Guiding Your Young Breast Cancer Patients Through Financial Distress
We have nothing to disclose.
Financial Toxicity

**Definition**: is the emotional, mental and physical debilitating and often life-threatening financial side effects induced by cancer treatment.

**Impact**: financial toxicity can lead to the following
- Greater risk of mortality
- Impaired qualify of life
- Overall poorer well-being
- Sub-par quality of care

Financial Toxicity

• Effects on those in active treatment:
  • 130% increase in financial difficulties for those younger than 65
  • 67% increase in financial difficulties for those without insurance
  • 42% increase in financial difficulties for minorities
  • 37% of individuals make at least one work/career modification due to diagnosis
  • 27% of individuals report at least one financial hardship including bankruptcy, debt, etc.

Sources: Dana Farber Cancer Institute, 2014 Palliative Care in Oncology Symposium, Oncology Journal, Feb. 2013
Cancer & Financial Stress

• Out of pocket expenditures for medical care and related non medical expenses.
• Loss of earnings for the affected individual
• Potential reduction in household income related to caregiving needs.
• Lingering Effects: Chemo Brain or Lymphedema

Cancers Impact on Financial Stability

• 40% to 85% of cancer patients stop working at some point during treatment.

• Individual earnings for cancer survivors tend to fall for a 5 year period after diagnosis which is related to missed opportunities for advancement and ongoing health problems.

• Many times there is a disruption or loss of insurance coverage in the younger population due to reduction in hours or the need to stop working.

Barriers for Cancer Patients

• Unaware of costs of treatment
• Patients embarrassed to ask for help
• 32% of cancer patients report cancer related financial problems
• 23% of cancer patients reported postponing recommended treatment due to the cost
• These patients are 2.65 x more likely to go bankrupt than any other diagnosis
• Unaware of available resources for assistance with treatment
• Treatment impacts ability for patient to work:
  o 40-85% stop working during treatment
  o 1.37 x more likely to be unemployed compared to people without cancer.

Unique Financial Challenges for Young Women Affected by Breast Cancer (45 years old and under)

• no savings in an emergency fund
• inadequate health insurance or no coverage at all
• starting out in career or working part-time
• living on own, without a partner or spouse
• raising children
• no children but want to start a family
• repaying student loan debt

Insurance Changes

• Expansion of Affordable Care Act
• Health plans switching cost responsibility onto patient
• Increase in Narrow Networks to drive prices down
• Coverage for consumers is up
• Insurance paid for in monthly premiums
• Monthly premium is affordable, out of pocket costs may not be
• Patients unaware of what their insurance covers or what responsibility will be

Red Flags

- No Insurance
- Medicare Only
- Large out of pocket
- Medicare Advantage
- Insured but not working
- Stage IV diagnosis
Financial Navigation Goals

• To provide assistance to patients throughout the continuum of care.
• Prevent patients who forgo or postpone treatment due to cost
• To maximize support from external sources
• To be proactive with patient concerns vs. reactive
Financial Navigation Process

- Screen all new patients
- Review Insurance Benefits
- Options to Mitigate Costs
  - Copay Assistance Programs
  - Free Medication
  - Insurance Optimization
  - Financial Assistance
- Denials
- Medicare Advantage Vs. Supplemental Plans
- Social Security Disability
- Medicaid & Premium Subsidies
- Cobra vs. ACA
- Assistance with bills
Key Components to Drive Navigation Process & Outcomes

- Diagnosis
- Treatment Regimen
- Insurance
- Annual Household Income
How to Create a Successful Program

- **Navectis Group: Dan Sherman**
- 2 year contract
- Onsite training
- Personalized reporting sheets
- 90 min educational session for key stakeholders.

- **Vivor PayRx Navigator**
- Prebuilt search engine
- Patient specific foundations & copay results.
- Alerts
Breast Cancer ACT Treatment Assistance

(Covers Medicare and Commercial Payers for Adriamycin / Cytoxan / Taxol)

• **PAF: Patient Advocate Foundation Breast Copay Assistance**
  » Offers $5000 in assistance per year
  » Patients Income must be below 400% Federal Poverty Level
  » Pays for costs going back 180 days
  » [https://www.copays.org/](https://www.copays.org/)

• **The Assistance Fund Breast Cancer Fund**
  » Offers $4000 in assistance per year
  » Patients Income must be below 500% Federal Poverty Level
  [https://tafcares.org/patients/eligibility/](https://tafcares.org/patients/eligibility/)

• **CancerCare Breast Cancer Fund**
  » Offers $4000 in assistance per year
  » Patients Income must be below 500% Federal Poverty Level
  » Pays for costs going back 60 days
HER 2 + Treatment Assistance

• **Genentech Copay Cards**
  - Only for Commercially Insured patients
  - Available for both Perjeta and Herceptin
    - Each Dose has a $25 copay
  - Offers $25,000 in copay assistance per year
  - No Income limits for eligibility
    [https://www.copayassistancenow.com/#/](https://www.copayassistancenow.com/#/)

• **Genentech Access to Care Foundation (GATCF)**
  - Free Medication for Uninsured
  - Household income must be < $100,000 OR
  - Household income must be < $150,000 and patient must have spent 5% or more of the household income on the Genentech medicine.
    [https://www.genentech-access.com/hcp/brands/herceptin/find-patient-assistance.html](https://www.genentech-access.com/hcp/brands/herceptin/find-patient-assistance.html)
Hormone Therapy Assistance

*(No income limits and for commercial insurance)*

- **Novartis Oncology Universal Copay Card (Femora)**
  - Offers $15,000 in copay assistance per year for a $25 copay.
    [https://www.copay.novartisoncology.com/](https://www.copay.novartisoncology.com/)

- **ProStraken Copay Card (Fareston)**
  - Save $150 per 30 day supply after paying the first $20

- **Abbvie Lupron Depot Savings Card**
  - Offers $250 in copay assistance for 3 month supply for a $10 copay.

- **PAF / CancerCare / The Assistance Fund**
  - Cover Endocrine Therapy such as Tamoxifen or Aromasin therapy in addition to the chemotherapy. *(See Slide # 14)*

- **Pfizer Patient Assistance Foundation**
  - Offers free Aromasin/Exemestane to uninsured patients.
    [https://www.pfizerrxpathways.com/see-how-we-help](https://www.pfizerrxpathways.com/see-how-we-help)
Hormone Therapy Assistance

(FOR UNINSURED PATIENTS)

• **Abbvie Patient Assistance Foundation (Lupron)**
  – Patients are screened for Eligibility 800-222-6885
    [http://www.abbviepaf.org/eligibility.cfm](http://www.abbviepaf.org/eligibility.cfm)

• **AstraZeneca (Arimidex and Zoladex)**
  – Patients are screened online
  – Income Limit is 300% FPL
    [http://www.azandmeapp.com/eligibility](http://www.azandmeapp.com/eligibility)

• **Prostraken Fareston Patient Assistance Program**
  – Income Limit is 300% FPL
    [https://fareston.aspnpnprograms.com/](https://fareston.aspnpnprograms.com/)

• **Pfizer Patient Assistance Foundation (Exemestane)**
  – Offers free Aromasin/Exemestane to uninsured patients.
    [https://www.pfizerrxpathways.com/see-how-we-help](https://www.pfizerrxpathways.com/see-how-we-help)
Neulasta Assistance

• **Neulasta Amgen First Step Copay Card**
  • Only for a Commercially Insured Patient
  • First Dose is free (no out of pocket) / $25 Copay per dose after
  • Covers up to $10,000 per year
  • No Income limits for eligibility
  • Covers both Neulasta Injection and Onpro
    https://amgenfirststep.com/neulasta-first-step
  • Has an option for uninsured patients through Amgen Safety net
    http://www.amgensafetynetfoundation.com/
Other Breast Cancer Assistance Options

- **CancerCare**
  - Offers assistance to women or men with breast cancer
  - Covers pain and anti-nausea medication, hormonal therapy, lymphedema supplies, transportation and durable medical equipment.
  - Usually a one time payment of $200 to $300
  - Pre-Screening # 800-813-4673
    https://www.cancercare.org/financial

- **Pink Fund**
  - Patients must be actively undergoing treatment, as defined by The Pink Fund, for their breast cancer diagnosis. *Active treatment does not include reconstruction surgeries or long-term hormonal therapies.*
  - Patients must have been working at time of diagnosis, and are able to show a loss of income due to their breast cancer diagnosis. (IE, leave of absence, reduced hours, etc.)
  - Patients must be actively undergoing treatment throughout funding.
  - Includes direct bill payment of utilities, mortgage or rent, car, car insurance, and health insurance premiums up to $3000 per year.
    https://www.pinkfund.org/get-help/
Patient Assistance - Copay Assistance / Free Medication

- Genetech BioOncology: [https://www.copayassistancecenow.com/#/](https://www.copayassistancecenow.com/#/)
- Novartis: [https://www.copay.novartisoncology.com/](https://www.copay.novartisoncology.com/)
- Pfizer: [http://www.pfizerrxpathways.com/](http://www.pfizerrxpathways.com/)
- Abbvie: [http://www.abbviepaf.org/index.cfm](http://www.abbviepaf.org/index.cfm)
- Bristol-Myers Squibb: [http://www.bmmspaf.org/#home](http://www.bmmspaf.org/#home)
Foundations (Copay Assistance)

- NeedyMeds: http://www.needymeds.org/
- PAN Foundation: https://providerportal.panfoundation.org/
- Patient Advocate Foundation: https://www.copays.org/
- Health Well Foundation: http://www.healthwellfoundation.org/eligibility
- CancerCare: http://www.cancercare.org/
- Leukemia & Lymphoma Society: http://www.lls.org/
- GoodDays: http://www.mygooddays.org/
- Johnson & Johnson: http://www.jjpaf.org/
- Assistance Fund: http://www.theassistancefund.org/
Sherman Cancer Center Outcomes

• 2016 Savings
  – Hospital: $721,033
  – Patient: $1,618,291

• 2017 Savings
  – Hospital: $769,564
  – Patient: $1,094,598