

Growing and Sustaining a Robust Financial Navigation Program

Dan Sherman, MA. LPC

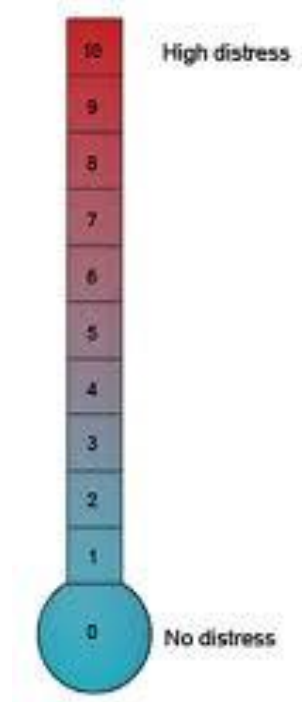
The
NaVectis
GROUP

Financial Toxicity

Through the lens of a person facing cancer

What is Financial Toxicity?

The term **financial toxicity** is broadly used to describe the **distress** or **hardship** arising from **the financial burden of cancer treatment**. In much the same way as physical side-effects of treatment like fatigue, nausea or blood toxicities, **financial problems after cancer diagnosis** are a **major contributor** **higher levels of stress, poorer quality of life, treatment non-adherence** and **delayed medical care**.



Financial Toxicity: Multi-Faceted Impacts

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.

27% of adult insured cancer patients reported medication non-adherence due to **cost**

J of Oncology Practice 2019

Cancer patients demonstrate **more anxiety** over the cost of treatment than over dying from their disease

Oncology Times, August 2009

Benchmark Employer Survey Finds **Average** Family Premiums Now Top **\$20,000**

Kaiser Family Foundation
2019

A 2015 study found that there is a **direct correlation** between **Cancer Related Financial Burden** and **quality of life**. Higher CRFB scores correlates to lower Quality of Life scores.

The Oncologist 2015

Maslow's Hierarchy of Needs

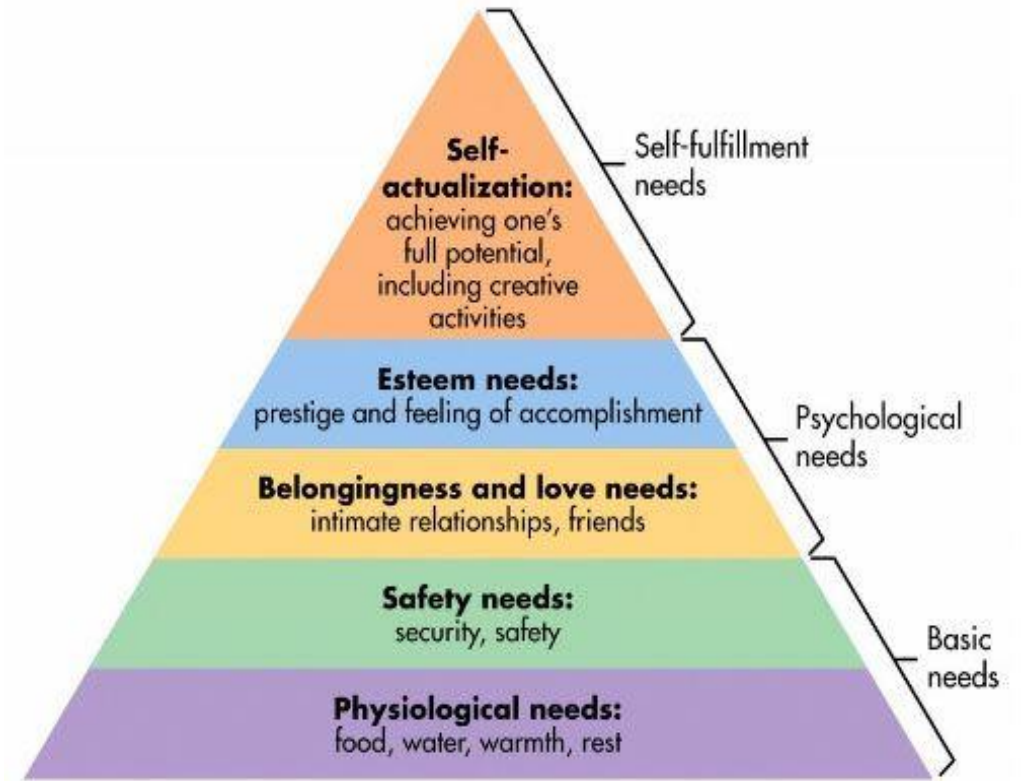
Interpersonal relationships

Ability to keep health coverage

Financial Security

Food, shelter, transportation

Health



The Oncology Care Model (OCM) 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. Advanced Care Planning
9. Estimated Cost
10. Plan to address psychosocial need
11. Survivorship Plan



Models of Financial Advocacy Programs

Financial Counselors

- Medicaid Enrollment
- Charity Programs

Social Worker/Financial Advocate

- Co-Pay and PAP Assistance
- Basic Needs

Financial Navigation

- Insurance Optimization
- Part of Multidisciplinary Team
- Involved with Treatment Plan
- Navigates our complex health insurance landscape



Financial Navigation

Treating financial toxicity by proactively guiding patients through our complex healthcare system to help them gain access to care by reducing financial barriers.

- Insurance Optimization
- Proactive Engagement
- External Assistance Optimization
- A part of the Multi-Disciplinary Team
- Advocate for the Patient

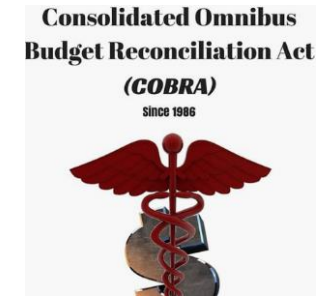
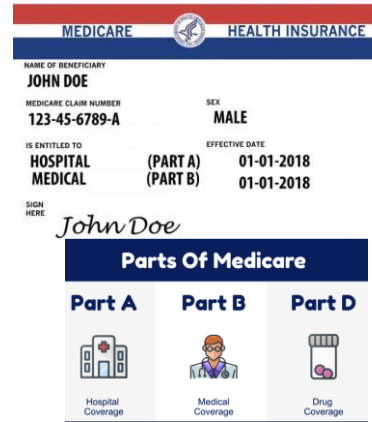


Financial Navigator Required Knowledge Base

Government Safety Net Programs



Health Insurance Policies



External Assistance Programs



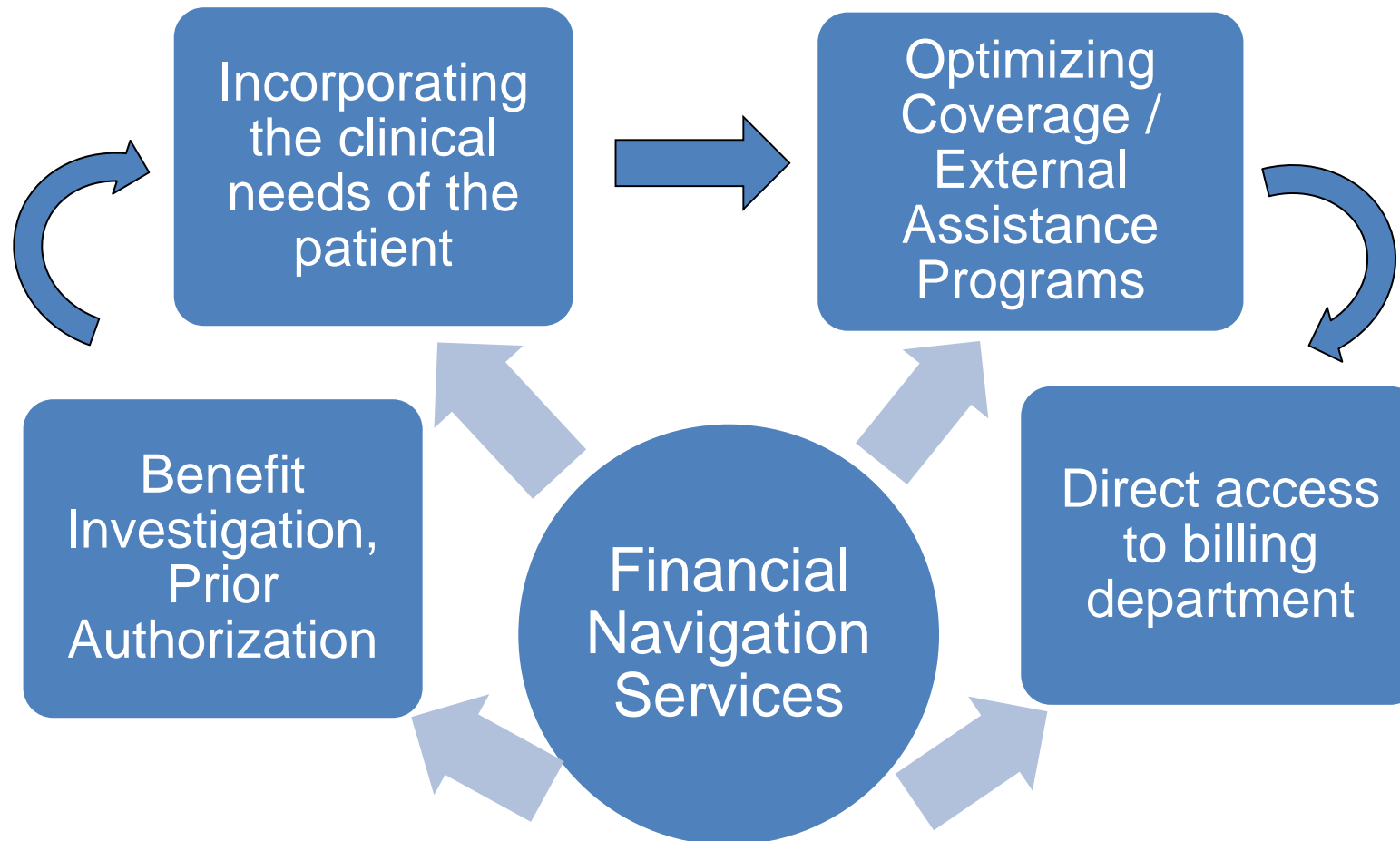
Disease Knowledge & Treatment Process



*Logos are meant to illustrative not exhaustive of all options

Financial Navigation

A Central Part of of the Multi-Disciplinary Team



Patient Financial Responsibility Example BEFORE Insurance Optimization

Estimated monthly premium \$1,003.97	Deductible \$3,300 Individual total \$6,600 Family Total	Out-of-pocket maximum \$7,300 Individual total \$14,600 Family Total	Copayments / Coinsurance Emergency room care: \$250 Copay after deductible/30% Coinsurance after deductible Generic drugs: \$4 Copay after deductible Primary doctor: \$30 Specialist doctor: \$50 Copay after deductible	Estimated total yearly costs ESTIMATE TOTAL YEARLY COSTS	Medical providers & prescription drugs covered Coverage details below SEE IF PROVIDERS & DRUGS ARE COVERED
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Documents

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

Dental

- Child dental benefit not included
- Adult dental benefit not included

\$6,960: Typical cost for a healthy pregnancy and normal delivery.

\$5,760: Typical yearly cost for managing type 2 diabetes for one person.

\$1,900: Typical cost for treatment of a simple fracture.

Member Experience



Medical Care



Plan Administration



[Details](#)

Main Costs

Health care cost
Plan covers 70% of total average cost of care
Total premiums for the year
\$12,048

[List of covered drugs](#)

Doctors & Hospitals

Emergency room care

\$250 Copay after deductible/30% Coinsurance after deductible

Inpatient hospital services (like a hospital stay)

30% Coinsurance after deductible

Other Services & Prescriptions

Preferred brand drugs

25% Coinsurance after deductible

X-rays and diagnostic imaging

30% Coinsurance after deductible

Routine eye exam for adults

Benefit Not Covered

Routine eye exam for children

No Charge

Routine dental care (adults)

Benefit Not Covered

Patient Financial Responsibility Example AFTER Insurance Optimization

Estimated monthly premium \$231.10 Was: \$718.73	Deductible \$600 Individual total	Out-of-pocket maximum \$2,400 Individual total	Copayments / Coinsurance Emergency room care: \$250 Copay after deductible/10% Coinsurance after deductible Generic drugs: \$4 Copay after deductible Primary doctor: \$30 Specialist doctor: \$50 Copay after deductible	Estimated total yearly costs ESTIMATE TOTAL YEARLY COSTS	Medical providers & prescription drugs covered Coverage details below SEE IF PROVIDERS & DRUGS ARE COVERED
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Documents

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

Dental

- Child dental benefit not included
- Adult dental benefit not included

\$1,960: Typical cost for a healthy pregnancy and normal delivery.

\$2,460: Typical yearly cost for managing type 2 diabetes for one person.

\$1,200: Typical cost for treatment of a simple fracture.

Member Experience



Medical Care



Plan Administration



[Details](#)

Main Costs

Health care cost
Plan covers 87% of total average cost of care
Total premiums for the year
\$2,773

[List of covered drugs](#)

Doctors & Hospitals

Emergency room care

\$250 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 (adults)

Benefit Not Covered

The Complexities of Medicare Coverage

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 EFFECTIVE DATE
HOSPITAL (PART A) 01-01-2007
MEDICAL (PART B) 01-01-2007

SIGN HERE → _____

SAMPLE



Case Study

A 67-year-old married male diagnosis with Metastatic Melanoma. Monthly household gross income is \$1,680 and they have \$11,000 in assets. He has Medicare A and B only. He is not enrolled in part D. It is March 2018.

Treatment regimen included surgery followed by biologic therapies.

Total treatment cost for one year estimated to be around \$380,000

Patient responsibility estimated to be around \$44,000

Financial Navigation Intervention

Optimizing Insurance Coverage

- Low Income Subsidy (LIS)
- Medicare intervention (Medigap vs. MAPD)

Optimizing External Assistance Programs

- | | |
|--------------------------------|---------|
| ○ Co-Pay Assistance Foundation | \$6,000 |
| ○ Premium Assistance | \$2,400 |
| ○ MSP | \$3,252 |

Estimated Savings to the Patient **\$47,000**

Estimated Savings to the Provider **\$44,000**

Part D Coverage Structure

Initial coverage	\$3,820 (4,020 in 2020)
Donut hole	\$5,100 (\$6,350 in 2020)
Catastrophic Coverage	5%



- Below 150% of FPL
- Assets below \$14,390 single / \$28,720 married

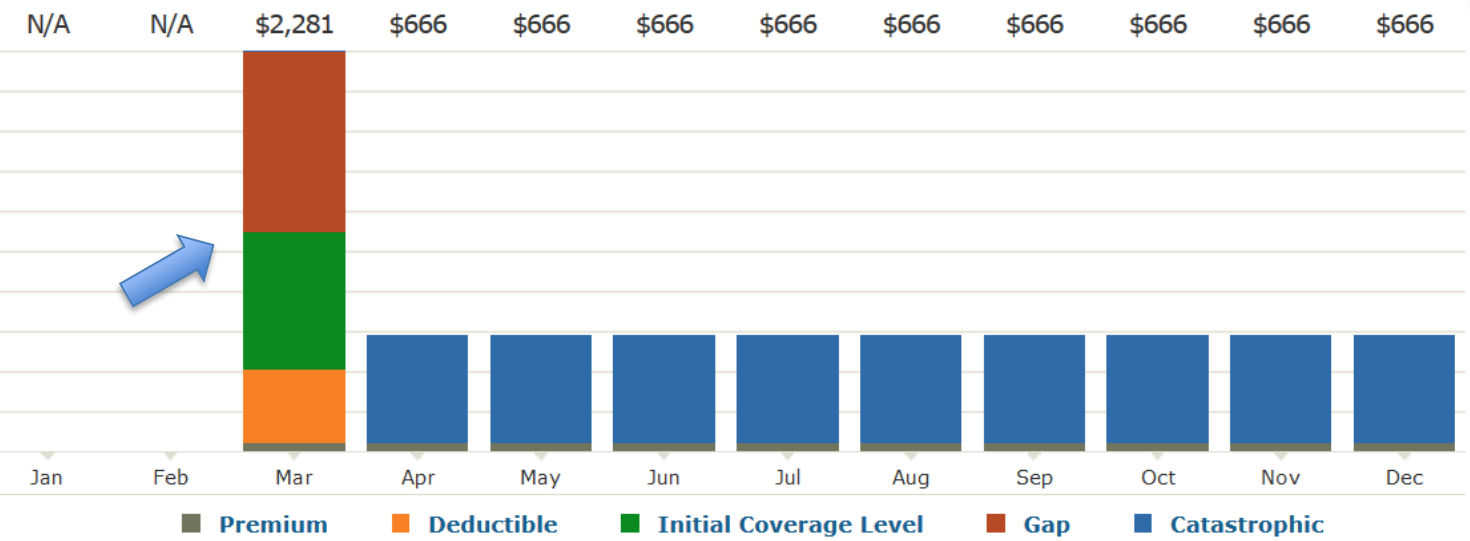
Without Low Income Subsidy (LIS)

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Drug Costs During Coverage Levels			
			Deductible[?]	Initial Coverage Level[?]	Coverage Gap[?]	Catastrophic Coverage[?]
Humalog Kwikpen INJ 100/ML	\$522.95	Every 1 Month	\$522.95	\$41.00	\$130.74	\$26.15
Xarelto TAB 20MG	\$441.77	Every 1 Month	\$441.77	\$41.00	\$110.44	\$22.09
Xtandi CAP 40MG	\$11,376.76	Every 1 Month	\$11,376.76	\$2,844.19	\$2,844.19	\$568.84
MONTHLY TOTALS:	\$12,341.48		\$12,341.48	\$2,926.19	\$3,085.37	\$617.08

Estimated Monthly Drug Costs

Walgreens #15466 Mail Order Pharmacy

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



FEEDBACK

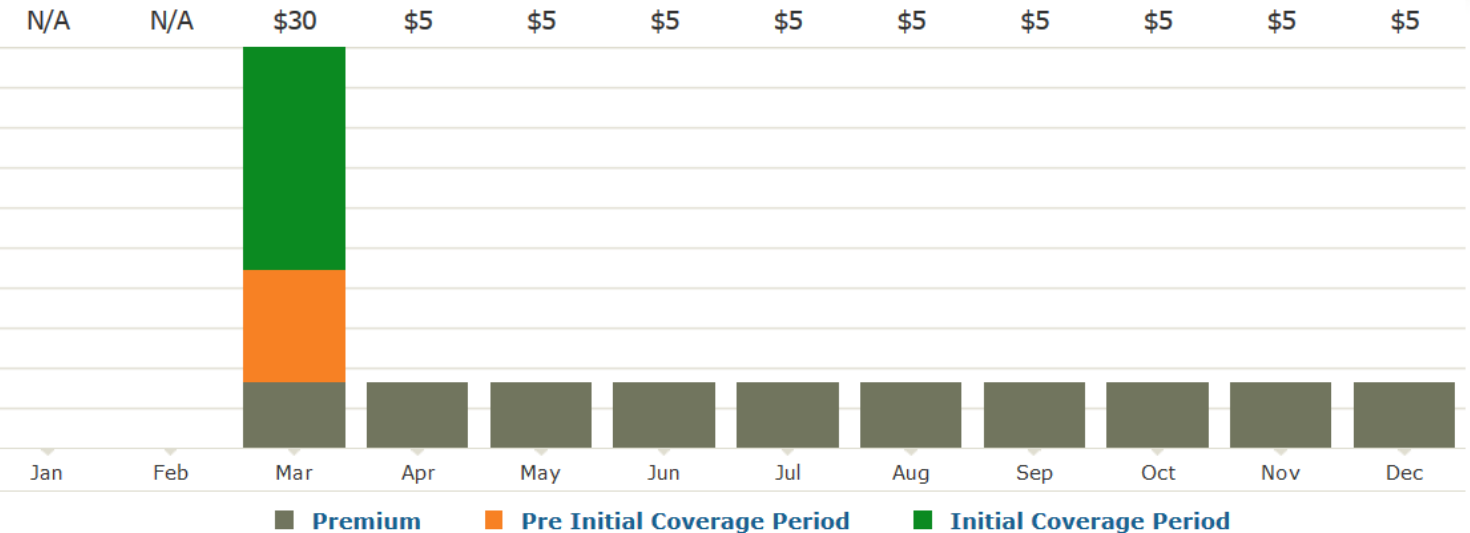
With Low Income Subsidy (LIS)

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Drug Costs During Coverage Levels			
			Pre-Initial Coverage Period	Initial Coverage Period	Post-Initial Coverage Period	Catastrophic[?]
Humalog Kwikpen INJ 100/ML	\$522.95	Every 1 Month	\$8.50	\$8.50	\$8.50	\$0.00
Xarelto TAB 20MG	\$441.77	Every 1 Month	\$8.50	\$8.50	\$8.50	\$0.00
Xtandi CAP 40MG	\$11,376.76	Every 1 Month	\$8.50	\$8.50	\$8.50	\$0.00
MONTHLY TOTALS:	\$12,341.48		\$25.50	\$25.50	\$25.50	\$0.00

Estimated Monthly Drug Costs

Walgreens #15466 Mail Order Pharmacy

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



FEEDBACK

Optimizing External Assistance Programs

- Manufacturer Patient Assistance Programs
- Co-Pay Assistance Programs
- Premium Assistance Programs
- Patient Financial Support Programs
- Software platforms
 - AssistPoint
 - TailorMed
 - Vivor



Retroactive Opportunities to Decrease Financial Toxicity

vivor

- WORKLISTS
- ALERTS 102
- TASKS
- PATIENTS**
- ENROLLMENTS
- CLAIMS
- ORDERS
- ONE-TIME SEARCH
- REPORTS NEW
- SUPPORT

< Patients Search All Patients...

Welcome, Dan

Active Programs

FOUNDATION ASSISTANCE ACTIVE

PAN Foundation
Non-Small Cell Lung Cancer Fund

\$0 / TREATMENT
out-of-pocket drug costs

DRUGS COVERED:
Opdivo Injectable

Pays up to \$5,300 per year
but no more than your actual out-of-pocket expenses

Pays for costs going back 90 days
before your enrollment date

[SHOW DETAILED RULES](#)

[View Enrollment](#) [Report Problem](#)

Eligible Programs

All eligible programs are currently closed

Consider adding drugs to the patient's Denials list, in order to see manufacturer free/replacement programs that may still be able to help.

FOUNDATION ASSISTANCE CLOSED TO NEW ENROLLMENTS

Patient Advocate Foundation (PAF)
Non-Small Cell Lung Cancer Fund

\$0 / TREATMENT
out-of-pocket drug costs

Pays up to \$8,500 per year
but no more than your actual out-of-pocket expenses

Pays for costs going back 180 days
before your enrollment date

[SHOW DETAILED RULES](#)

[Create Enrollment](#) [Mark Ineligible](#) [Report Problem](#)

Tracking and Reporting

- Patient Savings
- Provider Savings
- Total Patients Navigated
- ROI



Training opportunities

- ACCC Financial Advocacy Bootcamp
- Local SHIP
- Triage Cancer
- NaVectis Financial Navigation Training Program
 - On site classroom style training
 - 12-24 months of remote support
 - Tracking software



Financial Navigation Helps Decrease Financial Toxicity



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**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

Financial Navigation Can Support:

- Improved access to care
- Reduction of financial toxicity
- Reduction in bad debt/charity
- Increased Patient Satisfaction Scores
- Reduction in stress / workload for the Social work department
- Significant ROI for provider





Thank you

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