



Co-Pay Relief: A Lifeline for Cancer Patients

The Patient Advocate Foundation at work

by Jenny Shaffer, Molly Tanner, and Nancy Davenport-Ennis

Since 1996, the Patient Advocate Foundation (PAF) has provided assistance to patients struggling with chronic, life threatening, or debilitating illnesses. This support takes the form of direct patient assistance, such as financial help paying for expensive anticancer therapies, and indirect assistance, such as advocating on Capitol Hill for patient access to quality healthcare.

How We Help

The Patient Advocate Foundation employs professional case managers, including clinical representatives and social workers, to serve as active liaisons between patients and their insurers, employers, and/or creditors to resolve insurance, job retention, and/or debt crisis matters related to their diagnosis.

On any given day, these professional case managers:

- Identify financial resources for uninsured and underinsured patients
- Resolve public and private insurance issues
- Negotiate access to pharmaceutical agents, chemotherapy, medical devices, and surgical procedures
- Obtain pre-authorization approvals
- Mediate insurance denials and appeals
- Help expedite appeals processes for SSDI/SSI denials
- Negotiate resolutions to coding and billing errors
- Coordinate social service needs, such as housing, transportation, and childcare

- Provide direct Internet patient services and ongoing live patient chats
- Manage local, state, and national outreach projects targeting specific patient populations.

The Patient Advocate Foundation does not charge patients for any of these services.

The Co-Pay Relief Program

The Patient Advocate Foundation operates 20 distinct programs, including its Co-Pay Relief program, which provides financial assistance to insured patients who qualify medically and financially to help them with the co-pays for their prescription drugs and/or pharmaceutical treatments. Today, this program is needed more than ever. In 2002, for example, only five percent of patients seeking assistance from the Foundation cited lack of access due to pharmaceutical co-payments as their primary complaint. In one year that number had jumped to 31 percent. By 2004, approximately 40 percent of patients were seeking assistance with co-payments for their medications.

The Patient Advocate Foundation was one of the first non-profit organizations to develop a cash co-pay assistance program when it launched the Co-Pay Relief program in 2004. The first step was obtaining a favorable ruling from the Department of Health and Human Services Office of the Inspector General (OIG). The OIG issued



Co-Pay Relief call counselors work with patients to complete the application process and to determine program eligibility.



The California, Florida, and New York offices are staffed by bi-lingual case managers who coordinate the Foundation's National Hispanic/Latino Outreach Program.

Ruling #04-15 on Oct. 29, 2004, providing protection to donors who participate in the Co-Pay Relief program. The OIG's favorable ruling was meant to help insured Americans who cannot afford the co-pay for pharmaceutical products and, therefore, are unable to access healthcare for their chronic, life-threatening illness. The OIG ruling approved 27 disease categories that could be serviced by Co-Pay Relief as funding becomes available.

Currently, the Co-Pay Relief program provides assistance to patients with breast, lung, prostate, kidney, pancreatic, and colon cancers, sarcoma, lymphoma, diabetes, autoimmune disorders, macular degeneration, and secondary issues resulting from cancer treatment.

Here's how the program works. In addition to direct patient inquiries, the Co-Pay Relief program accepts referrals from hospitals, physician practices, freestanding clinics, pharmacies, non-profit organizations, and other groups. A simple telephone call to the program's toll-free number initiates the application process. On July 5, 2006, the Co-Pay Relief program began offering providers the opportunity to enroll patients through a secure web-based application service. Interested providers must contact the program directly to register and receive a username and password.

The average length of time from initial call to approval is 5 to 7 business days. If the patient and provider communicate via fax, approval can be provided as early as 24 hours after the application has been received. This quick turnaround is due to the fact that the program has only two qualifiers: income and disease category.

Once patients are approved, they receive financial assistance for a 12-month period. At the end of the 12-month period patients may reapply for a second year of assistance. Payments are made daily to healthcare providers and pharmacies with no minimums on those payments.

Success Stories

Funds donated to the Co-Pay Relief program go directly to patients who are having difficulty making their co-payments. Many of these individuals with cancer are forced to make decisions such as forgoing treatment, skipping payments on monthly bills, or electing not to purchase gro-

ceries for the week. Mary Ann Haynes, a patient account specialist for a Louisiana urology practice said, "Some patients are faced with the decision to give up medicine or heat. With assistance from the Co-Pay Relief program, this choice does not have to be made and treatment can continue uninterrupted. The program is a win/win situation for all."

Also benefiting from the program is the influx of seniors who were covered by traditional Medicare plans but are now enrolled in Part D. Some of these Medicare beneficiaries have moved from free drug programs to a cost share situation which may potentially impact their continued access to prescription drugs.

But perhaps the program's success is best illustrated through the words of the patients who have benefited from its services:

"The Co-Pay Relief program made it possible for me to receive the medications that my doctor recommended. Thank you for the gift of life."

"My compliments for establishing the Patient Advocate Foundation, and to all involved who administer your program with such compassion so that those of us who ask...can retain our dignity."

"It's nice to know that when bad things happen, there is still a ray of hope for people when they feel that all their financial options have been exhausted."

If your cancer center is treating a patient who can potentially benefit from the Patient Advocate Foundation's Co-Pay Relief program, log onto www.copays.org or call 1.866.512.3861 for more information. 📄

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Headquartered in Newport News, Virginia (pictured), the Patient Advocate Foundation has additional offices in Iowa, California, Florida, and New York.



On Oct. 1, 2005, the Co-Pay Relief Program moved into its own location, directly below the Patient Advocate Foundation's headquarters. Pictured from left to right are Nancy Davenport-Ennis, Co-founder and Chief Executive Officer; Newport News Mayor Joe Frank; and John H. Ennis, Jr., Co-founder and Chief Development Officer at the February 2006 ribbon cutting ceremony.