

# Developing Your Financial Navigation Services



**Dan Sherman, MA, LPC**

The  
**NaVectis**  
GROUP

## Financial Navigation

- Guiding patients through our complex healthcare system to help them gain access to care by reducing financial barriers.
  - Insurance Optimization
  - External Assistance Optimization
  - Treatment Plan
  - Advocate for the Patient
  - Advocate for the Provider



# Financial Navigation

- Financial Navigation is not:
  - Coding
  - Prior Authorization
  - Billing
  - Your Average Financial Counselor

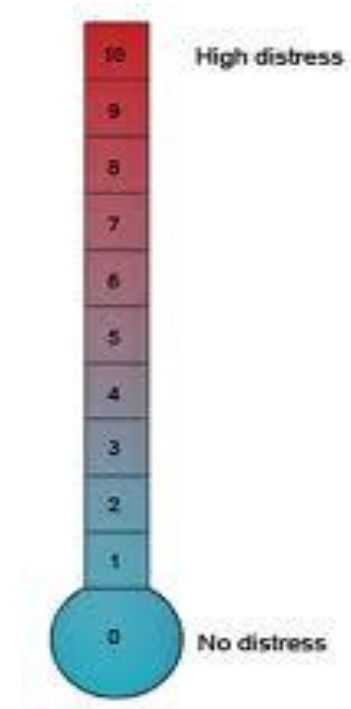




- Cancer patients demonstrate more anxiety over the cost of treatment than over dying from their disease. *Oncology Times*, August 2009
- 42% of insured cancer patients express a significant or catastrophic financial burden. *The Oncologist*, 2013
- A survey of breast cancer patients found that 94% of this population wanted to discuss cost of treatment, but only 14% of them reported having that conversation. *Journal of Community and Supportive Oncology*, 2016
- High patient cost burden is associated with a 70% higher likelihood of a patient's nonadherence to treatment. *Zafar*, 2014
- Patients with high copays (more than \$54) were 70% more likely to discontinue treatment within 6 months. *Journal of Clinical Oncology*, 2014

## Financial Toxicity

- Decrease in treatment adherence
- Decrease in overall sense of well-being
  - Depression
  - Anxiety
  - Relationships
- (Provider losses)



# Maslow's Hierarchy of Needs

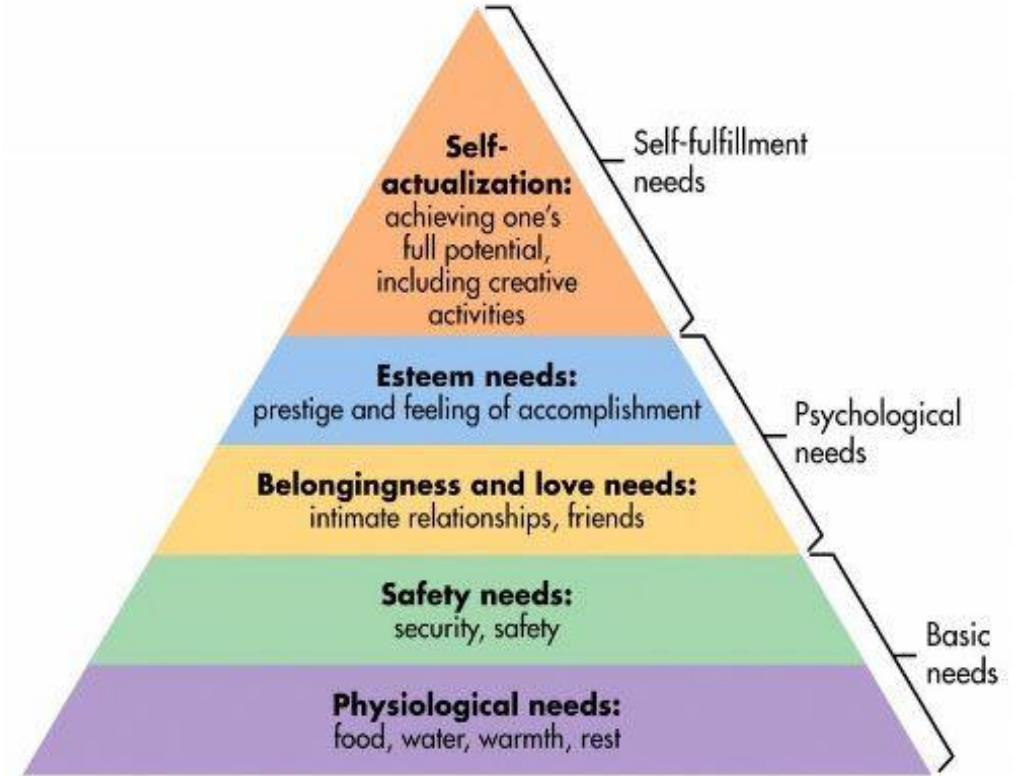
**Interpersonal relationships**

**Ability to keep health coverage**

**Financial security**

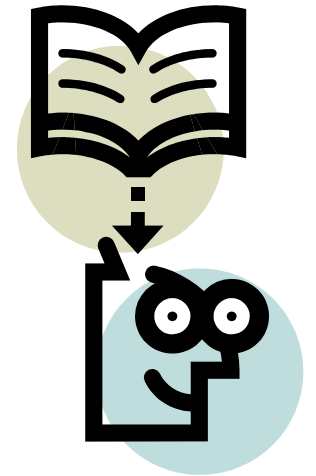
**Food, shelter, transportation**

**Health**



# Knowledge Base

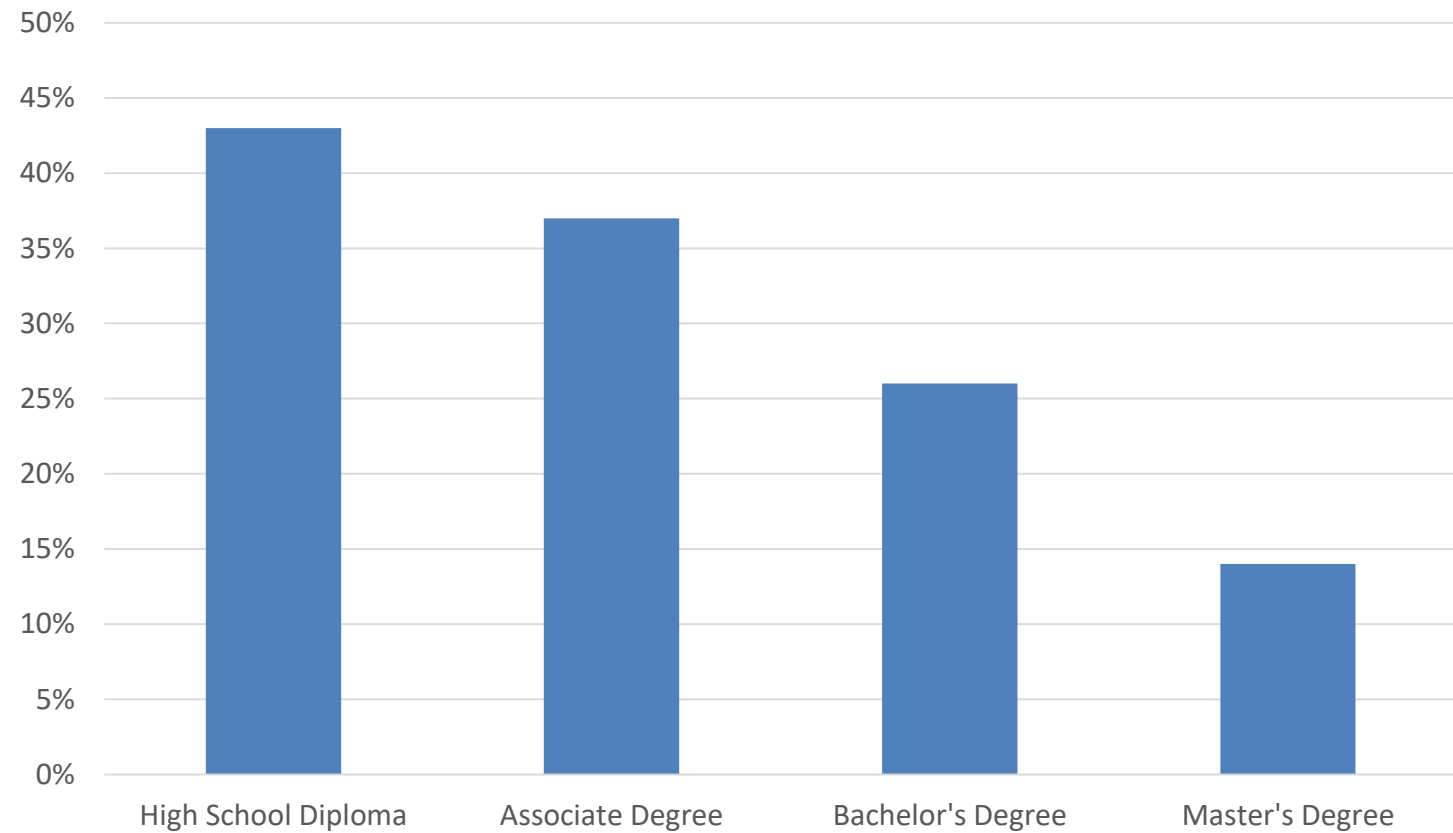
- Government Safety Net Programs
  - Medicaid, SSI, SSDI, MSP, QMB, SLMB, QI, LIS, BCCC.....
- Health Insurance Policies
  - Medicare A, B, C, D, MAPD, PD, SNP, Medigap A, B, C, D, F, G, K, L, M, N, HMO, PPO, HSA, Viaticals, ACA, COBRA...
- External Assistance Programs
  - PAP, Copay Assistance Foundations, Premium Assistance Programs...
- Disease Process





# Financial Counselor Level of Education

Advisory Board, 2014





# Financial Navigation and the IOM Care Management Plan

1. Diagnosis
2. Prognosis
3. Treatment Goals
4. Treatment Duration
5. Expected Response
6. Treatment Benefits/Harm
7. Quality of Life
8. Advance Care Planning
9. Estimated Cost
10. Plan to Address Psychosocial Need
11. Survivorship Plan



## Response from Providers

- Caught off-guard
- Basic knowledge
  - Charity
  - Medicaid
  - Copay Assistance
- 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 patient's financial circumstances
- Improving financial communication between provider and patient
- Optimizing health insurance coverage
- Optimizing external assistance programs



## Where to Begin?

- Define what you want the program to accomplish
  - Provider Savings
  - Patient Savings
  - Patient Distress
  - Patient Satisfaction Scores
  - OCM Requirements
  - Pilot?



## Staff Requirements

- Experience
- Education
- Training
- Passion



# Tracking and Reporting

- Patient Savings
- Provider Savings
- Estimates
- Actual Dollars Saved



# Co-Pay Assistance 2017

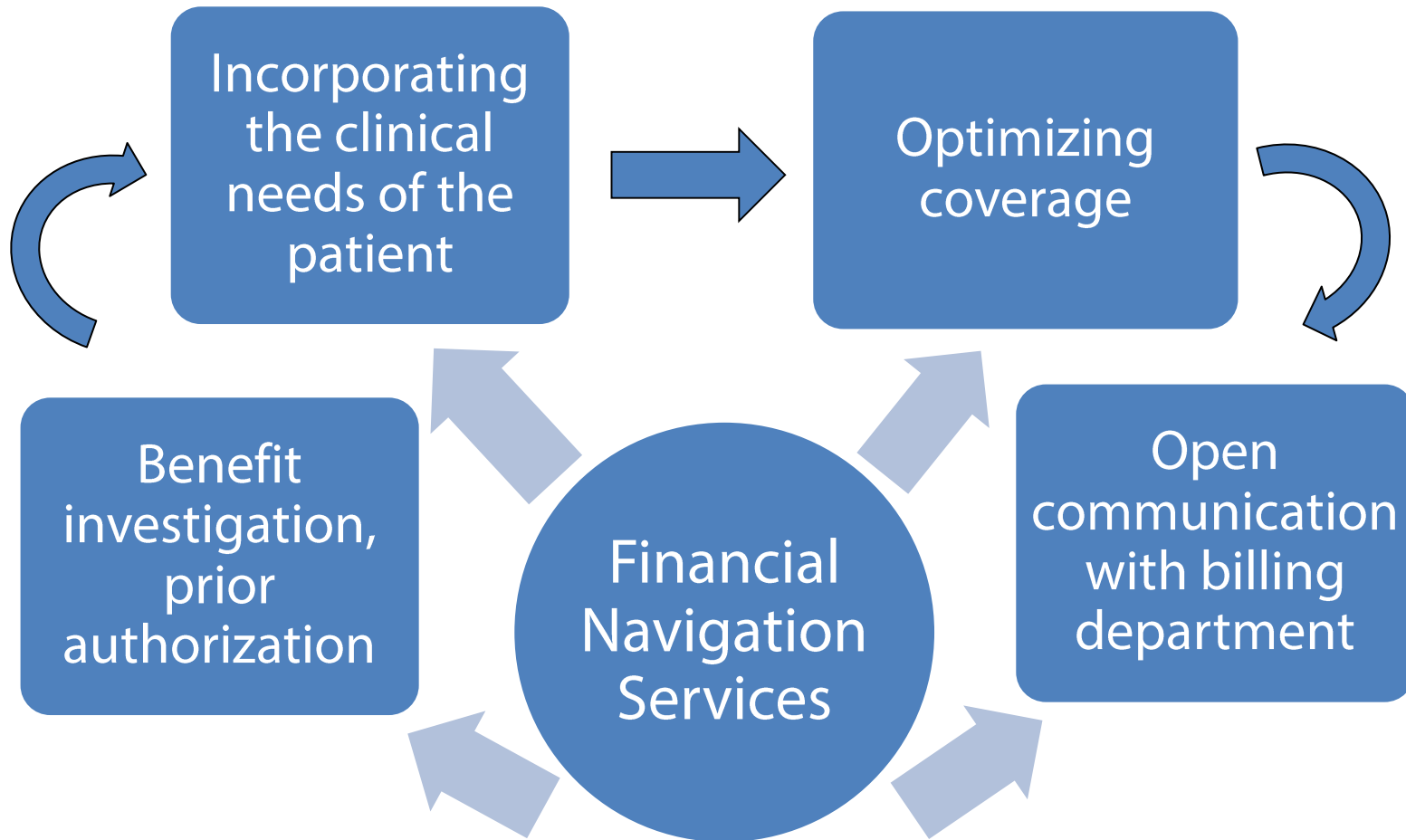
Name	Date	DOB	Location	Drug	Program	Approved amount	Total assistance	Notes
						Infusion	to patients	
<b>1st Quarter</b>								
x	12.6.16		Med Onc	Bleo / Doxo / Vin / Daca	Good Days	\$ 10,000	\$ 2,500	Expires 12.31.17
x	12.6.16		Med Onc	Bleo / Doxo / Vin / Daca	LLS	\$ 2,500	\$ 200	Expires 10.31.17
x	12.27.16		Med Onc	Neulasta	PAN - Neutropenia	\$ 7,500	\$ 2,000	Expires 12.27.17
x	12.27.16		Med Onc	Herceptin	Genentech	\$ 25,000	\$ 4,000	Expires 12.27.17
x	12.28.16		Med Onc	Exjade / Jadenu	Good Days	\$ 6,000	\$ -	Expires 12.31.17 (ORAL MED ASSIST) Funds Exhausted
x	1.3.17		Med Onc	Avastin / Xeloda	PAN - Colorectal	\$ 9,000	\$ 4,000	Expires 3.26.17 (CANT RENEW, FUNDING CURRENTLY CLOSED)
x	1.3.17		Med Onc	Xeloda	CancerCare	\$ 5,000	\$ -	Expires 10.24.17 (ORAL MED ASSIST)
x	1.3.17		Med Onc	5FU / Leucovorin / Oxal	PAN - Colorectal	\$ 9,000	\$ 3,500	Expires 1.2.18
x	1.3.17		Med Onc	Neulasta	PAN - Neutropenia	\$ 7,500	\$ 2,000	Expires 1.2.18
x	12.5.16		Med Onc	VP16 / Carboplatin	Good Days	\$ 7,000	\$ 2,000	Expires 12.31.17
x	12.19.16		Med Onc	Neulasta	PAN - Neutropenia	\$ 7,500	\$ 2,500	Expires 12.18.17
x	1.20.17		Rad Onc	Aromasin	PAF - Breast	\$ 5,000	-	Expires 1.19.18 (ORAL MED ASSIST)
x	1.17.16		Med Onc	Afinitor	Novartis	-	-	Expires 12.31.17 (ORAL MED ASSIST) Free Afinitor till end of year.
x	1.5.17		Med Onc	Herceptin	Genentech	\$ 25,000	\$ 5,000	Expires 1.4.18
x	1.6.17		Med Onc	Etoposide	PAF-Ovarian	\$ 3,500	\$ 1,500	Expires 1.5.18 no longer using
x	1.18.7		Med Onc	Taxol / Xeloda	PAF-Breast	\$ 5,000	\$ 2,000	Expires 1.17.18
x	1.19.17		Med Onc	Prolia	Amgen Prolia Copay	\$ 3,000	\$ 1,500	Expires 12.31.17
x	1.19.17		Med Onc	Neulasta	PAN-Neutropenia	\$ 7,500	\$ 2,500	Expires 1.18.18 Patient Deceased
x	1.20.17		Med Onc	Remicade	Janssen Care Path	\$ 20,000	\$ 1,500	Expires 12.31.17
x	1.25.17		Med Onc	Neulasta	PAN-Neutropenia	\$ 7,500	\$ 2,500	Expires 1.24.18
x	1.25.17		Med Onc	Gemzar / Portrazza / Cisplatin	Healthwell - Non small cell lung	\$ 6,000	\$ 2,500	Expires 12.25.17 Closed due to no action (no copay for required medications)
x	1.26.17		Med Onc	Remicade	Janssen Care Path	\$ 20,000	\$ 2,500	Expires 12.31.17
x	2.1.17		Med Onc	Tamoxifen / Xeloda	PAF - Breast	\$ 5,000	\$ 120	Expires 1.31.18 Closed due to no use
x	2.2.17		Med Onc	Adriam/Taxol/Cytox/Emend	PAF - Breast	\$ 5,000	\$ 1,500	Expires 2.1.18 closed due to no use
x	2.2.17		Rad Onc	Xarelto	Johnson & Johnson	\$ 5,000	-	Expires 12.31.17 (ORAL MED ASSIST) Free Xarelto till end of year.

# Infusion Tracking 2017

Name	DOB	Physician	Drug Name	Dose	Program	DOS	Requested Date	Received Date	Total Dose	\$ Saved Replacement 1st quarter	\$ Saved Replacement 2nd quarter	\$ Saved Replacement 3rd quarter	\$ Saved Replacement 4th quarter	\$ Saved Up Front 1st quarter
			Xgeva	120 mg	Safety Net Foundation	12.19.16	12.28.16	1.3.16	120 mg	\$ 1,910.00				
			Venofer	200 mcg	American Regent	4.4.17	4.25.17	5.5.17	200 mcg		\$ 62.00			
			Venofer	200 mcg	American Regent	4.18.17	4.25.17	5.5.17	200 mcg		\$ 62.00			
			Venofer	200 mcg	American Regent	5.2.17	5.30.17	6.14.17	200 mcg		\$ 62.00			
			Venofer	200 mcg	American Regent	5.16.17	5.30.17	6.14.17	200 mcg		\$ 62.00			
			Hycamtin	7 mg	Novartis	5.22.17	5.16.17	5.18.17	8 mg					
			Hycamtin	7 mg	Novartis	6.5.17	5.16.17	5.18.17	8 mg					
			Hycamtin	7 mg	Novartis	6.12.17	5.16.17	5.18.17	8 mg					
			Hycamtin	7 mg	Novartis	6.19.17	6.5.17	6.16.17	8 mg					
			Hycamtin	7 mg	Novartis	7.3.17	6.5.17	6.16.17	8 mg					
			Hycamtin	7 mg	Novartis	7.10.17	6.5.17	6.16.17	8 mg					
			Rituxan	660 mg	Genentech	2.7.17	2.7.17	2.15.7	700 mg	\$ 5,621.70				
			Rituxan	660 mg	Genentech	4.4.17	4.4.17	4.12.18	700 mg		\$ 5,621.70			
			Rituxan	660 mg	Genentech	5.30.17	5.30.17	6.7.17	700 mg		\$ 5,621.70			
			Rituxan	660 mg	Genentech	7.25.17	7.25.17	8.1.17	700 mg			\$ 5,621.70		
			Rituxan	660 mg	Genentech	9.19.17	9.20.17							
			Rituxan	660 mg	Genentech	11.14.17								
			Rituxan	862 mg	Genentech	1.11.17	1.19.17	1.27.16	900 mg	\$ 7,227.90				
			Rituxan	862 mg	Genentech	4.26.17	4.26.17	5.10.17	900 mg		\$ 7,227.90			







## 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 deductibleSpecialist doctor: 50%  
Coinsurance after deductible

## Estimated total yearly costs

**EDIT**

## Doctors, facilities &amp; 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  
\$6,159

- [List of covered drugs](#)

## Doctors &amp; Hospitals

## Emergency room care

50% Coinsurance after deductible

## Inpatient hospital services (like a hospital stay)

50% Coinsurance after deductible

## Other Services &amp; 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

# Blue Care Network Of Michigan · Blue Cross® Partnered HMO Silver

Silver | HMO | Plan ID: 98185MIO180007

<p><b>Estimated monthly premium</b></p> <p><b>\$219.37</b></p> <p>Was: \$633.74</p>	<p><b>Deductible</b></p> <p><b>\$175</b> Individual Total</p> <p><b>\$350</b> Family Total</p>	<p><b>Out-of-pocket maximum</b></p> <p><b>\$500</b> Individual Total</p> <p><b>\$1,000</b> Family Total</p>	<p><b>Copayments / Coinsurance</b></p> <p>Emergency room care: \$100 Copay after deductible/10% Coinsurance after deductible</p> <p>Generic drugs: \$4 Copay after deductible</p> <p>Primary doctor: \$10 Specialist doctor: \$30 Copay after deductible</p>	<p><b>Estimated total yearly costs</b></p> <p>Total premiums for the year \$2,632</p> <p>Deductible, copayments, and other costs \$1,042</p> <hr/> <p><b>Total \$3,674</b></p>	<p><b>Doctors, facilities &amp; drugs covered</b></p> <p><a href="#">EDIT</a></p>
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**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

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

**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)** **01-01-2007**  
**MEDICAL (PART B)** **01-01-2007**

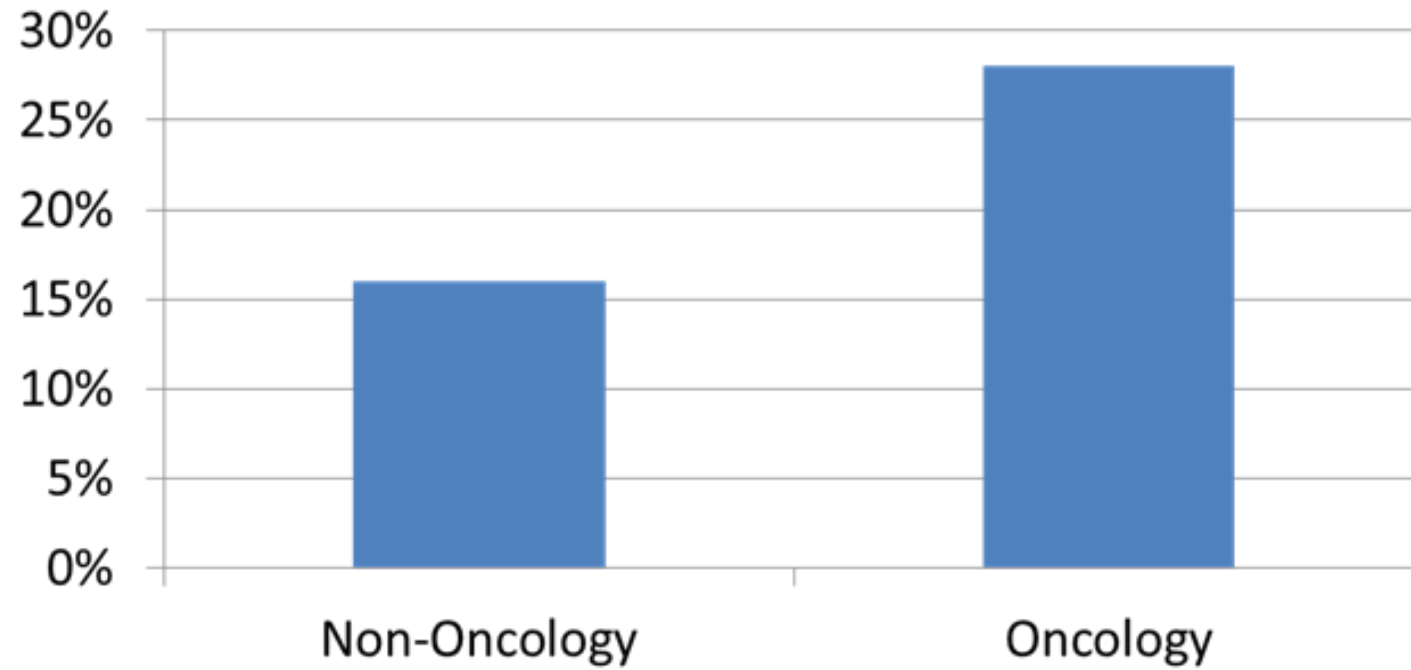
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*SAMPLE*





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





## Case Study

A 71-year-old married male diagnosed 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

<b>Estimated Savings to the Patient</b>	<b>\$43,000</b>
<b>Estimated Savings to the Provider</b>	<b>\$40,000</b>



## Optimizing Health Coverage

- Medicare part D
  - Initial coverage           \$3,750
  - Donut hole                 \$5,000
  - Cat. coverage             5%
  - LIS
    - Below 150% of FPL (\$18,090 single/\$24,360 married)
    - Assets below \$14,100 single/\$28,150 married
    - Can enroll or change plan any time of year



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
<b>MONTHLY TOTALS:</b>	<b>\$14,892.25</b>		<b>\$4,850.12</b>	<b>\$5,225.62</b>	<b>\$748.32</b>

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 \$2,002 \$921 \$921 \$921 \$921 \$921 \$921 \$921 \$921 \$921 \$921

Walgreens #15466

Rite Aid Pharmacy 01519

Mail Order Pharmacy

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
<b>MONTHLY TOTALS:</b>	<b>\$14,892.25</b>		<b>\$26.75</b>	<b>\$26.75</b>	<b>\$0.00</b>

Estimated Monthly Drug Costs

Walgreens #15466

Rite Aid Pharmacy 01519

Mail Order Pharmacy

# Optimizing External Assistance Programs

- Patient Assistance Programs
- Copay Assistance Programs
- Premium Assistance Programs



# Optimizing External Assistance Programs

- Software
  - Vivor
  - assistPoint
  - TailorMed
  - NeedyMeds



## 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
  - ACCC Financial Advocacy Boot Camp
  - Local SHIP
  - The NaVectis Group





**ADVANCING QUALITY IN ONCOLOGY CARE**  
Orlando | Rosen Shingle Creek  
April 5, 2018 REGISTER >

Currently Viewing:  
**Supplements The Patient Assistance Safety Net: How Many Need Help? How Many Are Helped?**

Currently Reading  
**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



## How Do We Get There?

- Training
  - ACCC Financial Advocacy Boot Camp
  - Local SHIP
  - The NaVectis Group
- Timing
- Trust
  - Professionalism
  - Competency
  - Goal of Intervention



## Resulting in:

- Reduction in 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**

## **Contact Information:**

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