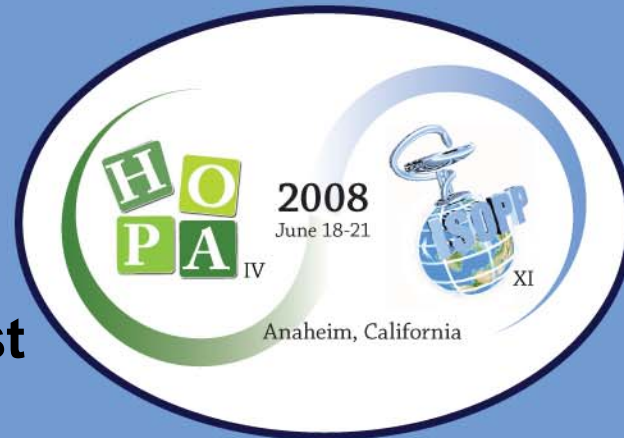


Understanding the Challenges Faced by Patients in Need

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Disclosure

- Jeanne Anderson, CPhT has no real or apparent conflicts of interest to report

Learning Objectives

- Describe the challenges faced by the uninsured and underinsured cancer patients and caregivers
- Explain some of the patient assistance and co-pay assistance programs currently available and the difference between the two
- Present resources available to oncology professionals attempting to assist patients with finding sources of free drug or payment assistance

Receiving a Cancer Diagnosis

- A diagnosis of cancer affects more than health, it also affects a patient's money
- Financial issues, debt, and coping with cancer
- The costs of cancer treatments can become overwhelming, even for insured patients

Talking With a Financial Counselor

- Insurance coverage vs no insurance coverage
- Cost of insurance and cancer therapy
- Length of therapy costs
- Cancer becomes a chronic illness

High Out-of-Pocket Expenses

- Cancer diagnosis = out-of-pocket expense of \$35,878
- Oral chemotherapy regimens have gained popularity with a substantial cost

Affording your Drugs

Choices:
Food or
prescription



Uninsured/Underinsured

- US uninsured approaching 50 million
- Underinsured: Difficult to measure, large and growing. Estimated that over 35% of patients cannot afford the co-pays and deductibles or deductibles for expensive specialty drugs.
- More middle-class families making \$50,000 or more are joining the ranks of the uninsured due to increasing premiums, co-pays and deductibles, and since 2000, the cost of premiums for employer-based plans has increased five times the wage rate

Need for Assistance

- Increased drug costs + uninsured/underinsured patients = need for drug assistance
- More assistance programs have been developed recently

Health Insurance Portability and Accountability Act (HIPAA)

- Should you have your patient sign a release form for the Patient Assistance Program (PAP)?
- Some drug companies require the patient to sign a Release of Information form

Co-pay vs Patient Assistance

Co-pay

- Assist with patients' co-pay
- Must have insurance
- Income guidelines apply
- Programs are based on contributions from manufacturers
- Based on disease

Patient Assistance

- Assists uninsured patients
- Income guidelines apply
- Programs are sponsored by the individual manufacturer of each drug
- Based on medication

Navigating the Resources

- Does your patient have insurance?
- Can not afford the co-pay
- Obstacles and barriers
- Limited funding
- Lengthy application

The HealthWell Foundation®

- Prescription drug coinsurance, co-payments, and deductibles
- Health insurance premiums
- Other selected out-of-pocket health care costs
- The Foundation pays only co-payments related to prescription treatments for specific medical conditions
- The HealthWell Foundation® provides full or partial assistance with eligible out-of-pocket health care expenses
- The HealthWell Foundation assists with numerous disease states and medications

Navigating the Resources

- Patient assistance for those without insurance
- Lengthy application
- Income documentation required
- Waiting period for acceptance into the program
 - Insurance investigation
- Most programs ask that the patient apply for public aid

NeedyMeds

- Gives you access to all drugs with a PAP
- Lists brand name and generic name of drugs for easy access to applications
- Has many resources for the social worker or employee to aid the uninsured patient

Setting up a Policy and Procedure for the Indigent Patient

- Identify patients in need
- Communication is key with the doctors, nurses, and the patient
- Good record keeping is a must
- Tracking drug and storing the PAP drugs

Communication and Follow-Up

- Communicate clearly all policies and procedures:
 - Patients, caregivers
 - RNs, MDs, office staff
 - Pharmaceutical company
 - Foundation providing benefit
 - Pharmacy filling prescription

Record Keeping

- Set up an Excel spreadsheet or use your EMR for notes to share between the business office and the nurses
- Consider a PAP software application

Record Keeping

- Track times of all calls to the patient assistance and co-pay assistance programs
- Be diligent in speaking clearly to patients about documentation and time lines
- Track dates of applications being mailed to patient assistance and co-pay assistance programs

Follow-Up

- Set up specific dates for follow-up calls to the pharmaceutical companies
- Set up specific dates for follow-up calls to your patients
- Every company has a different policy regarding refills. Beware.

Tracking and Storing Drugs

- Most PAP drug must be kept patient specific
- Have a follow-up plan to stay on top of drug shipments and refills
- Policy for unused PAP drug after patient changes treatments

Resources Available

- Leukemia and Lymphoma Society
www.leukemia-lymphoma.org
- National Organization for Rare Disorders
www.rarediseases.org
- Chronic Disease Fund
www.cdfund.org
- CancerCare Assist
www.cancercare.org

Case Study: Helping Us Help Himself

- Young man in prison uses his phone privilege to contact pharmaceutical companies
- Patient calls the pharmaceutical company daily on his break for an update

Case Study: Living on a Fixed Income

- Older couple gives their retirement funds to their children in order to qualify for a patient assistance program for an expensive oral chemotherapy drug
- Couple also prepays for all funeral arrangements and plots to reduce savings in order to qualify for the PAP

Case Study

- Single mom who lost job is applying for Medicaid
- Needs medicine while awaiting Medicaid decision

Case Study

- Lawyer with own practice – no insurance
- Disease is not prejudiced – even lawyers get cancer

Co-Pay Assistance Resources

- HealthWell Foundation www.healthwellfoundation.org
- Patient Access Network www.patientaccessnetwork.org
- Patient Advocate Foundation www.patientadvocate.org
- Patient Services Inc. www.uneedpsi.org
- Chronic Disease Fund (CDF) www.cdfund.org
- Partnership for Prescription Assistance www.pparx.org
- CancerCare Assist www.cancercare.org

Patient Assistance Resources

- NeedyMeds www.needymeds.com
- PHRMA www.pparx.org
- RxHope www.rxhope.com
- Together Rx Access
www.togetherrxaccess.com

Conclusion

- Studies show that older Americans who restrict medications because of cost face an increased risk of adverse health outcomes.
- Drug therapy is often essential to treat cancer. If patients can not afford their medication, they may try to do without or skip doses. We need to do what we can to help our patients afford these treatments.
- A proactive medication assistance program improves the access of medications to indigent patients and is cost-effective.