



Addressing the Financial Concerns of a Patient with Cancer

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About Triage Cancer

Triage Cancer is a national, nonprofit organization that provides education on the practical and legal issues that may impact individuals diagnosed with cancer and their caregivers.

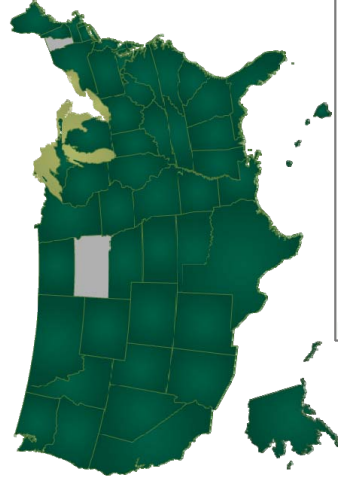


Triage Cancer Educational Events

- In-person educational events for:
- Patients & survivors
 - Caregivers
 - Advocates
 - Health care professionals
 - & others

<http://TriageCancer.org/Events>

States Visited by Triage Cancer



Legend: 2019 (Dark Green), 2018 (Medium Green), 2017 (Light Green)



Triage Cancer Speakers Bureau

International Speakers Bureau of experts & survivors experts in the areas of medicine, mental health, nursing, social work, patient navigation, nutrition, oncofertility, law, employment, education, financial management, insurance, relationships, sexuality and intimacy, pain and palliative care, advocacy, and other areas of cancer survivorship

Request a Speaker
Event & Speaker Request Form

Please complete the form below to provide us with information about your event request.

Are you representing a
public institution or
organization?

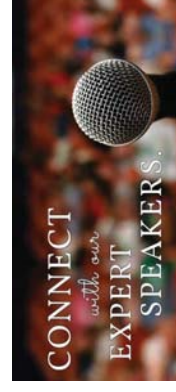
Are you representing a
private institution or
organization?

Are you representing a
healthcare provider?

Are you representing a
media outlet?

Are you representing a
non-profit organization?

Are you representing a
for-profit organization?



Triage Cancer Conferences



In-person educational events for:

- Patients & survivors
- Caregivers
- Advocates
- Health care professionals
- & others

Topics:

- Being an Advocate
- Health Insurance
- Finances
- Being Prepared
- Employment
- Disability Insurance

Free CEUs for nurses and social workers

2019: (travel grants for patients & survivors)

- Chicago, IL – 5/11
- Chapel Hill, NC – 9/14
- Houston, TX – 9/28

<http://TriageCancer.org/Conferences>

Triage Cancer Webinar Series

- June 27 - Planning Ahead to Protect Yourself & Your Family
- July 23 – Regaining Control After Cancer
- September 19 – Understanding Hospice



Full Schedule & Registration at <https://TriageCancer.org/Webinars>

Recordings of Past Webinars <https://TriageCancer.org/Past-Webinars>

Free CEUs for nurses

*Application for CEUs for Social Workers pending

Triage Cancer Insurance & Finance Intensive



A one-day, in-person educational training for:

- Health care professionals
- Advocates

Topics:

- The U.S. health care system
- Individual & employer-sponsored health insurance
- Medicare & Medicaid
- Tips on using health insurance & appeals
- Navigating disability insurance & appeals
- Managing financial toxicity & getting financial help

Philadelphia – 6/13
Las Vegas – 8/23
Chapel Hill – 9/13
Washington, DC – 10/29

Free CEUs for Social Workers & Nurses

<http://TriageCancer.org/Intensive>

Triage Cancer & Cancer and Careers Navigating Cancer: Work & Insurance



A one-day, in-person in-service training for:

- Health care professionals
- Advocates

Topics:

- Newly Diagnosed
- Working Through Treatment
- Taking Time Off
- Returning to Work
- Health Insurance Options

Free CEUs for Social Workers & Nurses

<http://trriagecancer.org/in-service-trainings>



Triage Cancer Materials

Quick Guides:

- ADA
- Reasonable Accommodations
- Chemo Brain
- Disclosure
- FMLA
- FMLA & Other Benefits
- Disability Insurance
- Timing of SSDI & Medicare Benefits
- Health Insurance
- COBRA
- Medicare
- Clinical Trials
- Fertility Preservation
- Medical Marijuana
- Bankruptcy
- Estate Planning
- Stress Management
- Legal Assistance
- Advocacy: Legislative Advocacy;
- Scientific Advocacy

Checklists:

- Financial Toxicity
- Getting Organized
- Reasonable Accommodations
- Spreadsheets
- Financial Big Picture
- Health Insurance
- Appeals Tracking Form

Order form at:
TriageCancer.org/MaterialRequest

<https://TriageCancer.org/QuickGuides>



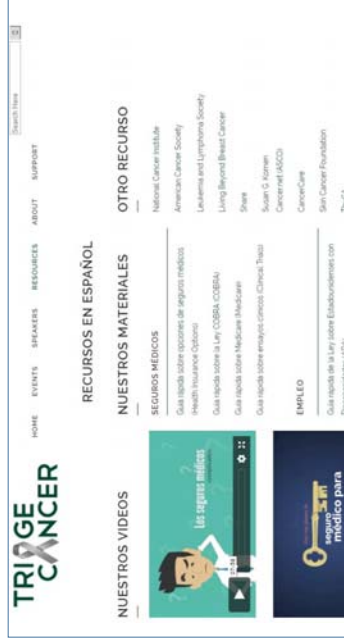
Triage Cancer Animated Videos



<https://TriageCancer.org/AnimatedVideos>



Triage Cancer Spanish Resources



<https://triacancer.org/espanol>



Triage Cancer International, National, & State Resources

- State Government & State Legislative Information
- State Comprehensive Cancer Control Program & Plan
- Disability Insurance
- Employment
- Estate Planning
- Health Insurance
 - Medicaid & Medicare
- Clinical Trials
- Legal Assistance
- Advocacy
- Cancer Survivorship Research
- Cancer Community Partners



<https://triacancer.org/resources>

Triage Cancer Chart of State Laws

Employment, disability and health insurance, estate planning, & more
<https://TriageCancer.org/StateLaws>

	Has Fair Employment Opportunity (Covering Employers With Less Than 15 Employees)	Has State Disability Insurance	Has Paid Sick Leave	Has Paid Family Leave	Has Employer Credit Check Law	Has Social Media Privacy Law	SSDI Appeals: Skip Reconsideration Level
ALABAMA	1						X
ALASKA							X
ARIZONA	9 (but 15 for ROAs)					X, employees, X universities	
ARKANSAS			X, San Francisco, full-time, Oakland, Emeryville			X, employees, X universities	X, Los Angeles, Long Beach, Anaheim, West Branches only
CALIFORNIA	5	X	X, 6 weeks	X		X, employees, X universities	
COLORADO	2					X, employees	
CONNECTICUT	3					X, employees, X universities	
DELAWARE							

CancerFinances.org



HOME TOOLKIT RESOURCES ABOUT



Triage Cancer Drug Discount Card



- In partnership with NeedyMeds
- Free drug discount card offers a discount of up to 80% at more than 63,000 pharmacies nationwide
- Use instead of insurance coverage to lower out-of-pocket costs
- Anyone can use the card, regardless of income or insurance status
- Registration not required
- Card can be used to save on prescription drugs, over-the-counter drugs, and medical supplies written on a prescription form

<http://TriageCancer.org/drugdiscount>

Triage Cancer Educational Blog & E-Newsletter

Triage Cancer Blog
<https://trriagecancer.org/blog>

Today Congress Voted to Take a Step Backwards
 President - Nov 5, 2017

Today the U.S. House of Representatives voted, by a two-vote margin, to pass the American Health Care Act. As we have talked about in your posts, if passed, this bill would strip the ACA of its most important provisions, including the individual mandate and the community rating provisions. This would have a devastating impact on the health of millions of Americans.

It has the potential to affect people with disabilities who get their health insurance through an employer, people with disabilities or low incomes who receive care from Medicaid, and people receiving Medicare.

<http://trriagecancer.org/blog>

TRIGE CANCER
 April 2018

Identifying Triage Cancer Conferences
 FREE Results: Healthcare Professionals & Advocates

Updated Resources
 There's an App for That
 iCancer Health



Buy online:
<https://TriageCancer.org/CancerRightsLaw>

35% off Discount Code: TriageCancer

2013 - Researchers from Duke:

“Out-of-pocket expenses might have such an impact on the cancer experience as to warrant a new term: “financial toxicity.” Out-of-pocket expenses related to treatment are akin to physical toxicity, in that costs can diminish quality of life.”

- Health Insurance Status
 - Adequate coverage to minimize out-of-pocket costs
 - Consumer Protections
 - Medical Bills
- Employment Changes
 - Caregivers
 - Paid Family Leave
- Life Changes
 - Marriage/divorce, moving, graduating from school, etc.



Impact on Work

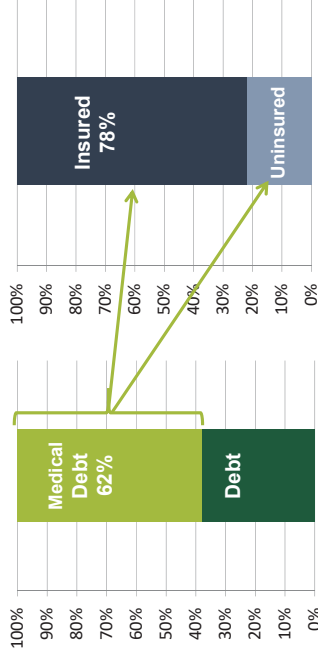
- Working: 24-94% of survivors continue working or return to work²
- Taking Time Off: 50% of those covered by FMLA don't know it
- Earnings: Within 2 yrs of diagnosis, earnings dropped almost 40% and remained low²
- Disclosure: In study with fake cover letters, employers expressed 26% less interest in candidates who disclosed disability

Cost of Care & Access to Care

- Five-year survival rate for uninsured patients with melanoma, breast, colorectal or lung cancer, was significantly lower than those with private insurance or Medicare
- 30% of US residents reported receiving surprise medical bills
- **Survivors with financial burden had 1.95x higher odds of depressed mood¹**
- Patients with distress more likely to miss appointments



“No person in America with cancer should go untreated, experience insurance-related diagnosis or treatment delays that jeopardize survival, or be bankrupted by a cancer diagnosis”



Source: Woolhandler, et. al., American Journal of Medicine 8/09

How Can We Help Catch More People Upstream?



- Education
- Navigation
- Advocacy

Quick Guide to Addressing Financial Toxicity

Insurance Coverage – In-Network Expenses	Insurance Coverage – Out-of-Network Expenses	Practical Issues	Personal Issues	Employment & Disability Insurance
<ul style="list-style-type: none"> • What is your monthly premium? • What is your out-of-pocket maximum for in-network medical expenses? • What is your deductible? • What is your cost-share/co-insurance amount? • What are your co-pays for specific types of care (e.g., visits, specialist, IV, etc.)? • Do you have a separate maximum for prescription drugs? • Are your providers in-network? • Does your plan have tiers or providers? 	<ul style="list-style-type: none"> • Does your insurance policy cover out-of-network medical expenses? • If yes, at what percentage? • Does out-of-network care exceed your out-of-pocket maximum? • Is there a separate out-of-network cap? • Do you have an opportunity to change your health insurance coverage so that these expenses are no longer out-of-network (e.g. move to a spouse's plan or another employer plan during open enrollment)? 	<ul style="list-style-type: none"> • Do you travel for treatment (e.g., parking, tolls, mileage, lodging, air or ground transportation)? • Do you need durable medical equipment (e.g. crutches, wheelchairs, prostheses, etc.) • Do you need items to address the comfort and cosmetic side effects (e.g., wigs, hats, skin care, etc.) • What do complementary therapies cost (e.g., massage, acupuncture, etc.)? • Does your insurance cover any of these expenses? • Do you have a supplemental health insurance plan that covers medical and/or other expenses? 	<ul style="list-style-type: none"> • Do you have minor children? Are you caring for aging parents or other family members? • Do you need help taking care of your home (e.g., gardening, repairs, snow removal, etc.)? • Do you need help with meal preparation or other errands (e.g., grocery shopping, laundry, etc.)? • Do you have a support system who could help you (e.g., family, friends, neighbors, co-workers, etc.)? • Do your caregivers have access to paid or unpaid family leave through their employer or a federal or state law? • Do you need to hire an agency to prepare estate planning documents? 	<ul style="list-style-type: none"> • How many employees does your employer have? • What state do you live in? • What are your goals regarding work? • Do you want or need to work through treatment? • Are you eligible for reasonable accommodations? • Do you want or need to take time off? • What are your employer's policies for taking time off? • Are you eligible for FMLA leave? • Do you have access to private, state, or federal disability insurance options? • Will your employer hold your job for you while you receive disability benefits?

Recent Polls: Health Insurance Literacy

Has Obamacare been repealed?

- 49% no
 - 31% yes
 - 21% unsure
-
- 44% of Republicans said yes
 - 27% of Democrats said yes
 - 27% of Independents said yes

Knowledge of our health care system shouldn't break down by party lines

Don't Understand Health Insurance? You Are Not Alone.

- Only 23% understood terms used in their health policy
- Only 50% knew their monthly premium
- Only a few understood acronyms: HMO (36%), PPO (20%) & HSA (11%) (eHealth, 2008)
- When asked to define insurance terms and calculate their bill only 50% got it right (The Regence Group, 2008)



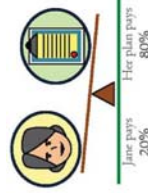
Health Insurance Terms

Cost to Have Health Insurance

- Premium – each month

Costs When You Use Your Health Insurance

- Deductible – each year (fixed \$ amount)
- Co-Payment – each time you get care (fixed \$ amount)
- Co-Insurance or Cost-Share – each time you get care (%)
- Out-of-Pocket Maximum* =



deductible + co-payments + co-insurance

*usually only for in-network services

Case Study: David

David's Plan: Deductible = \$2,000
 Co-insurance = 80/20 plan
 OOP Max = \$4,000



If David has a \$102,000 hospital bill, what does he pay?

1. His deductible of \$2,000
 \$102,000-\$2,000 = \$100,000 left
2. His co-insurance amount of 20%
 20% of \$100,000 = \$20,000

But OOP max is only \$4,000. So, he would only pay the \$2,000 deductible + \$2,000 of the \$20,000 co-insurance amount, for a total of \$4,000.

Most U.S. citizens & lawfully present must have health insurance

What coverage counts?

Employer or Individual Plans COBRA/HIPAA Plans
 Medicare, Medicaid, Veterans Health High Risk Pools, & others

How much is the penalty?

Year	Adult Penalty	Child Penalty	Family Max	or % of Income, whichever is more
2014	\$95	\$47.50	\$285	1%
2015	\$325	\$162.50	\$975	2%
2016, 2017, 2018	\$695	\$347.50	\$2,085	2.5%
2019	\$0			

Latest news:
 Individual Mandate
 penalty dropped to
 \$0 in 2019

Fine collected through IRS
 annual taxes

1. No lifetime or annual limits
2. No rescissions (cancellations)
3. Young adults can stay on parent's plan until 26
4. Free preventative care (except grandfathered plans)
 - No co-pays, co-insurance, or deductibles
 - Ex: immunizations, blood pressure, diabetes, cholesterol, cancer
 - USPSTF Rated A/B (+ Mammography for women 40+)
 - www.healthcare.gov/coverage/preventive-care-benefits
5. Clinical trials coverage
6. External appeals

AKA: *Independent Medical Review or External Medical Review*

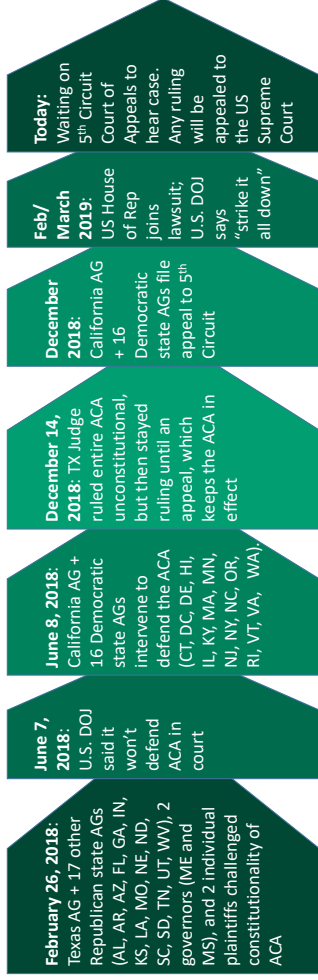
- Denials of coverage
 - Internal appeals (ERISA – employer plans)
 - External appeals (ACA and/or state law – all private plans)
 - State Health Insurance Agency: www.triagecancer.org/stateresources
 - Triage Cancer Webinar on “When an Insurance Company Says No”
- Reasons for External Appeals
 - Medical judgement
 - Experimental or investigational
 - Cancellation of coverage based on application info
- Example: Oncofertility – advocacy opportunity
 - “no coverage” vs. “medical necessity”



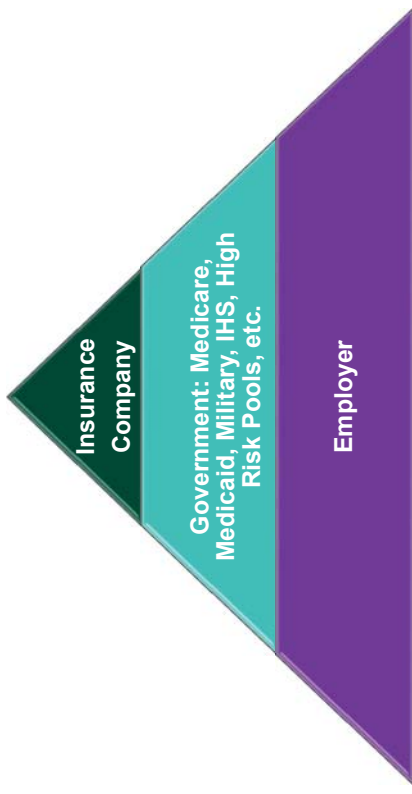
1. Premium Rating
 - Individual vs. Family Plan
 - Geographic Location (Ex: LA has 8 regions)
 - Age (64 can only be charged 3 times more than a 21 year old)
 - Tobacco (some states have eliminated this – CA, DC, etc.)
- +
2. No Pre-Existing Condition Denials/Exclusions
 - Insurance companies **cannot** look at:
 - Pre-existing condition (physical or mental) or health history
 - Gender or age

ACA Unconstitutional?

<https://trriagecancer.org/texas-ruling-aca-cancer-community>



Where We Get Health Insurance



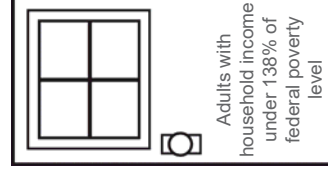
Triage Cancer Resources on Medicare

- Webinar: Medicare – An In-Depth Look



- Recording: <https://trriagecancer.org/past-webinars>
- Quick Guide on Medicare <https://trriagecancer.org/quickguide-Medicare>

Medicaid Expansion



New category (door) of eligibility:

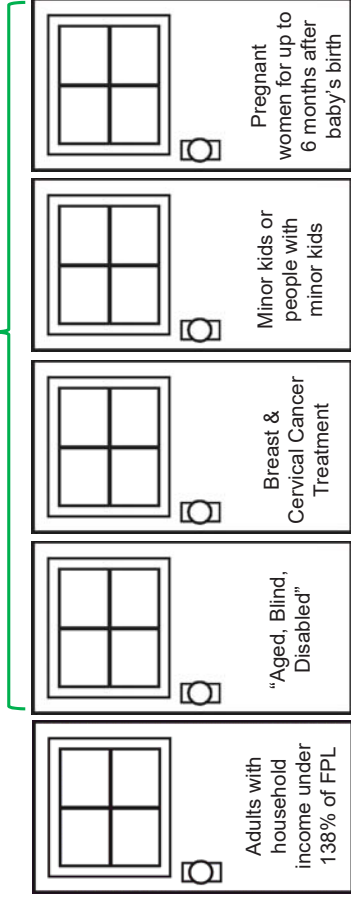
- No asset / resource test

*Except Hawaii & Alaska

Household Size	138%*
1	\$16,753
2	22,715
3	28,686
4	34,638
5	40,600
6	46,561

Medicaid as of 1/1/14

Eligibility: low income + low resources +



State Medicaid Expansion in 2019

Expanded 37	Not Expanded 14
AK ⁵ , AR ⁴ , AZ, CA, CO, CT, DC, DE, HI, IA ⁴ , ID ¹¹ , IL, IN, KY, LA ⁷ , MA, MD, ME ⁸ , MI ¹ , MN, MT ⁶ , ND, NE ¹² , NH ³ , NJ, NM, NV, NY, OH, OR, PA ² , RI, UT ¹⁰ , VA ⁹ , VT, WA, WV	AL, FL, GA, KS, MO, MS, NC, OK, SC, SD, TN, TX, WI, WY

Updated: 3/5/2019 (info changes frequently, please check for updates)

¹ MI expansion began 4/1/14

² PA expansion began 1/1/15

³ NH expansion began 1/1/16

⁴ IA and AR implemented expansion through premium assistance & wrap around Medicaid

⁵ AK expansion began 9/1/15

⁶ MT enrollment began 11/2/15 for coverage that begins 1/1/16; expires 6/19

⁷ LA Governor signed Executive Order for expansion that began 7/1/16

⁸ ME Governor signed Executive Order 1/3/19, awaiting HHS approval, coverage will be retroactive to 7/2/18

⁹ VA expansion began 1/1/19

¹⁰ UT Voters approved a proposition in 11/18; awaiting HHS approval to begin coverage 4/7/19

¹¹ ID Voters approved a proposition in 11/18; awaiting HHS approval

¹² NE Voters approved a proposition in 11/18; awaiting HHS approval

<http://triagecancer.org/medicaid-expansion>

Why Does Medicaid Matter?

As of 11/2017, 74,231,243 people on Medicaid & CHIP

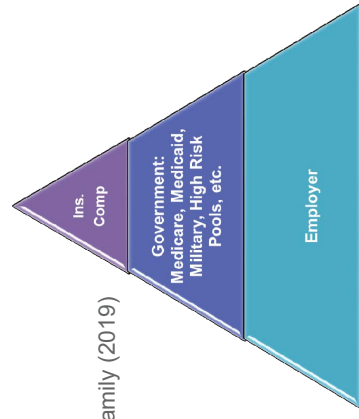
1. Seniors, children, and people with disabilities would lose coverage
2. People with low wage jobs that don't offer health insurance would lose coverage
3. Increases premiums in the marketplace for everyone
4. Uncompensated care for hospitals
5. Closed hospitals or emergency rooms
 - Since 2010, nearly 100 rural hospitals have closed

*See recent *Triage Cancer Blogs on Medicaid work requirements*



State Health Insurance Marketplaces

- "Exchanges" = insurance shopping mall
- Benefits:
 - Cap on OOP max: \$7,900 individual / \$15,800 family (2019)
 - Financial help
 - Premium tax credits
 - Cost-sharing subsidies



Marketplace Plan Options

Standardized cost-share:

BRONZE PLANS
Lowest monthly costs. Higher out-of-pocket costs when you receive care.

Plan Pays You Pay

60% Coverage | You pay 40%

SILVER PLANS
Higher monthly costs than Bronze plans. Lower out-of-pocket costs than Bronze plans.

Plan Pays You Pay

70% Coverage | You pay 30%

GOLD PLANS
Higher monthly costs than Silver plans. Lower out-of-pocket costs than Silver plans.

Plan Pays You Pay

80% Coverage | You pay 20%

PLATINUM PLANS
Higher monthly costs. Lower out-of-pocket costs than Gold plans when you receive care.

Plan Pays You Pay

90% Coverage | You pay 10%

Catastrophic coverage (under 30 or \$ hardship)

Now may be 66%

States Expanding Medicaid

Cost-Sharing Subsidies (Silver Plans Only)

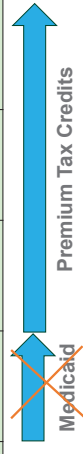
Household Size	100% (2019)	138% (2019)	250% (2018)	400% (2018)
1	\$12,140	\$16,753	\$30,350	\$48,560
2	16,460	22,715	41,150	65,840
3	20,780	28,676	51,050	83,120
4	25,100	34,638	62,750	100,400
5	29,420	40,600	73,550	117,680
6	33,740	46,562	84,350	134,960



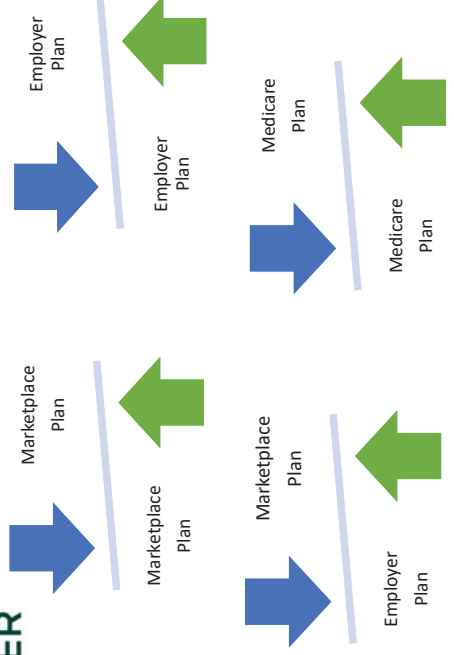
States Not Expanding Medicaid

Cost-Sharing Subsidies (Silver Plans Only)

Household Size	100% (2019)	138% (2019)	250% (2018)	400% (2018)
1	\$12,140	\$16,753	\$30,350	\$48,560
2	16,460	22,715	41,150	65,840
3	20,780	28,676	51,050	83,120
4	25,100	34,638	62,750	100,400
5	29,420	40,600	73,550	117,680
6	33,740	46,562	84,350	134,960



Comparing Plan Options



Do the Math!

The Math Matters!	
Total potential costs for year = 12 months of premiums + OOP max	
#1:	\$173x12 = \$2,076 + OOP = \$6,000 Total = \$8,076
#2:	\$271x12 = \$3,252 + OOP = \$5,200 Total = \$8,452
#3:	\$398x12 = \$4,776 + OOP = \$1,150 Total = \$5,926

Bronze HMO Plan ID: 278114/S030008	Estimated monthly premium \$173 Premium before tax credit: \$213	Deductible ● \$6,000 Estimated Individual Total	Out-of-pocket maximum ● \$6,000 Estimated Individual Total
Silver PPO Plan ID: 18558/S0380017	Estimated monthly premium \$271 Premium before tax credit: \$311	Deductible ● \$2,500 Estimated Individual Total	Out-of-pocket maximum ● \$5,200 Estimated Individual Total
Platinum PPO Plan ID: 18558/S0380001	Estimated monthly premium \$398 Premium before tax credit: \$438	Deductible ● \$0 Estimated Individual Total	Out-of-pocket maximum ● \$1,150 Estimated Individual Total

What are the differences between plans?

- Cost
 - Premium, Out of Pocket, Co-Pay, Deductibles, Cost-Share
- Networks of doctors and hospitals
 - Check to make sure your doctors are covered by the plan you choose
- Prescription drug coverage
 - Which drugs are covered?
 - Is there a separate drug deductible?

Making the Most of Your Health Insurance

- Review your options every year
- Using in-network providers
- Ask for pre-authorizations
- Paying attention to bills
 - Billed for what you received
 - Preventative services
- Leveraging out of pocket maximums
- Appealing denials



Employment Rights

Federal Fair Employment Laws

- Americans with Disabilities Act (ADA)
 - Discrimination protections for patients and caregivers
 - Reasonable Accommodations for patients

State Fair Employment Laws

- Discrimination protections for patients and caregivers
- Reasonable Accommodations for patients

Leave Laws

- Family & Medical Leave Act (FMLA)
- State Leave Laws

Employment & Union Contracts Employer Policies

*Triage Cancer Quick Guides & Chart of State Laws

- **Quick Guide to Disability Insurance:**
<http://triagecancer.org/quickguide-disabilityinsurance>
- **Recorded Webinar: Taking Time Off & Paying For It**
<http://triagecancer.org/Webinars>



- **Attend Events**
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