



# ACCC COVID-19 Webcast #5: Financial Assistance Amid COVID-19

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*Mercy Health St. Mary's*



# How COVID-19 Changed Financial Navigation

- Financial navigators
  - Relocated to home
  - Limited onsite staff
- Connecting with patients
  - Decreased in person conversations
  - Most patient contact now via phone
- Patient concerns no longer a result of cancer



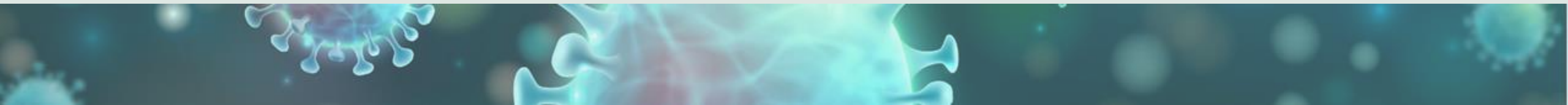
# What Is Different Now – The Difficulties

- Increase number of patients:
  - Losing insurance and/or losing their jobs
  - Needing food and travel assistance
  - Calls for assistance and questions for their bills
- Increase in number of patients feeling depressed/suicidal
  - Have a plan clearly documented so all staff know what to do



# What Is Different Now – The Positives

- Foundation assistance
  - Funds for patients impacted by COVID
  - Ability to find alternative ways to submit applications
  - Requirements for required documentation may be relaxed
- Pharmaceutical companies
  - Expanded access to PAP
  - Some Patient Assistance Programs extending their approval time
  - Providing additional benefits to organizations to support healthcare workers



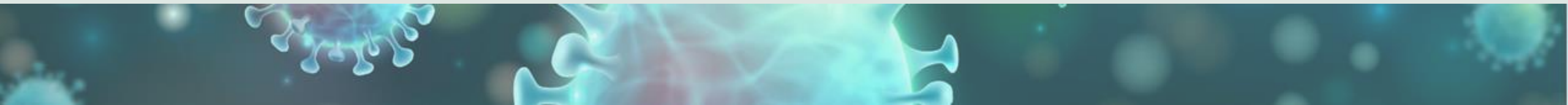
# What Is Different Now – The Positives

- Some insurance changes:
  - Extending their authorization time frames
  - No longer requiring authorizations on some services
  - Allowing for more refills on medications



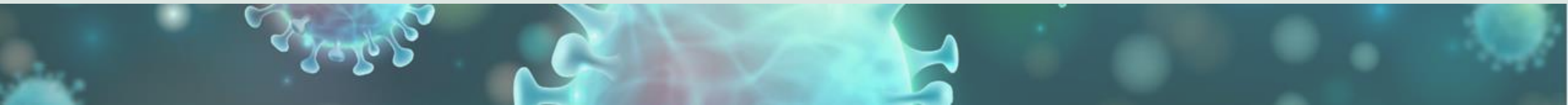
# COVID-19 Funding and Resources

- ACCC Covid-19 Resource Center and ACCCeXchange Forums
- Cancer Care
- Patient Access Network
- COA - Community COVID-19 Practice Resources and Protocols
- COA/CancerCare Patient Assistance Transportation Program
- Patient Advocate Foundation
- Pharmaceutical Companies
- AuntBertha.com



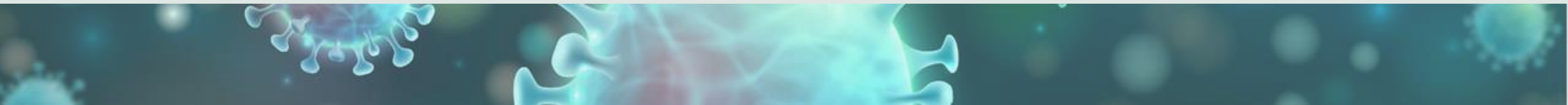
# What Can Cancer Centers Do To Help...

- Raise awareness to all staff
  - Financial Navigators and Social Workers should be working together to help patients
  - Provide all staff with contact information for Financial Navigators and Social Workers
- Watch for signs of depression and anxiety
  - Loss of appetite, anger, sad, not making eye contact etc.
  - Have a Social Worker contact the patient



# What to be Prepared for...

- Influx in patient volumes
- Rule changes from Insurance and PAP companies
- Patients who put off care
- Patients who lost their job during Covid and are newly diagnosed
- Patients who may have qualified during Covid for Medicaid and now have a change in income





# ACA

- **Open Enrollment Period (OEP)**
  - **A period** of time each year when you can sign up for health insurance.
  - If you don't sign up for health insurance during **open enrollment**, you probably can't sign up for health insurance until the next **open enrollment period**, unless you experience a qualifying event
  - During Open Enrollment Period you can sign up for insurance with a **pre-existing condition**
- **Special Enrollment Period (SEP)**
  - A time outside the yearly **Open Enrollment** Period when you can sign up for health insurance.
  - You qualify for a **Special Enrollment** Period if you've had certain life events, including losing health coverage, moving, getting married, having a baby, or adopting a child.
  - Many States have opened a Special Enrollment Period due to the COVID-19 outbreak

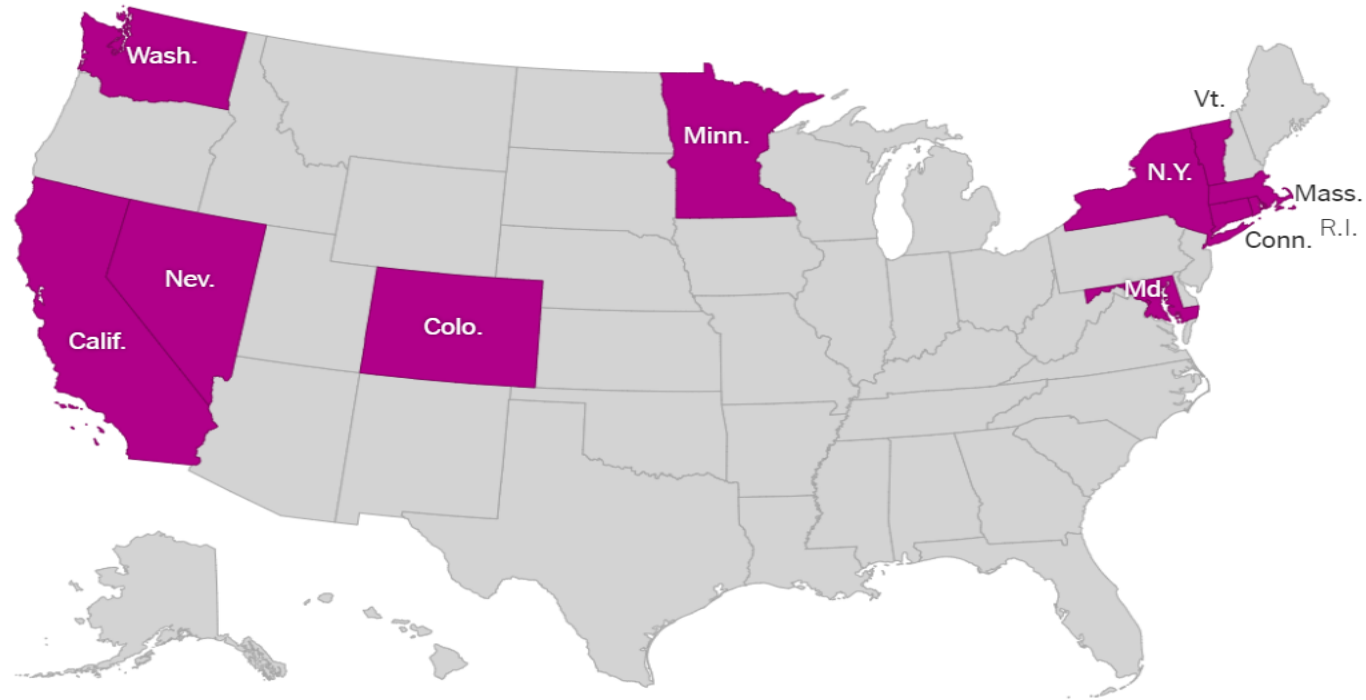


# Health Insurance Options

- **I currently have no insurance but would like to get coverage.**
  - **ACA enrollment**
  - **Medicaid Expansion (if below 138% of FPL)**



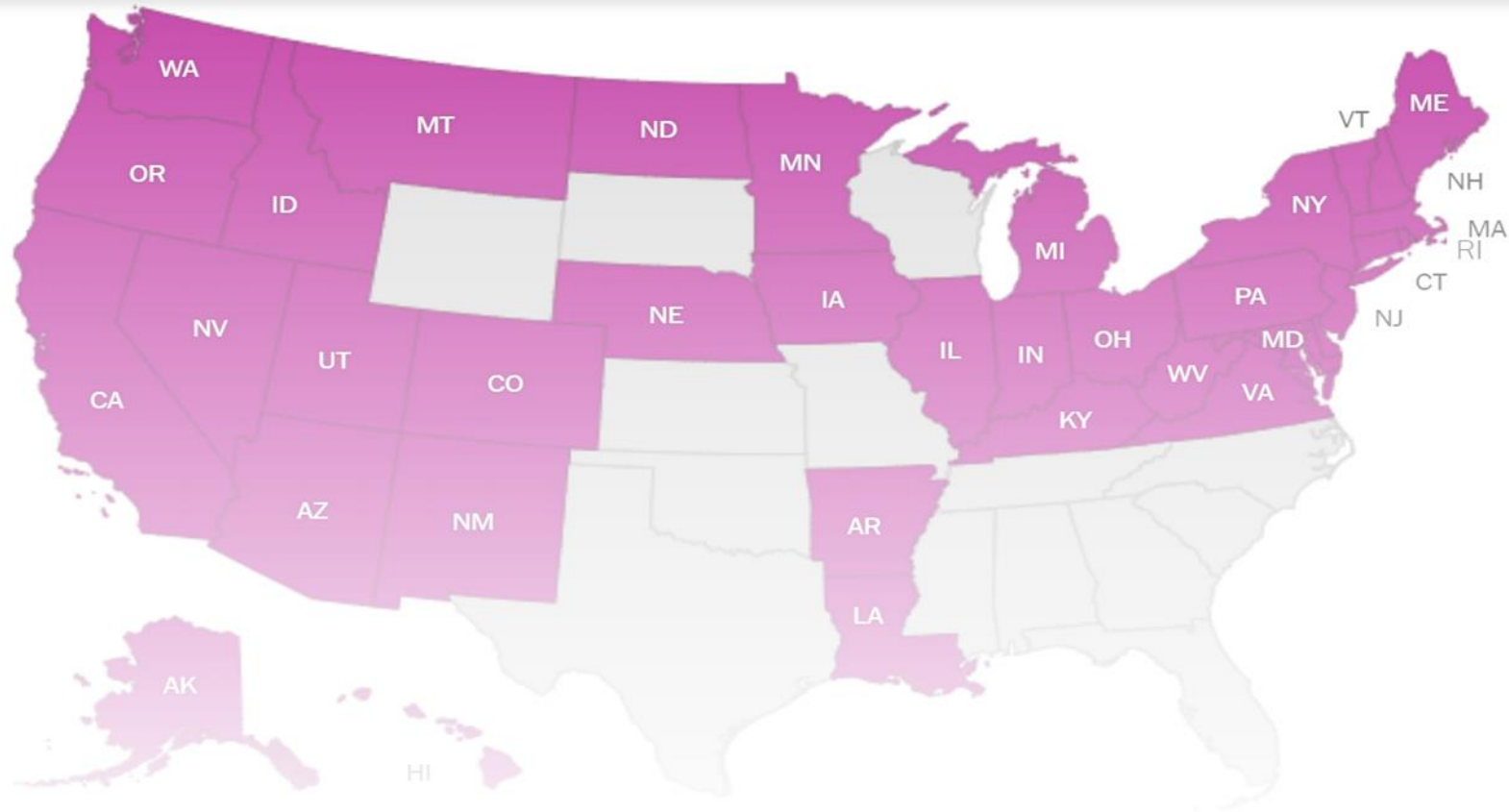
## In These States, You Can Enroll in New Health Coverage Now



Access more of the Times by creating a free account or logging in.

New York Times March 25, 2020 <https://www-nytimes-com.cdn.ampproject.org/c/s/www.nytimes.com/2020/03/25/upshot/coronavirus-health-insurance-faq.amp.html>





**VIEW MORE**

New York Times March 25, 2020 <https://www.nytimes.com/cdn.ampproject.org/c/s/www.nytimes.com/2020/03/25/upshot/coronavirus-health-insurance-faq.amp.html>

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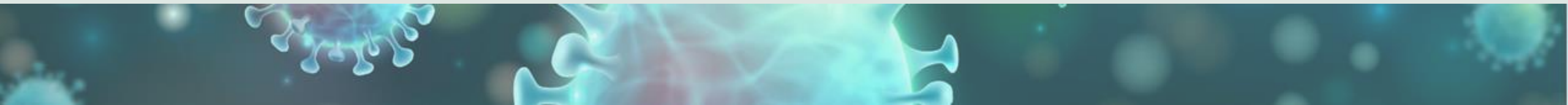
# Health Insurance Options

- **I / Spouse just lost job-based coverage and I am a cancer patient**
  - **Depends on Income**
    - **COBRA**
    - **ACA**
    - **Medicaid Expansion (if below 138% of FPL)**



# Health Insurance Options

- **I currently buy Obamacare insurance, but I'm making less money than usual.**
  - **Notify the Marketplace of your decrease in income**



# Blue Care Network Of Michigan · Blue Cross® Select HMO Silver Saver

★★★★☆

Overall Rating ⓘ

[Details](#)

Silver | HMO | Plan ID: 98185MI0180012

<b>Estimated monthly premium</b> <b>\$1,003.97</b>	<b>Deductible</b> <b>\$3,300</b> Individual total <b>\$6,600</b> Family Total	<b>Out-of-pocket maximum</b> <b>\$7,300</b> Individual total <b>\$14,600</b> Family Total	<b>Copayments / Coinsurance</b> 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	<b>Estimated total yearly costs</b> <b>ESTIMATE TOTAL YEARLY COSTS</b>	<b>Medical providers &amp; prescription drugs covered</b> Coverage details below <b>SEE IF PROVIDERS &amp; DRUGS ARE COVERED</b>
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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](#)

<b>Main Costs</b> Health care cost Plan covers 70% of total average cost of care Total premiums for the year \$12,048 <a href="#">List of covered drugs</a>	<b>Doctors &amp; Hospitals</b> <b>Emergency room care</b> \$250 Copay after deductible/30% Coinsurance after deductible <b>Inpatient hospital services (like a hospital stay)</b> 30% Coinsurance after deductible	<b>Other Services &amp; Prescriptions</b> <b>Preferred brand drugs</b> 25% Coinsurance after deductible <b>X-rays and diagnostic imaging</b> 30% Coinsurance after deductible <b>Routine eye exam for adults</b> Benefit Not Covered <b>Routine eye exam for children</b> No Charge <b>Routine dental care (adults)</b> Benefit Not Covered
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# Blue Care Network Of Michigan · Blue Cross® Select HMO Silver Saver

Overall Rating ⓘ

[Details](#)

Silver | HMO | Plan ID: 98185MI0180012

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

<p><b>Main Costs</b></p> <p>Health care cost Plan covers 87% of total average cost of care Total premiums for the year \$2,773</p> <p><a href="#">List of covered drugs</a></p>	<p><b>Doctors &amp; Hospitals</b></p> <p><b>Emergency room care</b> \$250 Copay after deductible/10% Coinsurance after deductible</p> <p><b>Inpatient hospital services (like a hospital stay)</b> 10% Coinsurance after deductible</p>	<p><b>Other Services &amp; Prescriptions</b></p> <p><b>Preferred brand drugs</b> 25% Coinsurance after deductible</p> <p><b>X-rays and diagnostic imaging</b> 10% Coinsurance after deductible</p> <p><b>Routine eye exam for adults</b> Benefit Not Covered</p> <p><b>Routine eye exam for children</b> No Charge</p> <p><b>Routine dental care (adults)</b> Benefit Not Covered</p>
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# Resource Links

- <https://www.accc-cancer.org/home/news-media/coronavirus-response>
- <https://www.cancercare.org/coronavirus>
- <https://www.panfoundation.org/covid-19-financial-assistance/>
- <https://communityoncology.org/coronavirus-covid-19-practice-resources-and-protocols/>
- <https://communityoncology.org/patient-assistance-transportation-program/>



# Resource Links

- <https://www.patientadvocate.org/covidcare/>
- <https://www-nytimes-com.cdn.ampproject.org/c/s/www.nytimes.com/2020/03/25/upshot/coronavirus-health-insurance-faq.amp.html>
- <https://www.auntbertha.com/>



# Questions & Answers



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# ACCC COVID-19 Resource Center & Listserv

- Weekly Webcast Series
- CANCER BUZZ Mini-Podcasts
- Evidence-Based Guidelines & Information
- Member Discussions & Resources on ACCCExchange

**[acc-cancer.org/COVID-19](https://acc-cancer.org/COVID-19)**