

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 quality 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.



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

Sources: Fred Hutchinson Cancer Research Center, *Financial Toxicity: A Growing Concern Among Cancer Patients in the United States*, *ISPOR Connections*, Vol 20, Number 2.



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.

Sources: Fred Hutchinson Cancer Research Center, *Financial Toxicity: A Growing Concern Among Cancer Patients in the United States*, *ISPOR Connections*, Vol 20, Number 2.



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:
 - 40-85% stop working during treatment
 - 1.37 x more likely to be unemployed compared to people without cancer.

Source: Kent EE, et al., "Are Survivors Who Report Cancer-Related Financial Problems More Likely to Forgo or Delay Medical Care?" *Cancer*, 119, no. 20 (2013): 3710-3717; "A National Poll: Facing Cancer in the Health Care System," American Cancer Society, http://acscan.org/ovc_images/file/mediacenter/ACS_CAN_Polling_Report_7.27.10_FINAL.pdf; Ramsey S, et al., "Washington State Cancer Patients Found to Be at Greater Risk for Bankruptcy Than People Without a Cancer Diagnosis," *Health Affairs*, 32, no. 6 (2013): 1-8; Oncology Roundtable interviews and analysis. Source: de Boer AG, "Cancer Survivors and Unemployment: A Meta-Analysis and Meta-Regression," *Journal of the American Medical Association*, 301, no. 7 (2009): 753-762; Oncology Roundtable interviews and analysis.

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

<http://www.lbbc.org/young-woman/lifestyle-and-practical-matters/money-insurance-career/financial-impact-young-women>

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 coverage responsibility will be

Source: Kent EE, et al., "Are Survivors Who Report Cancer-Related Financial Problems More Likely to Forgo or Delay Medical Care?" *Cancer*, 119, no. 20 (2013): 3710-3717; "A National Poll: Facing Cancer in the Health Care System," American Cancer Society, http://acscan.org/ovc_images/file/mediacenter/ACS_CAN_Polling_Report_7.27.10_FINAL.pdf; Ramsey S, et al., "Washington State Cancer Patients Found to Be at Greater Risk for Bankruptcy Than People Without a Cancer Diagnosis," *Health Affairs*, 32, no. 6 (2013): 1-8; Oncology Roundtable interviews and analysis.



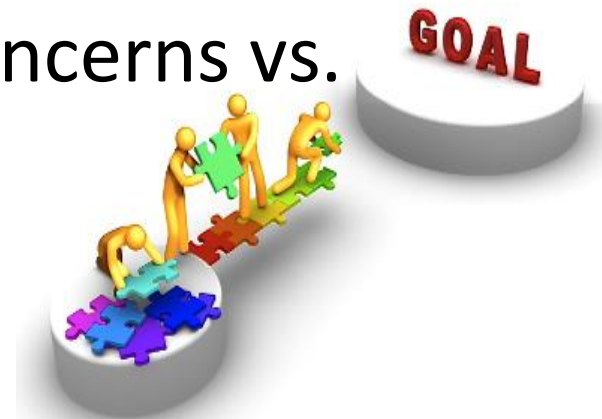
Red Flags

- 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 Incc



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 / Cytosan / 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/>
- **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/>
- **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
 - » <http://portal.cancercarecopay.org/>

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/#/>

- **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/patient/brands/perjeta/how-we-help-you.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/>
- **ProStraken Copay Card (Fareston)**
 - Save \$150 per 30 day supply after paying the first \$20
<http://www.patientrxsolutions.com/fareston-copay/>
- **Abbvie Lupron Depot Savings Card**
 - Offers \$250 in copay assistance for 3 month supply for a \$10 copay.
<https://www.endofacts.com/register.aspx?ts=s>
- **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>

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>
- **AstraZeneca (Arimidex and Zoladex)**
 - Patients are screened online
 - Income Limit is 300% FPL
<http://www.azandmeapp.com/eligibility>
- **Prostraken Fareston Patient Assistance Program**
 - Income Limit is 300% FPL
<https://fareston.aspnprograms.com/>
- **Pfizer Patient Assistance Foundation (Exemestane)**
 - Offers free Aromasin/Exemestane to uninsured patients.
<https://www.pfizerxpathways.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.copayassistancenow.com/#/>
- Amgen: <https://www.amgenassistonline.com/StaticPageContent.aspx?Category=CopaySupport>
- Novartis: <https://www.copay.novartisoncology.com/>
- Lilly Cares: <http://www.lillycares.com/findprogram.aspx>
- Pfizer: <http://www.pfizerrxpathways.com/>
- AstraZeneca (AZ&ME): <http://www.azandmeapp.com/>
- Abbvie: <http://www.abbviepaf.org/index.cfm>
- Merck Helps: <http://www.merckhelps.com/>
- Bristol-Myers Squibb: <http://www.bmspaf.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



