

ASSOCIATION OF
COMMUNITY
CANCER CENTERS

FINANCIAL
ADVOCACY
NETWORK

Shared Decision Making for Financial Advocates

ACCC Financial Advocacy Network Summit

August 16, 2018

Downtown Washington DC



Association of Community Cancer Centers

ACCC Shared Decision Making for Financial
Advocates Summit - August 2018,
Washington DC

**Navigating Medicare
and Medicaid**

Dan Sherman, MA, LPC
The NaVectis Group

Medicaid

• ***In 2016,***

- 72.2 million Americans were enrolled in Medicaid.
- 19.4% of our population.
- 43% of this population are children.
- 10.2 Million Americans are dual eligible.
- 20% of Medicare beneficiaries are enrolled in Medicaid.

Medicare

- 50% of Medicare beneficiaries fall below 200% of FPL. KFF, 2014
- 1/3 of Medicare patients on Gleevec failed to fill prescriptions within 6 months of diagnosis due to cost. Journal of Clinical Oncology, 2016.
- Medicare patients with cancer spend an average of 11% of their income on treatment. JAMA Oncology, 2016
- Patients who don't have supplemental insurance spend 23% of their income on cancer care. Jama Oncology, 2016
- 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

- Medicare part A
- Medicare part B
- Medicare part C
- Medicare part D
- Medigap A, B, C, D, F, G, K, L, M, N
- MAPD plans
- Medicare Savings Program (QMB, SLMB, QI)
- Low Income Subsidy

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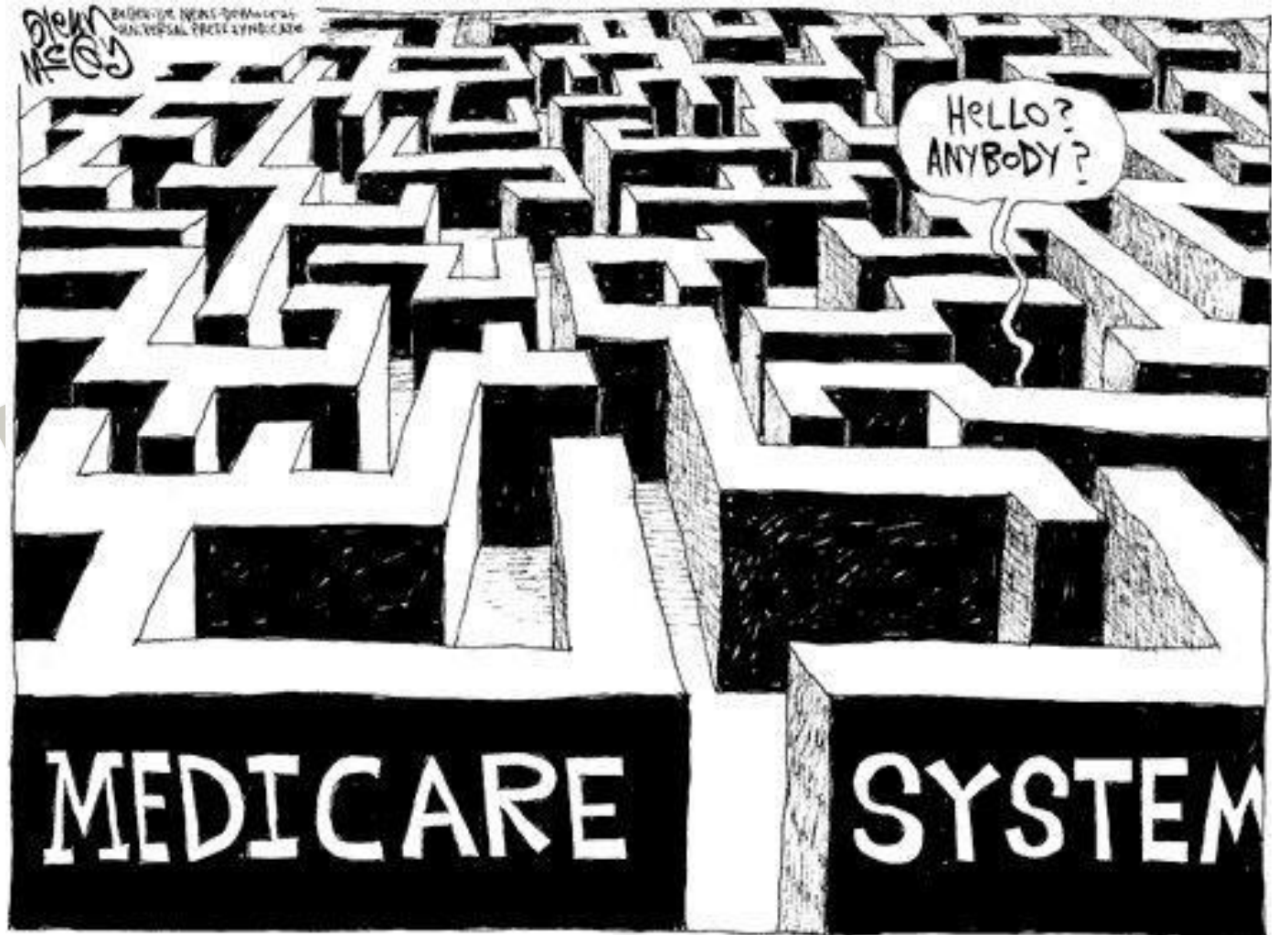
Knowledge Base

- Essential to have knowledge of basic concepts and programs
 - 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...
 - Understanding Medicaid enrollment guidelines
 - Medicaid Expansion Program
 - Disability Medicaid
 - Caregiver Medicaid
 - QMB
 - ESO Medicaid
 - Need expert knowledge of these programs in order to apply them to the appropriate patient at the appropriate time.

Medicare

11% of Medicare
beneficiaries
have Medicare
A/B only

KFF 2014



Scenarios

- Transitioning from Medicaid Expansion to Medicare
- Medicaid Expansion and SSDI payments vs. SSI payments
- Utilizing LIS and MSP with Medicare Beneficiaries
- How do you navigate Medicare A/B only patients
- Navigating Marketplace or COBRA policies for Medicare eligible patients
- Navigating SSDI Medicare beneficiaries
 - Supplemental vs. MAPD
 - Turning 65
-

Shared Decision Making

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

educating patients on the Medicaid and Medicare system?

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Medicare

- **Medicare**

- Medicare A and B only
 - Medicaid
 - Medigap
 - MAPD
 - MSP
 - LIS
 - 5 Star Rule

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Medicare

Case Study: April 2018

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 to afford his oral medications.

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

Patient responsibility estimated to be around \$40,000

Medicare

Optimizing Insurance Coverage

- LIS
- Medicare intervention (Medigap vs. MAPD)

Optimizing External Assistance Programs

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

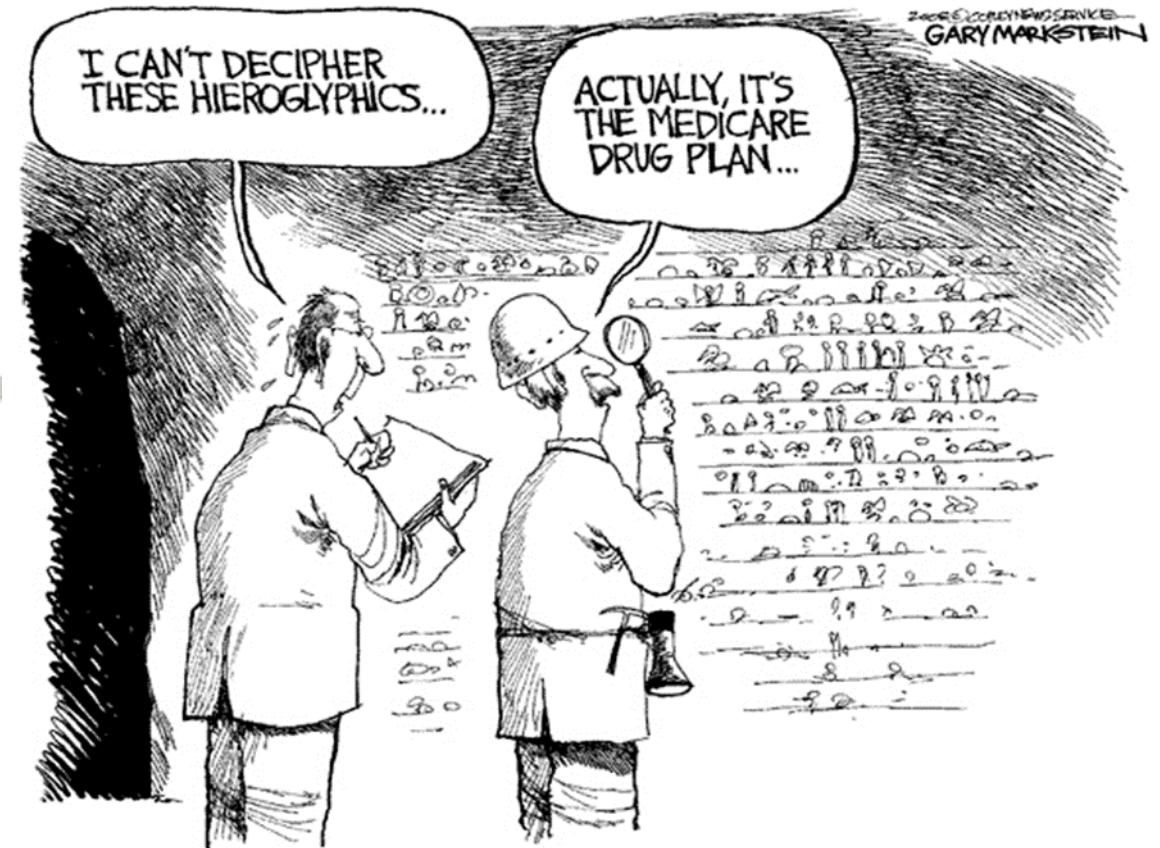
Estimated Savings to the Patient **\$43,000**

Estimated Savings to the Provider **\$40,000**

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Medicare part D

- Medicare part D
 - Initial coverage \$3,750
 - Coverage Gap \$5,000
 - 65% discount (Brand)
 - 56% discount (Generic)
 - 85% counted toward CG
 - Cat. coverage 5%



Medicare part D

- LIS
 - Level 1-4
 - No open enrollment for:
 - Part D
 - MAPD plan

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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

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

N/A \$2,002 \$821 \$821 \$821 \$821 \$821 \$821 \$821 \$821 \$821 \$821

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

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Drug Costs During Coverage Levels		
			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

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Screening Patients

- Does patient distress screening work?
- Focus on specific patient populations:
 - Medicare only
 - New to Medicare patients
 - COBRA & Marketplace patients who become eligible for Medicare
 - Medicare beneficiaries with no part D coverage
 - Medicare beneficiaries on high dollar oral oncolytic treatments
 - Medicaid patients who are approved for SSDI
 - Medicaid patients who become eligible for Medicare

Discussion Questions

- Who has responsibility to address these issues?
- Is it realistic to have financial counselors provide this type of education?
- Should there be certification requirements for the role?

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Thank You!

Dan Sherman, MA, LPC
Founder and President
The NaVectis Group

dsherman@navectis.com



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