Objectives

- Define and understand effect of financial toxicity on a patient
- Review two health systems and their financial navigation programs
- Understand the patient perspective of the financial journey and look at where they can experience financial distress
- How to help your financial navigation program succeed, including with software solutions
A Deeper Look at Financial Toxicity
The Financial Burden

In one study, 42% of participants reported a significant financial burden. As a result:

- Partially filled a 19% prescription
- Took less than the 20% prescribed amount of medication
- Avoided filling 24% prescriptions
- Used their savings 46% to help cover out-of-pocket expenses
- Reduced spending 46% on food & clothing
- Cut back on 68% leisure activities

(Zafara 2013)
COWELL FAMILY CANCER CENTER

Largest healthcare system in Northern Michigan

1,400 newly diagnosed cancer patients a year
Cowell Family Cancer Center – FY2017

- Walk In Traffic
- # Patients Assisted
- $ Increased Revenue/Savings
- % Charity
- % Bad Debt

Program Inception – FY2014

- September 2013
- 1 FTE
- # Patients Assisted
- $ Increased Revenue/Savings
- % Charity
- % Bad Debt

Program Startup – FY2015

- Growth to 1.5 FTE
- # Patients Assisted
- $ Increased Revenue/Savings
- % Charity
- % Bad Debt

Portable Program – FY2016

- ROY, SKY, GYN, IVT, RTX
- Growth to 2.0 FTE
- # Patients Assisted
- $ Increased Revenue/Savings
- % Charity
- % Bad Debt
Facility Revenue/Savings & Patient Benefit

<table>
<thead>
<tr>
<th></th>
<th>FY2014</th>
<th>FY2015</th>
<th>FY2016</th>
<th>FY2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number Pts Assisted</td>
<td>175</td>
<td>242</td>
<td>279</td>
<td>135</td>
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<tr>
<td>Increased Rev/Savings to Facility</td>
<td>$933,959</td>
<td>$1,256,265</td>
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<tr>
<td>Direct Patient Benefit</td>
<td>$2,284,858</td>
<td>$2,970,766</td>
<td>$6,901,726</td>
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</tbody>
</table>

Program Start
- 1 FTE
- Data represents ¾ Fiscal Year

First Full Year
- 1.5 FTE

Portable Program
- 2 FTE

Moved in To CFCC
- 2 FTE
- Data represents ½ Fiscal Year
BHORADE CANCER CENTER

Opened in February 2017

10 Infusion Chairs

Comprehensive Radiation Oncology
Insurance Solutions
- Review Insurance Benefits
- CAC - Certified Application Counselors - ACA
- Medigap
- Medicare Part D & Extra Help
- Medicaid Applications

Prescription Drug Assistance
- Direct Applications with Pharmaceutical Companies
- Prescription Assistance Direct to Patient or Infusion Pharmacy
- Replacement Product

CoPay Assistance
- Direct from pharmaceutical companies
- Disease Specific Foundations

Premium Assistance
- Disease Specific Foundations
- Direct from CFCC
Compare Cancer Centers

Cowell Family Cancer Center
- Largest Hospital in the system
  - Hub & Spoke
- No Competition
- 1 State – Michigan
- The physicians work on-site

Bhorade Cancer Center
- 24 Hospitals in system
  - Others very similar
- Competition
- 2 States – Illinois & Wisconsin
- The physicians have are in their own offices
Cultivate Revenue Cycle Relationships

- Physician & Scheduling
- Patient Accounts & Collections
- Oncology Financial Navigators (Advocates)
- Billing, Appeals, Denial Management
- Charge Capture & Coding
- Registration, Insurance Verification, POS Collections
- Caregivers, Discharge Planners, Social Work
Changing Our Viewpoint

- We all work through these steps daily, so they are normal to us.
- A patient may be on their first journey in the healthcare system, each step is unique and complicated from a patient viewpoint.
- The questions and concerns that each of these steps raises for a patient or their caregiver are usually very different than we think they will be.
Our Patient’s Thoughts

- How do I find the care that gives me the best chance to survive?
  - Will my insurance cover it?
  - How much will it cost me?
- What will my illness mean to my family?
  - Emotionally?
  - Financially?
- Who should I tell – and not tell?
  - Will I lose my job if my employer finds out?
- Will I be able to keep working?
  - I have to keep working to keep my insurance/afford my treatment
- Can I pay the bills?
  - Even if I can’t work or have to cut my hours?
- What if I don’t recover?
  - Will I leave my family with a mountain of medical debt?
Financial Pain Points for Cancer Patients

- **Diagnosis**
  - Unable to work

- **Treatment**
  - Insurance benefits change

- **Survivorship**
  - Treatment change
  - Receipt of first bill
  - Caregiver income change

- Insurance coverage lost
Reasons Patients do not Access Financial Assistance

- Unaware of their financial need
- Embarrassed to ask for help
- Unaware that cancer program has resources to help
- Scared that treatment will be interrupted or withheld
Financial Distress Screening

- NCCN Distress Tool

- COST Financial Distress Screening
  - http://costofcancercare.uchicago.edu/
In 2012, the majority of people with difficulty paying medical bills had employer-sponsored private insurance (ESI).

Source: Kaiser Family Foundation analysis of 2012 National Health Interview Survey (NHIS) data. Includes all people who reported problems affording medical bills within the past year, and/or gradually paying past bills over time, and/or having medical bills they cannot afford to pay at all.
Insurance Education

- Help patients to know and understand their benefits
- Open Enrollment – Host Community Learning
- Become Certified Application Counselors (CAC)
<table>
<thead>
<tr>
<th>Period</th>
<th>Number of patients assisted</th>
<th>$ amount saved</th>
<th>Increased Revenue</th>
<th>Premium Expense</th>
<th>Assistance to patients</th>
<th>Total Benefits</th>
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<tbody>
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<td>1st Quarter</td>
<td>0 0 1 13 0 0 0 14</td>
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<td>$3,087 $36,500 $0</td>
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<td>$39,754 $38,950 $5,000</td>
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<tr>
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<td>$7,961 $12,662 $137,250</td>
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<td>- $110,832 $76,250</td>
<td>$- $4,966</td>
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<tr>
<th>Period</th>
<th>FY 2014 Total Patients</th>
<th>FY 2014 Total Benefit</th>
<th>FY 2014 Total Impact</th>
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<td>4th Quarter</td>
<td>$47,714 $- $- $209,908 $28,950 $2,000 $10,000 $55,000 $60,000 $298,071</td>
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Continuous Investigation

- Patient Resources
- Network
- Community Resources
Advocate for Your Patients

- Stay current on political topics pertaining to healthcare
- Know and understand your facilities stand
- Call and visit your Representatives/ Senators

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Message from Debbie Dingell:

April 5, 2017

Ms. Clara Lambert
Oncology Financial Navigator
Munson Healthcare
217 S Madison St
Traverse City, MI 49684

Dear Ms. Lambert:

Thank you for taking the time to visit my Washington, D.C. office. It is important to hear first-hand about the issues that matter to you, and we always enjoy visitors to the office.
Tailoredmed Financial Navigation Platform

Interface with the EMR

Automatic benefit investigation

Out of pocket estimation

Real time tracking and optimization
  ▶ Assistance programs
  ▶ Government plans
  ▶ Insurance coverage

Analytics and reporting
PILOT STUDY RESULTS

8 Months
244 Patients
74% Received assistance
$3.6M Approved savings

Assistance type:
- Copay programs 24%
- Free drug programs 22%
- Government plans 4%
- Insurance optimization 9%
- Premium 1%
- Non medical 40%
A more proactive process

Improved productivity

Increased patient assistance

Improved organizational financial performance

Better organizational alignment
Technology can advance financial navigation programs

- Enables proactive workflows
- Improves performance

Additional opportunities for improvements

- Pharmacy
- Billing