Increase physician engagement regarding financial toxicity
4. Improve process to identify patients in need
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
Resulting in:

- Reduction financial toxicity
- Reduction in bad debt/charity
- Reduction in stress / workload for social work department
- Increased Patient Satisfaction Scores
- **Average $500 in savings/increased revenue for every oncology patient seen in your clinic**
Thank you

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