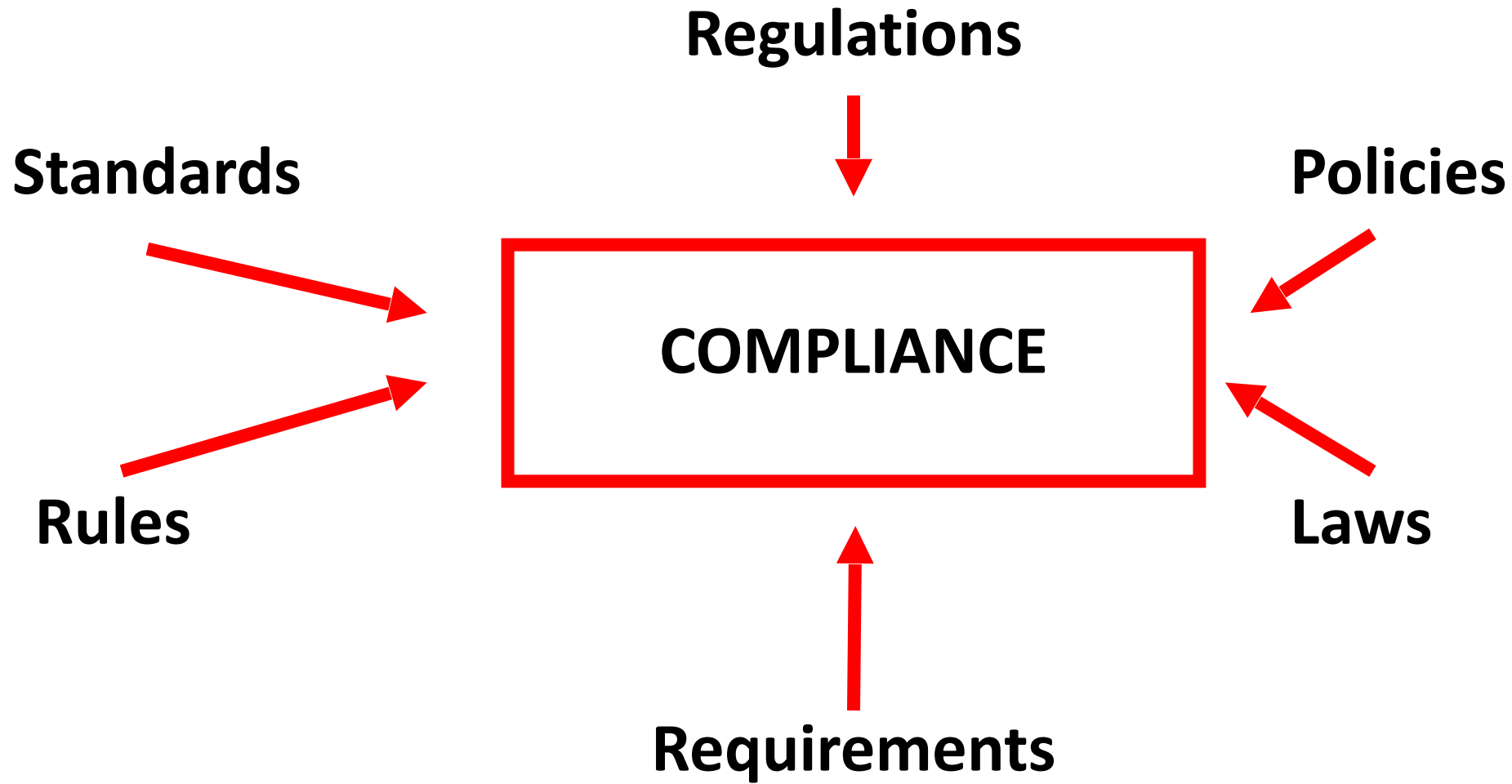


Implementing and Growing Financial Navigation Services

Anette Ehry

Supervisor Charity Specialties Program
Intermountain Healthcare Cancer Centers



Financial Navigation



Financial Advocacy Fundamentals

- How do you get on government insurance?
- What happens if you lose your insurance?
- What does it mean to be underinsured?



2



Benefit Worksheet



Patient Name: Jane Doe

Name of Coverage: Aetna

Your insurance benefits as of: 05/05/2022

Coverage period: calendar year 2022

Copay: \$20 Specialist Vistis

Deductible: \$3,500/ \$3,326.55 remaining

Co-Insurance: 30% hospital outpatient and 30% Specialist visit

Out of Pocket Max: \$6,350.00 / \$6,176.55 remaining

Plan pays 100% after out-of-pocket limit is met \$6,350.00 / \$6,176.55 remaining	
You Pay- 30%	Plan Pays- 70%
You pay 100% until deductible is met \$3,500/ \$3,326.55 remaining	

Out of Pocket Max- This is the most that you'll pay toward your healthcare in a given year.

Co-Insurance- The percentage of charges you pay after your **Deductible** has been met until your **Out of Pocket Max** is portion has been satisfied.

Deductible- The amount of out of pocket you are responsible for before your insurance starts paying.



New Patient Welcome Letter

Healthcare Team



Improving Insurance Coverage

- COBRA = Consolidated Omnibus Budget Reconciliation Act
- MCR = Medicare
- MAGI = Modified adjusted gross income
- MCD = Medicaid
- BCCP = Breast and Cervical Cancer Program
- WAwD = Working Adults with Disabilities Medicaid Buy-In
- ACA = Affordable Care Act
- MSP = Medicare Savings Programs

Maximizing External Assistance



Developing and Improving Financial Advocacy Programs and Services

- How do you track enrolled patients?
- How do you track their re-occurring accounts?
- How do you track copay assistance amounts?

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	05/01/018				copay	foundation							
2	patient	201421367	Ocrevus	processed/closed	1735.24								
3	05/02/018												
4	Patient	201412874	Faslodex/Xgeva	processed/closed Sent EOB 07/02/19		1429.37							
5	05/04/018												
6	Patient	201414163	Faslodex/Xgeva	processed/closed		592.14							
7	05/07/018												
8	Patient	201417144	Keytruda	pt resp 0									
9	Patient	201424317	Prolia	med records sent/de *Attempted again and approved 07/23/2019	908.87								
10	05/08/018												
11	Patient	201422972	chemo	processed/closed	626.57								
12	05/21/018												
13	Patient	201429644	Prolia	processed/closed	241.28								
14	5/28/2018												
15	Patient	201421848	Opdivo	drug replacement									
16				Total	3511.96	2021.51	5533.47						
17													
18													
19													
20													
21													
22													
23													



1	Copay Assistance 2020													
2	Name	Account	Medication	Program/eligibility dates	ZHI	DOS	Notes	Payor on claim Y/N	Requested date	Received date	Account notes	Copay	Foundation	Total
3	1st Quarter Jan 1 - Mar 31													
4	Patient	201664210	Tysabri			01/03/20		Y				\$5,171.68		
5		201681516	Xgeva	01/15/2020 through 01/14/2021		01/08/20	Insurance paid in full				Insurance paid in full			
6		201672236	Xgeva	Exp 08/2023		01/14/2020			03/24/20		NRP \$478.31 Next appt 04/14	\$341.69		
7		201681933	Tysabri	Eff. 01/31/17 through 06/30/2024		01/23/2020	Tysabri					\$3,899.06		
8		201677476	Ocruves/Genentech	EXP03/31/24		02/02/20	Insurance paid in full				Insurance paid in full			
9		201672245	Herceptin	02/28/22 EXP		01/06/2020						\$4,310.14		
10		201608095	Tysabri	EXP06/30/24		01/03&01/31						\$2,980.00		
11		201652581	Faslodex	Exp 12/22		01/13/2020		y		10/27/20	NRP \$220.97	\$1,633.65		
12		201680664	Opdivo			01/14/2020	BMS Foundation		03/09/20	03/27/20			\$854.07	
13		201676386	Rituxan			01/09/2020	Insurance paid in full				Insurance paid in full			
14		201677994	Herceptin	01/23/20-01/22/21		01/21/20	PAF Co Pay Foundation				Pt went hospice			
15		201660974	Optivo	01/01/20-12/31/20		01/24/2020	BMS Access Support				Re-enrolled 05/11/2021			
16		201684269	Tysabri	01/20/20-06/30/24		01/24/2020	Biogen	Y	02/19/20			\$2,489.20		
17		201685696	Tysabri	01/20/20-06/30/24		02/23/20	Biogen				Pt has MCD secondary	\$0.00		
18		201684655	Prolia	01/23/20-08/23		02/23/20	Amgen					\$1,500.00		
19		201672245	Herceptin				CoPay Assistance Foundation						\$4,310.14	
20		201684267	Actemra	01/17/20 - 01/16/21		01/24/20	Genentech		02/28/20			1513.69		
21		201674677	Faslodex	01/01/20 + 120day look back		12/27/2019	AstraZenica	Y	02/06/20			533.4		
22		201677889	Faslodex	01/01/20-12/31/22		01/10/20-01/31/20	AstraZenica		02/26/20			\$1,024.56		
23		201679418	Keytruda	08/13/2019-11/10/20		02/03/2020	Pan Foundation	Y	02/26/20				\$2,692	
24		201679417	Keytruda	08/13/2019-11/10/20		01/14/2020	Pan Foundation	Y	02/26/20				\$1,346	
25		201681516	Xgeva	01/15/20-01/14/21		02/05/20	HealthWell				No Xgeva given this treatment			
26		201691492	Prolia	02/06/202008/2023		02/06/20	Amgen					\$1,500.00		
27		201692037	Prolia	02/06/2020 - 08/2023		02/06/20	Amgen					\$1,500.00		
28		201688489	Faslodex	Exp 12/22		02/10/20						271.58		
29		201688741	Xgeva	Exp 08/23		02/18/2020	Amgen				Insurance paid in full			
30		201669860	Xgeva	Exp 08/23		01/07/2020	Amgen	Y	02/19/2020			\$925.44		

+ ☰ Copay Assistance ▾ Drug Replacement ▾ Enrolled/eligible pts ▾ Medicare Only ▾ Medicaid ▾ Part D Enrollment ▾ POS collection ▾ Marketplace ▾ Parallon referral ▾ ◀ ▶ 📄 Explore ◀

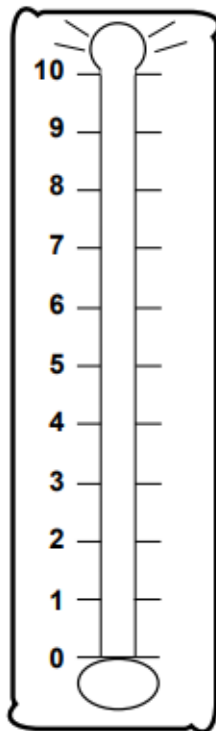


NCCN DISTRESS THERMOMETER

Distress is an unpleasant experience of a mental, physical, social, or spiritual nature. It can affect the way you think, feel, or act. Distress may make it harder to cope with having cancer, its symptoms, or its treatment.

Instructions: Please circle the number (0–10) that best describes how much distress you have been experiencing in the past week, including today.

Extreme distress



No distress

PROBLEM LIST

Have you had concerns about any of the items below in the past week, including today? (Mark all that apply)

Physical Concerns

- Pain
- Sleep
- Fatigue
- Tobacco use
- Substance use
- Memory or concentration
- Sexual health
- Changes in eating
- Loss or change of physical abilities

Emotional Concerns

- Worry or anxiety
- Sadness or depression
- Loss of interest or enjoyment
- Grief or loss
- Fear
- Loneliness
- Anger
- Changes in appearance
- Feelings of worthlessness or being a burden

Social Concerns

- Relationship with spouse or partner
- Relationship with children
- Relationship with family members
- Relationship with friends or coworkers
- Communication with health care team
- Ability to have children

Practical Concerns

- Taking care of myself
- Taking care of others
- Work
- School
- Housing
- Finances
- Insurance
- Transportation
- Child care
- Having enough food
- Access to medicine
- Treatment decisions

Spiritual or Religious Concerns

- Sense of meaning or purpose
- Changes in faith or beliefs
- Death, dying or afterlife
- Conflict between beliefs and cancer treatments
- Relationship with the sacred
- Ritual or dietary needs

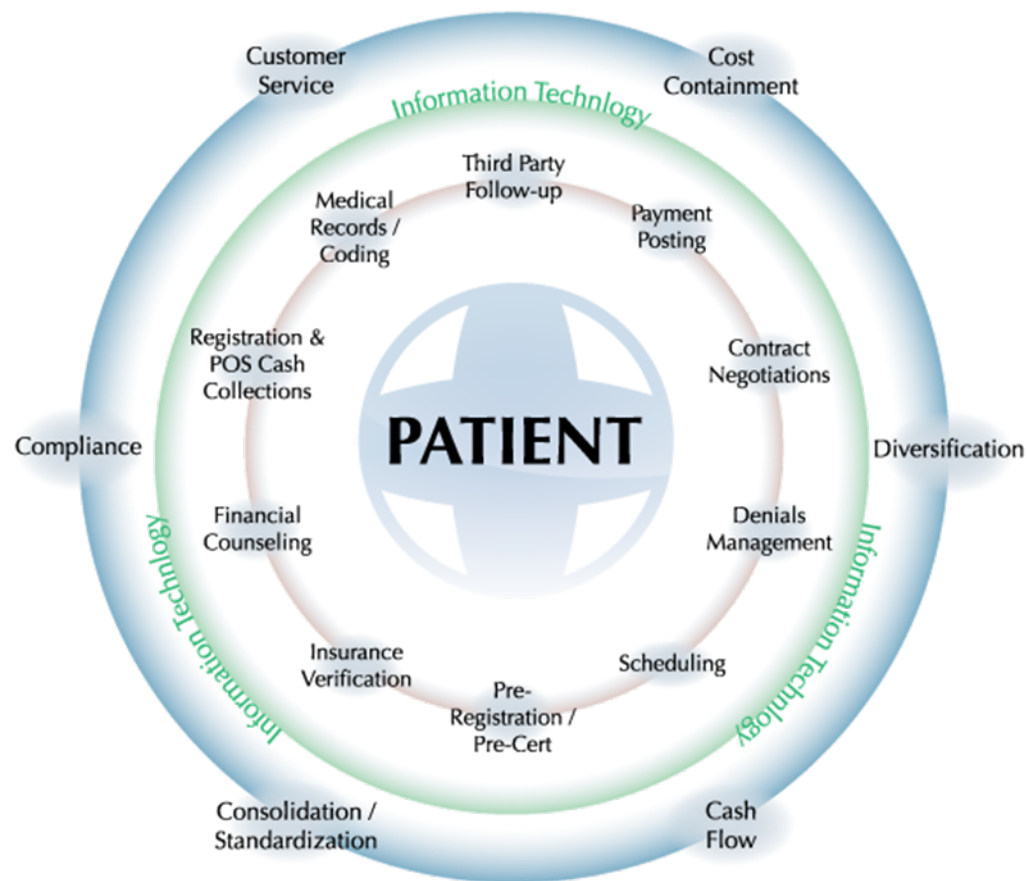
Other Concerns:

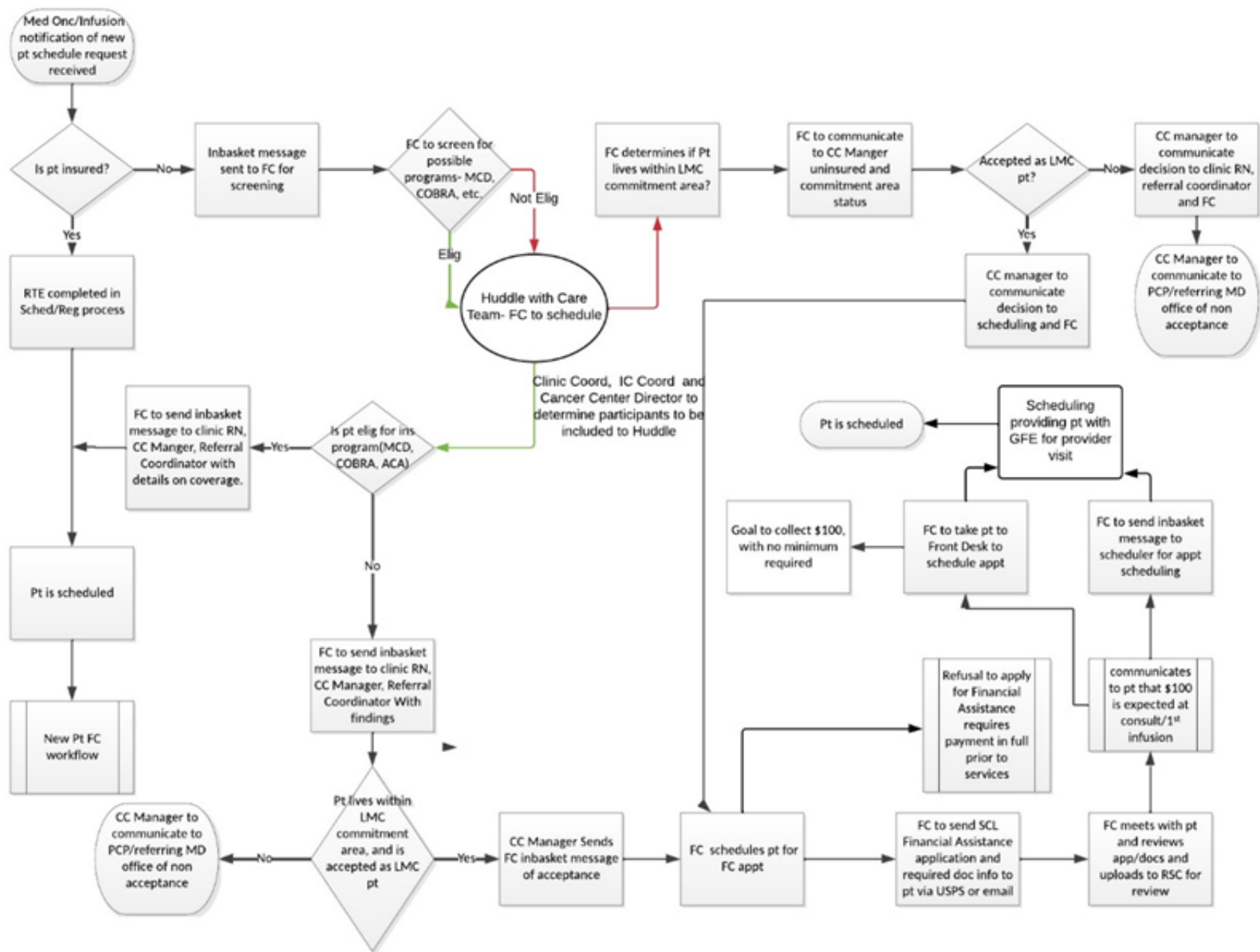
Note: All recommendations are category 2A unless otherwise indicated.

Clinical Trials: NCCN believes that the best management of any patient with cancer is in a clinical trial. Participation in clinical trials is especially encouraged.

Revenue Service Cycle

5







- 1 Medicare 101 the Basics
- 2 Understanding Medicare
 - What is Medicare and who is eligible?
 - Four Parts of Medicare: A, B, C & D
 - Programs for People with Limited Income and Resources
- 3 What is Medicare?
 - Federally-sponsored (federal health plan providing coverage for medically necessary procedures and services).
 - Medicare coverage requires income, citizenship and deductible payments that are the responsibility of the beneficiary (or other secondary insurance).
- 4 Who is Eligible?
 - Anyone age 65 or older who has participated in Social Security, Railroad Retirement System or employees' Federal Civil Service Retirement or the spouse has participated.
 - Individuals under age 65 who have been awarded Social Security or Railroad Retirement Disability after 24 months.
 - Those eligible for or in U.S. Coast Guard's Service.
 - Individuals with End Stage Renal Disease (ESRD).
- 5 The 4 Parts of Medicare
 - Part A: Hospital Insurance
 - Part B: Medical Insurance
 - Part C: Medicare Advantage
 - Part D: Prescription Drug Coverage
- 6 What Does Original Medicare Cover?

Medicare Part A	Medicare Part B
<ul style="list-style-type: none"> • Hospital inpatient coverage • Short-term care in a facility • Hospice care • Skilled nursing care • Durable medical equipment • Prosthetics • Wheelchairs • Oxygen • Blood 	<ul style="list-style-type: none"> • Outpatient care in general • Outpatient physical therapy, speech, occupational therapy • Outpatient services • Durable medical equipment • Prosthetics • Wheelchairs • Oxygen • Blood

Medicare benefits are administered by the Centers for Medicare and Medicaid Services (CMS) at 1-800-633-3677
- 7
- 8

Medicare 101 the Basics

Presented by Anette Ehry

With Help from Seniors' Health Insurance Information Program and Rlee Insurance Solutions



Provider Newsletter

FILE HOME INSERT PAGE LAYOUT FORMULAS DATA REVIEW VIEW ACROBAT

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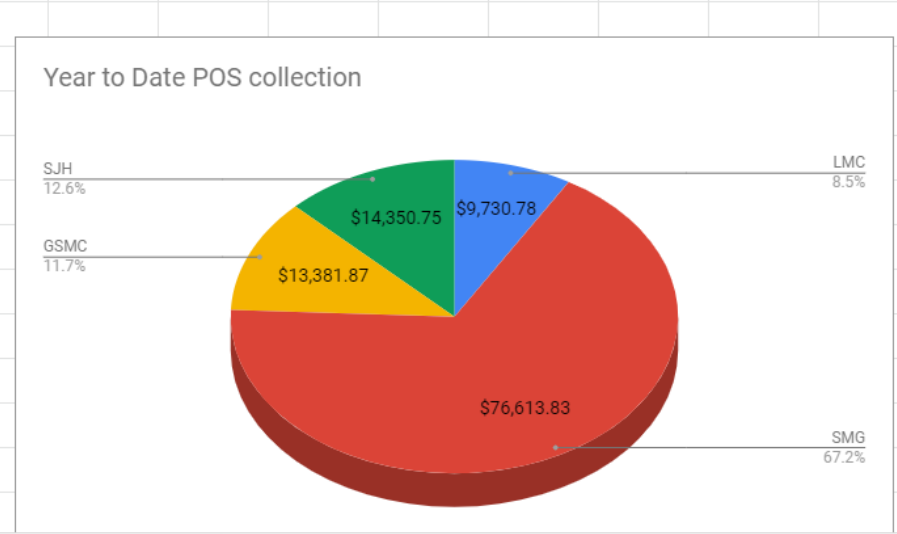
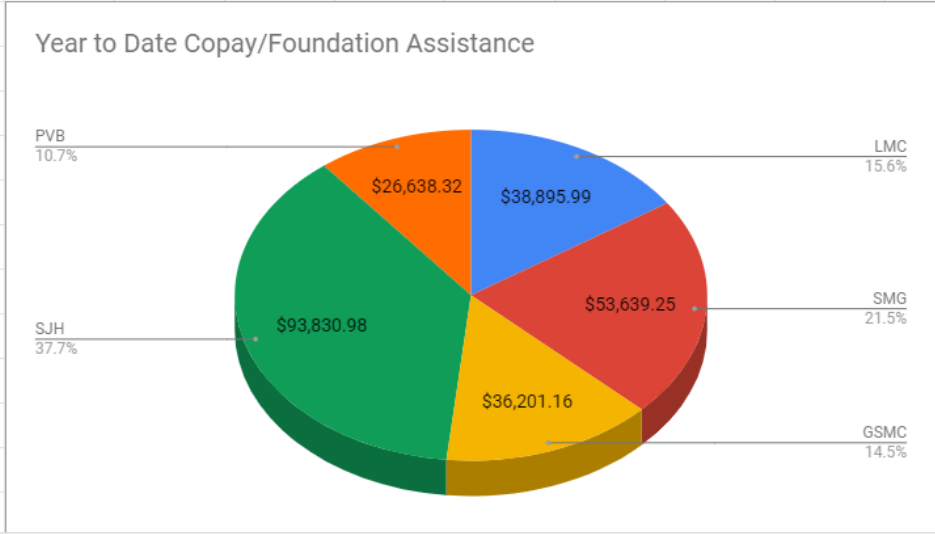
Styles

	A	B	C	D	E	F	G	H	I
1	Patient	Program	Current Status	Assigned User	Last Status Chang	Case ID	Current Flags	Program Type	
2		Cancer Center Fully Insured	Approved	Financial Advocate	3/15/2022 13:15	456347	CC - MCR Ful	Insurance/Other	
3		Cancer Center Copay Assistance/Foundati	Denied	Financial Advocate	3/11/2022 9:29	454878	CC - Foundat CCC-SVB	Insurance/Other	
4		Cancer Center Copay Assistance/Foundati	Denied	Financial Advocate	3/4/2022 8:17	451982	CC - Foundat	Insurance/Other	
5		Cancer Center Copay Assistance/Foundati	Denied	Financial Advocate	3/4/2022 11:15	452155	CC - Copay A CCC - GSMC	Insurance/Other	
6		GME Contract	Denied	Financial Advocate	3/11/2022 14:53	435365	CharDen NCIA	Discounting	
7		Cancer Center Fully Insured	Approved	Financial Advocate	3/22/2022 15:50	459289	CC - MCR Ful	Insurance/Other	
8		Cancer Center Copay Assistance/Foundati	Denied	Financial Advocate	3/8/2022 7:42	453265	CC - Foundat CCC-SVB	Insurance/Other	
9		Cancer Center Fully Insured	Approved	Financial Advocate	3/18/2022 15:23	457896	CC - MCR Ful	Insurance/Other	
10		Cancer Center Fully Insured	Approved	Financial Advocate	3/3/2022 15:11	451841	CC - Fully I	Insurance/Other	
11		Cancer Center Fully Insured	Approved	Financial Advocate	3/10/2022 8:14	454310	CC - Fully I	Insurance/Other	
12		Cancer Center Fully Insured	Approved	Financial Advocate	3/29/2022 13:44	461712	CC - Fully I	Insurance/Other	
13		Cancer Center Fully Insured	Approved	Financial Advocate	3/3/2022 14:16	451726	CC - Fully I	Insurance/Other	
14		Cancer Center Fully Insured	Approved	Financial Advocate	3/14/2022 14:38	455859	CC - MCR Ful	Insurance/Other	
15		Cancer Center Fully Insured	Approved	Financial Advocate	3/3/2022 14:09	451706	CC - Fully I	Insurance/Other	
16		Cancer Center Fully Insured	Approved	Financial Advocate	3/16/2022 8:36	456586	CC - MCR Ful	Insurance/Other	
17		Cancer Center Fully Insured	Approved	Financial Advocate	3/30/2022 12:16	462121	CC - Fully I	Insurance/Other	
18		Cancer Center Copay Assistance/Foundati	Denied	Financial Advocate	3/18/2022 9:34	437168	CC - Copay A CCC-SJB	Insurance/Other	
19		Cancer Center Copay Assistance/Foundati	Denied	Financial Advocate	3/21/2022 16:15	458754	CC - Copay A CCC - GSMC	Insurance/Other	
20		GME Contract	Approved	Financial Advocate	3/10/2022 10:25	454431	CCC - SJH SJH CONTRACT	Discounting	
21		Cancer Center Copay Assistance/Foundati	Denied	Financial Advocate	3/8/2022 10:26	453429	CC - Foundat	Insurance/Other	
22		Cancer Center Copay Assistance/Foundati	Denied	Financial Advocate	3/2/2022 12:02	450773	CC - Copay A	Insurance/Other	



Site	Copay collections Q 1	POS collections Q 1	Free Drug Q 1	Copay collections Q 2	POS collections Q 2	Free Drug Q 2	Copay collections Q 3	POS collections Q 3	Free Drug Q 3	Copay collections Q 4	POS collections Q 4	Free Drug Q 4	Total Copay	Total POS	Free Drug Totals	Total Collections
LMC	\$35,245.48	\$1,289.86		\$564.12	\$347.00		\$3,086.39	\$7,434.87			659.05		\$38,895.99	\$9,730.78	\$0.00	\$48,626.77
SMG	\$41,048.92	\$15,507.57		\$12,590.33	\$17,130.13			\$40,160.06			3816.07		\$53,639.25	\$76,613.83	\$0.00	\$130,253.08
GSMC	\$27,063.88	\$6,648.45	\$89,252.61	\$2,948.76	\$5,470.84	\$88,400.62	\$6,188.52	\$1,262.58	\$0.00				\$36,201.16	\$13,381.87	\$177,653.23	\$227,236.26
SJH	\$77,272.66	\$11,675.70		\$10,211.91	\$226.60		\$6,346.41	\$1,953.98			494.47		\$93,830.98	\$14,350.75	\$0.00	\$108,181.73
PVB	\$24,072.38	\$0.00	\$42,471.39	\$465.04	\$0.00	\$69,345.06	\$2,100.90	\$0.00	\$6,502.24				\$26,638.32	\$0.00	\$118,318.69	\$144,957.01
Total	\$204,703.32	\$35,121.58	\$131,724.00	\$26,780.16	\$23,174.57	\$157,745.68	\$17,722.22	\$50,811.49	\$6,502.24	0	4969.59	0	\$249,205.70	\$114,077.23	\$295,971.92	\$659,254.85

last update 01/18/22



ACCC Financial Advocacy Bootcamp⁶

Boot Camp Level I Courses

Financial Advocacy Fundamentals

Review the basics of financial advocacy and health insurance coverage. Learn how financial advocacy services can be provided in cancer programs and practices. Gain a fundamental understanding of public and private health insurance coverage options available for cancer patients.

Enhancing Communication

Learn practical tips to improve communication with members of the clinical team, engage patients about financial concerns, and screen patients for financial toxicity. Delve into different communication methods, the importance of health literacy, and screening tools that can be implemented across practice settings.

Improving Insurance Coverage

Gain a solid understanding of Medicaid, Medicare, and other public health insurance options, and practical strategies that can help reduce patients' out-of-pocket burden. Learn how cancer patients may be able to gain better health insurance coverage or tap into resources to reduce financial toxicity.

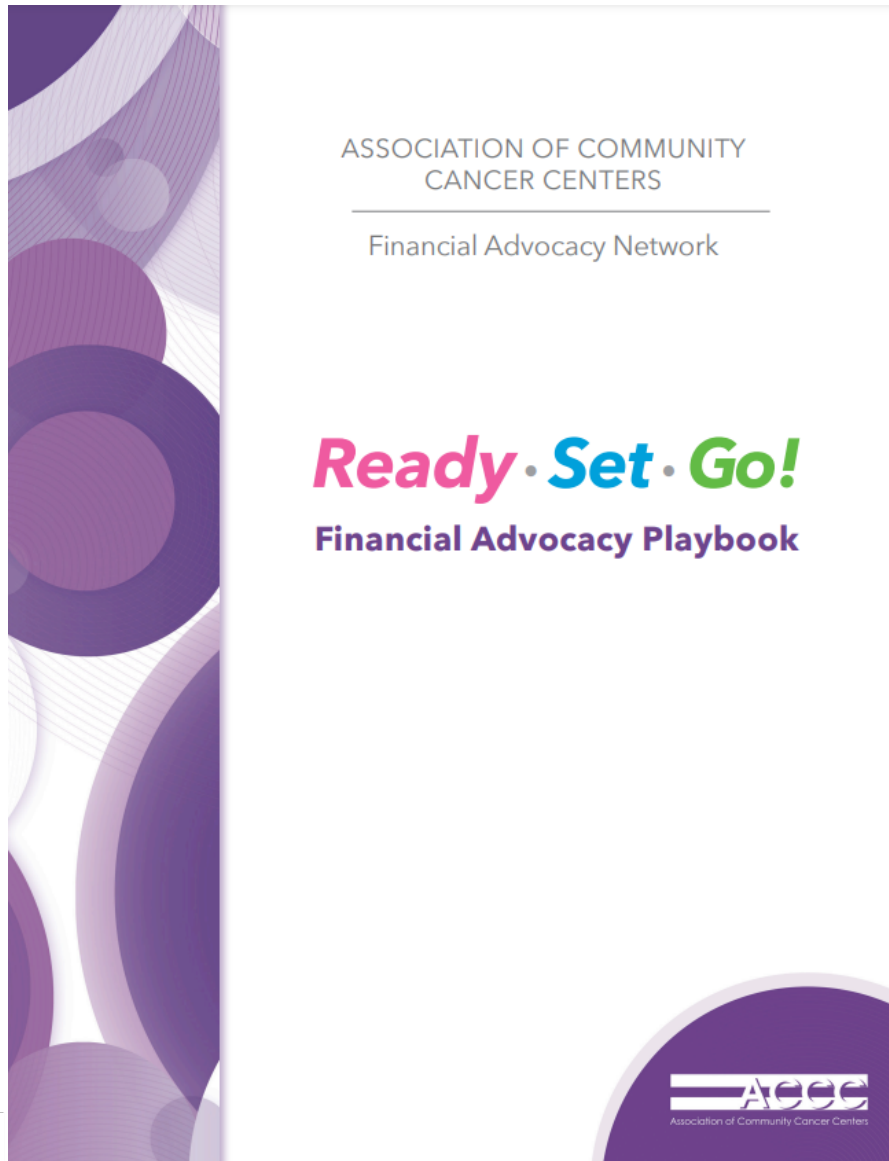
Maximizing External Assistance

Understand the basics of various external assistance programs and other sources of financial assistance available for patients who have public health insurance, private insurance, or no insurance. Learn which programs are based on financial need and other eligibility criteria.

Developing and Improving Financial Advocacy Programs and Services

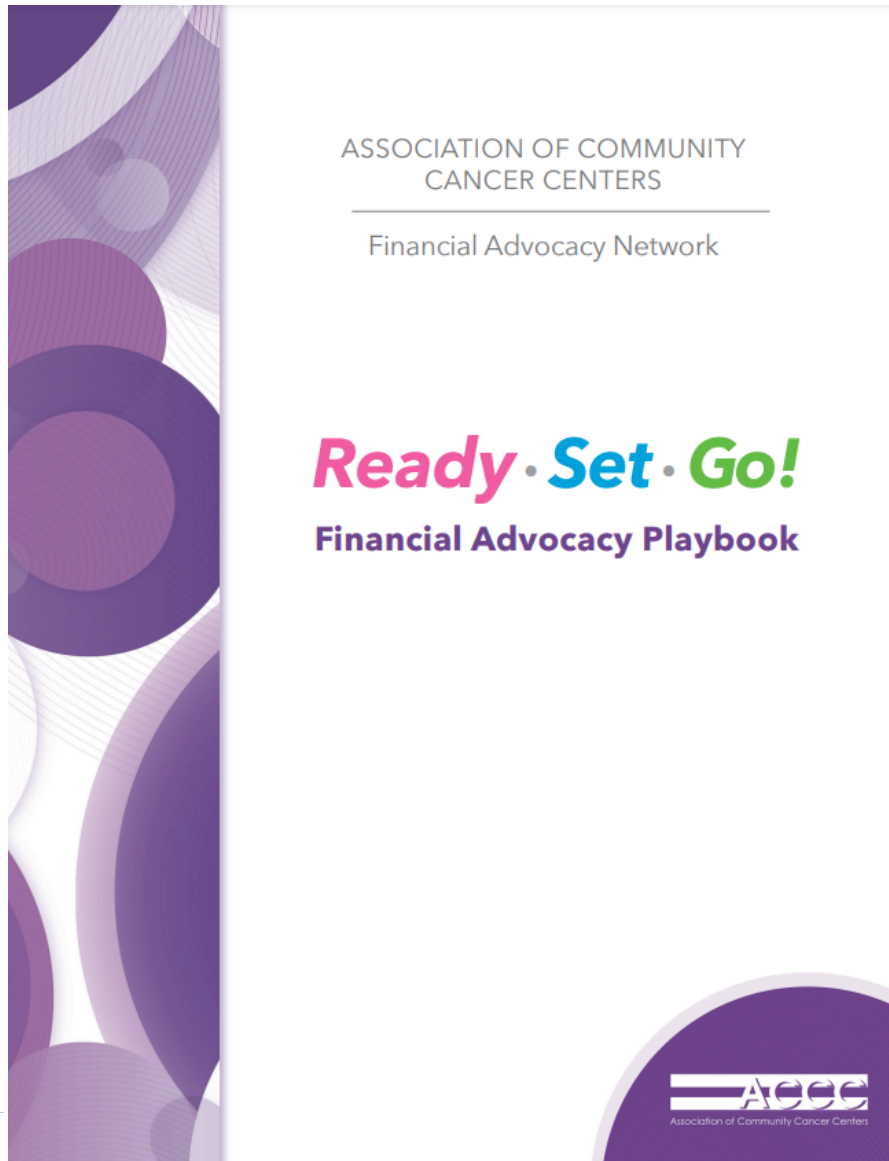
Identify strategies to track cost savings for patients and for the cancer provider or facility. Learn how to apply different tracking methods and reporting tools to evaluate your financial advocacy program and identify opportunities for continuous improvement.

ACCC Playbook⁷



The ACCC Financial Advocacy Network brought together experts in financial advocacy to create this Playbook—a comprehensive tool to support onboarding and continuous learning for staff who deliver financial advocacy services. In it you will find the basics of financial advocacy, including common terminology and definitions, and details on benefits verification, financial distress screening, prior authorizations, insurance education and optimization, and how to secure available financial assistance options for qualifying patients.

ACCC Playbook⁷



This Playbook is a tool that can be used by anyone on the cancer care team and especially by those who provide any level of financial advocacy services to oncology patients. It should be used to help train those new to their role in financial advocacy and provide additional training and resources for those financial advocates already on the team. Bookmark this page or keep it on your desk as a quick reference guide to all things financial advocacy-related in oncology.

Questions?

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