

FINANCIAL ADVOCACY NETWORK

Resources & Tools for the Multidisciplinary Team



Improving Basic Skills & Tools for Financial Advocacy

This summary provides an overview of the basic skills and essential tools cancer program staff needs to offer high quality, efficient financial assistance to cancer patients and families.

Financial Advocates play an important role for patients. They help guide patients through all types of insurance programs, helping to ensure that patients understand their health insurance benefits and what their financial obligations may be. Financial advocates obtain authorizations from insurance companies when necessary to make sure that the patient's health insurance plan will cover the treatment and also to identify patient assistance programs to help with deductibles and out-of-pocket costs.

Financial Advocate duties and responsibilities may include—but are not limited to:

- Benefits investigation and verification
- Assisting patients with completing Family Medical Leave Act (FMLA) forms or disability forms for patients that will be off from work during treatment
- Handling prior-authorization requests and pre-determinations
- Determination of patients' financial obligation (working with both insured, underinsured, and uninsured patients)
- Identifying available patient assistance programs and resources for individual patients
- Assisting patients in applying for pharmaceutical company drug replacement/free drug programs
- Discussion financial assistance with patients
- Assisting patients in applying for patient assistance programs (which may include pharmaceutical patient assistance programs and non-pharmaceutical patient assistance programs)
- Helping with claims denials and appeals
- Helping patients resolve account balances

Excellent Communication Skills Needed

It is important for Financial Advocates to have excellent communication skills. Financial issues are very stressful for patients. Financial Advocates must have the ability to show empathy towards patients and their families. In order to work with patients and families, Financial Advocates must be aware of and understand the financial philosophy and expectations of the cancer program. Financial Advocates must be familiar with a variety of resources that are available to provide the best options for the patient. Empathy is important when dealing with the sensitive nature of financial issues surrounding cancer

diagnosis and treatment, at the same time the Financial Advocate must be able to clearly define for patients the financial needs that must be met for their treatment.

Benefits Verification

When verifying a patient's benefits, the Financial Advocate has to ask a number of questions to get a complete picture of the patient's financial need. The Financial Advocate needs to find out the amount of the patient's:

- deductible
- co-insurance
- co-pay
- out-of-pocket maximum.

Further, the Financial Advocate needs to know the patient's benefit year and how much of the deductible has been met to date. It is important to find out if the patient's plan requires authorization for any of the services that will be provided. Forms are available for Financial Advocates to use to help identify the information needed to obtain benefits and develop a picture of the financial need. You can find these forms on ACCC's Financial Advocacy Network website at www.accc-cancer.org/financialadvocacy.

A Patient Advocate flow chart for insured and self-pay patients is available [here](#).

Prior Authorizations/Pre-determinations/Appeals

Resources play a significant role in obtaining pre-authorizations, pre-determinations, and in the appeals process. It is important for Financial Advocates to maintain a file (or database or spreadsheet) of relevant materials to support these efforts. This may include information from one or more of the recognized drug compendia [e.g., the National Comprehensive Cancer Network (NCCN) compendia], peer-reviewed clinical journal articles, and more. Financial Advocates can work with clinicians within their organization to collect and update these materials.

Understanding Insurance Information is Key

Financial Advocates must be able to understand insurance information and also be able to communicate that information to *both* providers and patients.

Financial Advocates must have the communications skills to be able to go through the details of the patient's insurance benefits. Programs should consider providing this information in written format, as well, as patients may not always remember everything that is said.

Financial Advocates must communicate with providers to ensure they know about treatments that require prior authorization and the time frame required to obtain authorizations. This information can help the provider in addressing patient expectations, and this, in turn, can help improve patient satisfaction. With this information, the provider can talk to the patient about the prior authorization requirement and the time needed to receive authorization, while reassuring the patient that it is not necessary to start treatment sooner. Financial Advocate/provider communication is also important in the event an authorization is denied. The provider has the opportunity to appeal if he or she believes the treatment is appropriate and the best option for the patient. The Financial Advocate can help by letting the provider know the cost for the patient if insurance will not pay for the treatment. Again, the potential use of free drug/drug replacement

programs could also help reduce the cost to the patient if the decision is to move forward even if the insurance is not going to cover the treatment.

Self-Pay Patients

Financial Advocates must have the ability to understand the requirements for self-pay patients to qualify to potentially receive county, state, or federal coverage, and the paperwork necessary to apply. Even with the Health Insurance Marketplaces under the Affordable Care Act (ACA), there are still many patients who are uninsured.

Financial Advocates need to monitor these patients very closely as large account receivables can appear if these accounts are not managed. Guidelines for financial screening and using tools that are available are key steps in providing advocacy for uninsured patients. An example of a useful tool is the Cancer Insurance Checklist to aide in selecting coverage through the Health Insurance Marketplace. (This tool can also be used for reviewing currently insurance plans with insured patients.) The checklist is available on the Financial Advocacy Network website at www.accc-cancer.org/financialadvocacy.

For eligible patients, the Financial Advocate can work to get free drugs when available through manufacturers' programs. The Financial Advocate will also need to know of any charity programs available through your organization. The Financial Advocate will need to work with the patients and their families to establish a payment plan and monitor payments. Financial situations can change rapidly, so it is important that the Financial Advocate keep open communications with the patients they are assisting.

Insured Patients

For patients with high deductibles, co-insurance, and/or co-pays, Financial Advocates can research the availability of patient assistance programs (PAPs). There are pharmaceutical patient assistance programs and non-pharmaceutical assistance programs.

Pharmaceutical PAPs are available for commercially insured patients who meet the specific program's qualifying requirements. Foundations (or non-pharmaceutical patient assistance programs) are available to both insured and uninsured patients who qualify. Note: Patients insured through the Health Insurance Marketplace may be considered commercially insured by some pharmaceutical companies and government insured by others.

Financial Advocates need to check with the pharmaceutical company PAP prior to meeting with the patient to determine what resources will be available to the patient. If the patient does not qualify for an assistance program, the Financial Advocate will need to develop a payment expectation with the patient which might include a payment plan.

ACCC's [Patient Assistance and Reimbursement guide](#) is a practical tool for accessing pharmaceutical and non-pharmaceutical patient assistance programs.

Discussing Financial Matters with Patients

Whether the patient has insurance or is self-pay, there will be interactions with the patient regarding finances. It is important that the information provided to the patient is given clearly and compassionately. A Financial Advocate needs to meet the patient's needs, but may also need to help provide some direction. The advocate understands health finances, while patients may not have all of the knowledge or information necessary regarding finances. Empathy plays a necessary role for the Financial Advocate when interacting

with patients. Advocates need to be able to consider the situation from the patient's perspective to understand what the patient's needs may be. For example, the Patient Advocate may want to begin the discussion by saying: "I understand you will be having chemotherapy treatment. I am here to help you explore resources that will make that possible."

Patient Advocates must be able to talk with patients and their families. The Advocate is the healthcare financial expert, but patients and their families are equal partners in this process. Part of respecting the patient's dignity is to acknowledge the partnership you are creating with them and that it is part of the financial process available to them. You are the expert on the financial access to oncology care; the patient is the expert on his or her life. Your collective goal is for the patient to receive the care he or she needs, unencumbered by the financial toxicity of medical debt.

Every patient and family situation is different. A good assessment at the beginning of the financial counseling relationship helps tailor your approach to what will be effective for that specific family. Finances are generally a very private matter. A good rule of thumb is to meet with the patient alone first and ask permission before including any family members in a financial discussion. This will help establish trust between you and the patient. Respect the patient's dignity. It is very hard for many people to admit that they are unable to financially provide for their own needs or the needs of a loved one. Here are some suggestions:

- Start the assessment of needs with what the patient has identified and add resources that you have identified that they might not realize are available. Ask if the resource goals you are establishing meet their needs.
- Plan for follow-up as patient's needs may change.
- Provide opportunity for an honest assessment by all parties of the progress, when following up. Did you complete everything you said you would for the patient and is the patient doing what they agreed to?
- Remember your compassion, your knowledge, and your advocacy are making a difference for your patients.

Basic skills and responsibilities for Financial Advocates will change with the needs of the cancer program and the patients the program serves. It is important to allow Financial Advocates to continue to learn and adjust to the environment in which they are working. An arsenal of tools are essential in order for the Financial Advocate to do a good job. Financial Advocates also benefit from networking with others in the field to share tools and resources. ACCC's Financial Advocacy Forum is available to ACCC members at <http://mynetwork.accc-cancer.org>. Advocates also benefit from networking within the local community to identify resources available to help patients.

Training, tools, and resources are available on ACCC's Financial Advocacy Network website at www.accc-cancer.org/financialadvocacy.