

Breast Cancer Resources:

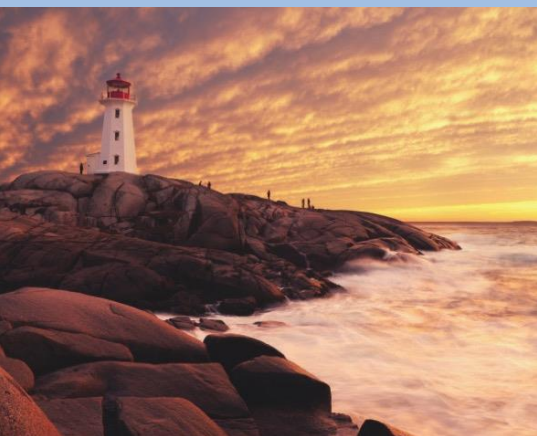
PAF tools and strategies to identify and access them

Shonta Chambers, MSW

Living Beyond Breast Cancer Conference: Sharing Wisdom, Sharing Strength

Memphis, Tennessee

October 7, 2017



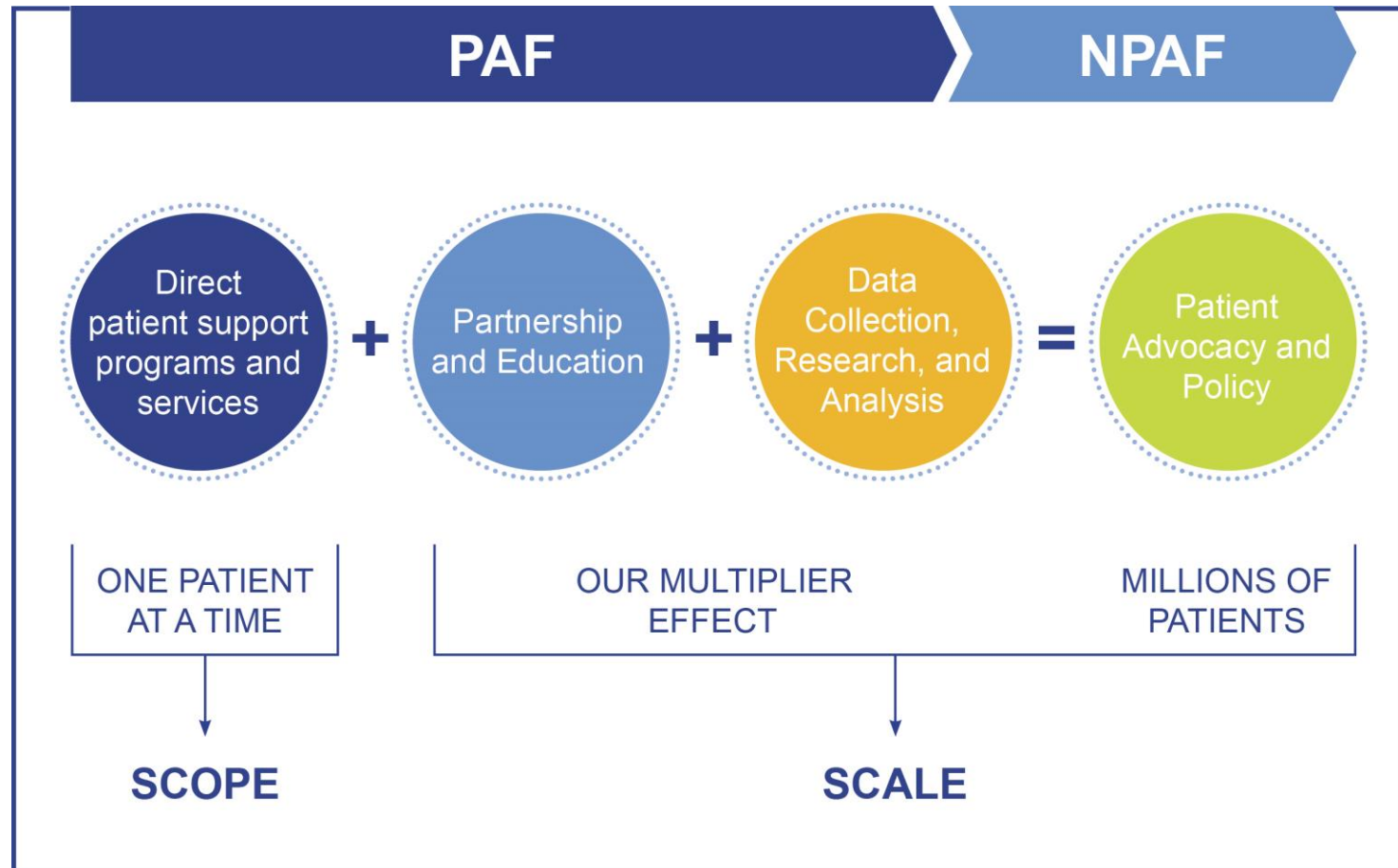
PAF professionals directly intervene on behalf of more than tens of thousands of patients annually, enabling them to access prescribed healthcare services and medications, overcome insurance barriers, locate resources to support cost-of-living expenses while in treatment, evaluate and maintain health insurance coverage and better manage, or reduce, the out-of-pocket medical debt associated with an illness.



OUR MISSION

Patient Advocate Foundation is a national 501(c)(3) organization that seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment and preservation of their financial stability relative to their diagnosis of chronic, life threatening or debilitating diseases.

Core Organizational Functions



Overall Foundation Impact

PAF PATIENTS
SERVED
Increased **31.2%**



PATIENTS
REPORTED
419
DIFFERENT
DIAGNOSES

Summary of PAF Total Patient Cases and Contacts in 2016

Total Patient Services Division Case Count	105,792
<i>Case Management Division Case Count</i>	<i>20,286</i>
<i>Co-Pay Relief Case Count</i>	<i>49,760</i>
<i>Financial Support Programs Case Count</i>	<i>22,081</i>
<i>Patient Services Email Helpline Session Count</i>	<i>13,665</i>
Total Patient Services Division Case Contacts	1,405,906
Total Patients Served by PAF as of 2016	928,078

Patient Advocate Foundation Service Areas

CASE MANAGEMENT

- Insurance Navigation
- Debt Crisis Assistance
- Screening and Enrollment in Insurance & Social Programs
- Disability Enrollment & Appeals Assistance

PATIENT EDUCATION & EMPOWERMENT

- Topic-based print materials
- Educational Event Series
- Online resource directories
- Mobile resource applications

FINANCIAL AID PROGRAMS

Provides small grants to patients for a broad range of support needs as well as partnering with other non-profit organizations to manage all administrative aspects of their financial assistance programs

DATA & SURVEY INITIATIVES

Each year Patient Advocate Foundation reviews the aggregate data collected from our programmatic support services and analyzes it to extract themes and trends among the patients we serve. This information allows us to build survey tools to create an evidence base to help direct our advocacy efforts, representing the voice of our patients

CO-PAY RELIEF PROGRAM

Offers direct financial assistance to qualified insured patients who cannot afford their out-of-pocket costs for pharmaceutical co-payments, co-insurance and deductibles

Case Management

WHAT WE DO

For more than 20 years PAF case managers have been directly intervening on behalf of thousands of patients each year, enabling them to connect with and maintain access to prescribed healthcare services, overcome insurance barriers, locate resources to support cost-of-living expenses, evaluate and identify insurance coverage and manage out-of-pocket expenses associated with medical treatment.

Summary of PAF Case Management Patient Cases and Contacts in 2016

Total PAF Case Management Case Count	20,286
<i>Unique Case Management Patient Issues</i>	<i>36,173</i>
Total PAF Case Management Contacts	394,630
<i>Average Contacts per Case</i>	<i>19.45</i>

How We Help

- Debt Crisis and Cost of Living Assistance
- Screening and Enrollment in Insurance and Social Programs
- Disability Enrollment
- Appeals Assistance
- Identification of Co-Payment and Co-Insurance Assistance
- Resolution of Coding and Billing Issues
- Assistance with Prior Authorizations

Insurance = 40%

Co-pay assistance – pharmaceutical	6.004%
Co-pay assistance - facility/doctor visits	4.749%
Co-insurance assistance - hospital/facility	2.999%
General benefit/coverage questions	2.679%

Debt crisis/cost of living = 26%

Inability to afford transportation expenses	10.019%
Inability to afford rent/mortgage	5.507%
Inability to afford utility/shut off notice	4.141%
Inability to afford food/nutritional needs	1.910%

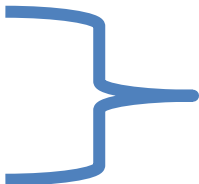
Uninsured = 10%

No access to care	3.005%
No access/no coverage for prescription needs	1.841%
Unpaid medical bills	1.280%
Medicaid application assistance needed/expedited	1.186%

- About 20% of PAF patients report round trip to their medical appointments takes between 2 to 4 hours
- About 40% report being usually to always overwhelmed by the time and effort it takes to get to treatment
- Roughly 1/3 report that is somewhat to very difficult to travel to and from appointment, and only 30% of those patients attribute that challenge to distance
- Roughly 40% reported skipping trips to drop off or pick up prescriptions due to transportation challenges

2016 PAF Patient-Household Income

Income	Percentage
Less than \$11,000	17.48
\$12,000-\$23,000	30.39
\$24,000-\$35,000	22.55
\$36,000-\$47,000	12.84
\$48,000-\$59,000	7.04
\$60,000-\$71,000	4.21
\$72,000-\$83,000	1.82
\$84,000-\$95,000	1.22
\$96,000-\$107,000	.83
\$108,000-\$119,000	.45
\$120,000 or More	1.20



70.42%
Average
HHS of 2

Case Management

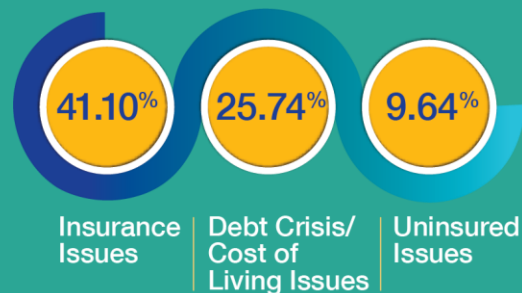


SOME TOP RESOLUTIONS Achieved by Case Managers

- ✓ Facilitated/Obtained Medical and Pharmaceutical Co-pay Assistance
- ✓ Marketplace/Exchange Plan Selection/Enrollment Assistance
- ✓ Facilitated/Secured Free Transportation Assistance
- ✓ Approval/Overtured Denial of Disability Benefits
- ✓ Approved for Medicaid

Negotiated
\$31,700,020
in **DEBT RELIEF** on
Behalf of Patients

TOP ISSUES Faced by Patients Seeking Case Management Help



Case Management



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TOP ISSUES Faced by Patients Seeking Case Management Help



Patient Education & Empowerment

Resource Library

Contains publications that focus on the most common access barriers for patients including insurance denials, finding and selecting insurance and managing out-of-pocket expenses.

Coverage Access Guide

App provides patients with educational advice and understanding that helps prevent common barriers.

Available for **free** in Apple's App Store for iOS phones and tablets.

Words That Matter

A Patient's Healthcare Glossary

Illustrated in recent survey data, PAF has documented that for some of the most commonly used terms surrounding healthcare and health insurance, as little as 59% of patients felt that they were confident in the meaning of the words.

www.patientadvocate.org/publications



Patient Education & Empowerment

Patient Empowerment Series (PES)

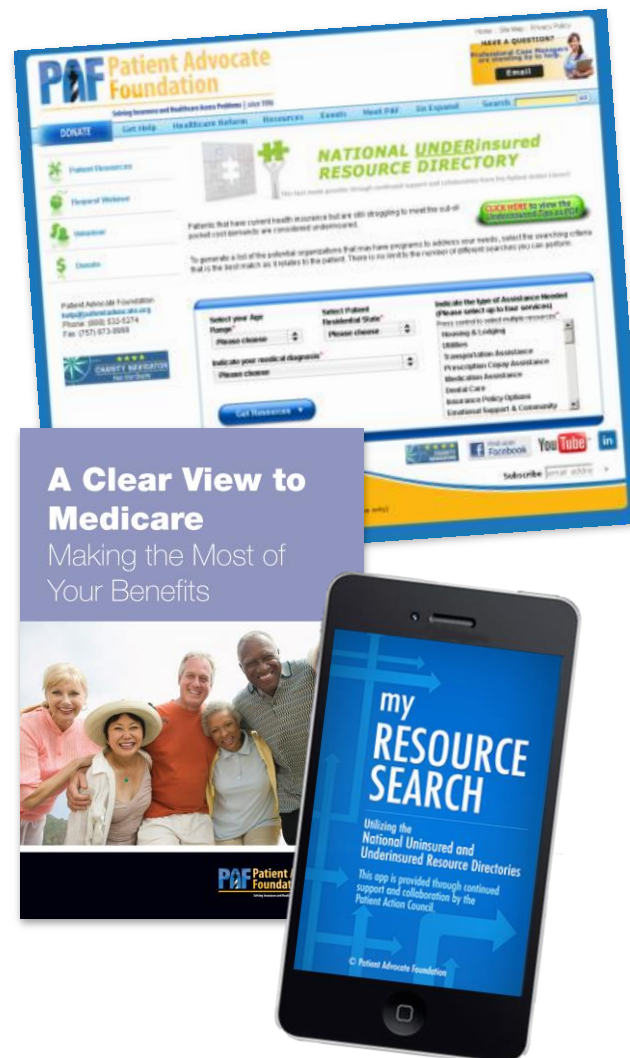
An educational series featuring live and on-demand webinars that provide advice and in-depth education on healthcare issues. The PES library now contains 15 robust, on-demand sessions.

www.patientadvocate.org/webinars

National Un- and Underinsured Resource Directory On Web & My Resource Search Mobile App.

www.patientadvocate.org/resources

PAF's website also contains a wealth of patient-focused materials, guidance and tips.



My Resource Search Mobile App



www.patientadvocate.org/myresources

Or from APP STORE directly from your phone



Patient Education & Empowerment



- Resources
- Events
- Meet
- Healthcare Reform
- PAF Publications & Patient Guides
- National Financial Resource Directory
- National Underinsured Resource Directory
- National Uninsured Resource Directory
- Assistance Programs by Pharmaceutical Companies
- Insurance Resources & Appeals
- Employment Resources
- Disease Specific Resources
- Prevention
- Additional Resources



www.patientadvocate.org/uninsured
www.patientadvocate.org/underinsured

www.patientadvocate.org/facebook

The NURD in Action

Example Search

NATIONAL UNDERinsured RESOURCE DIRECTORY

This tool made possible through continued support and collaboration from the Patient Action Council

Patients that have current health insurance but are still struggling to meet the out-of-pocket cost demands are considered underinsured. [CLICK HERE to view the Underinsured Tips as PDF](#)

To generate a list of the potential organizations that may have programs to address your needs, select the searching criteria that is the best match as it relates to the patient. There is no limit to the number of different searches you can perform.

Select your Age Range*
27-45

Select Patient Residential State*
ND

Indicate your medical diagnosis*
Cancer

Specify the type of cancer*
Breast Cancer

Indicate the type of Assistance Needed (Please select up to four services)
Press control to select multiple resources*

- Medical Equipment or Supplies
- Childcare Resources
- Transportation Assistance
- Government Services and Program
- Housing & Lodging**
- Affordable Options for Care
- Fertility Related Services
- Support for Caregivers

Get Resources

Thank you for recent use of PAF's National Resource Directory search tool. Your specific search resulted in the following organizations that may be able to provide assistance for the selection choices made.

Search Criteria Selected: Age: 27-45, State: ND, Medical Diagnosis: Cancer, Cancer Type: Breast Cancer, Assistance Requested: Housing & Lodging

42 total resources found.

[Print Selected Results](#) [Email Selected Results](#)
[Select All](#) [Unselect All](#)

☒ **Breast Cancer Relief Foundation** 504-529-3258
The mission of The National Cancer Coalition (NCC) is to meet the unfulfilled needs of patients and their families impacted by cancer and other serious diseases, no matter where in the world they live.
<http://www.breastcancerrelief.org/>
Assists eligible women with access to mammograms through partnered facilities.

☒ **Breast Cancer Society, Inc.** 480-284-4014
Breast Cancer Society, Inc. understand that many patients require direct assistance today so they and their families can meet the challenges of this disease.
<http://www.breastcancersociety.org/>
In addition to providing direct financial assistance to women in the U.S. battling breast cancer, The Breast Cancer Society maintains an extensive program of procuring medicines, care items and medical supplies.

27 – 45 Age Range
Breast Cancer
North Dakota
Needs Housing & Lodging

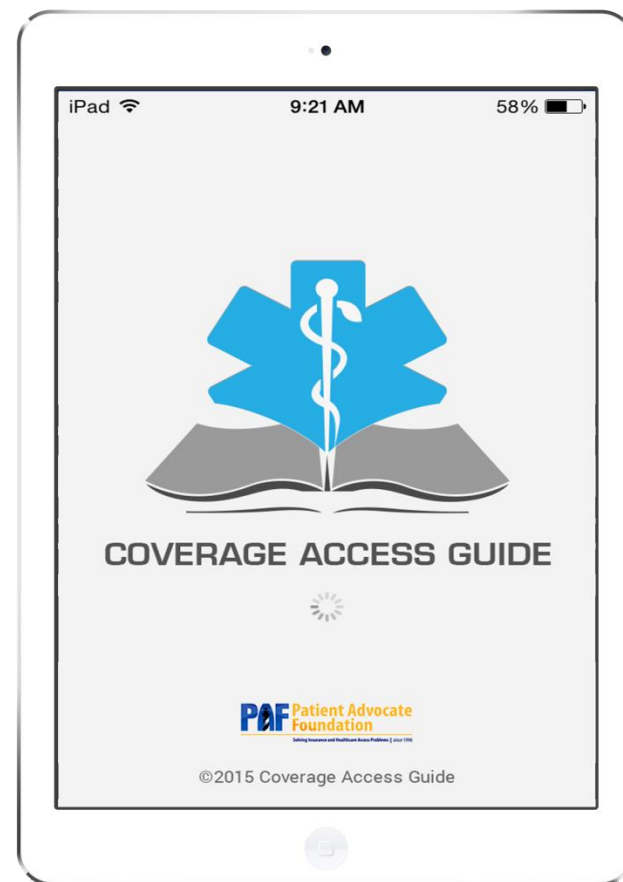
Pink Fund 877-234-7465

<http://www.thepinkfund.org>

Distributes short-term financial aid in the form of direct bill payment of expenses for breast cancer patients (male and female) during active treatment or recovery for breast cancer. This support can come in many forms: a car payment, house or rent payment, payments for medical or car insurance and utility payments are the most common.

Patient Education & Empowerment

- ✓ *Coverage Access Guide: A Consumer's Guide to Insurance*, is designed to answer frequently asked questions about accessing, enrolling and maintaining healthcare coverage.
- ✓ FREE, user-friendly, article-based educational guide geared to help current and future patients overcome common healthcare obstacles in order to enhance their overall healthcare experience.
- ✓ Available exclusively in Apple's App Store for iOS phones and tablets
- ✓ Embedded active and actionable URL links and phone numbers within articles, as appropriate



Coverage Access Guide

Easy Menu Access

The primary menu lets you get to your home screen and other areas including the suggestion forms, about PAF, about CAG, and Privacy policy.

Most Popular

This section shows the most sought after articles from all topic areas.

Sort by Category

-----Pull up a list of topic areas and go directly to the articles that address that area.

Search for specific topic

Keyword search searches all titles and article text to get you to what you need quickly

Saved Articles

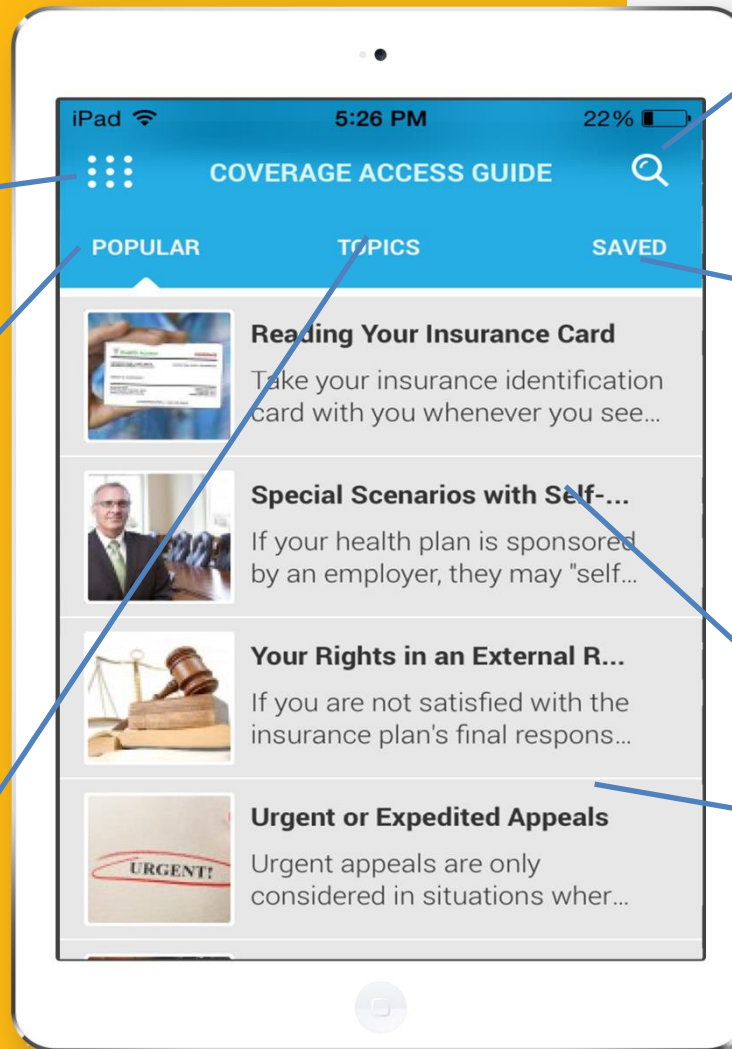
Your custom list of saved articles

Article Information

A quick look at the title and first few lines of the article will help user identify articles of interest.

Easy Vertical Scrolling

Smooth vertical scrolling allows the user to peruse articles easily at a speed that is convenient.



Coverage Access Guide

Easy Back Button

Back button allows you to return to previous list of articles.

Horizontal Advancing

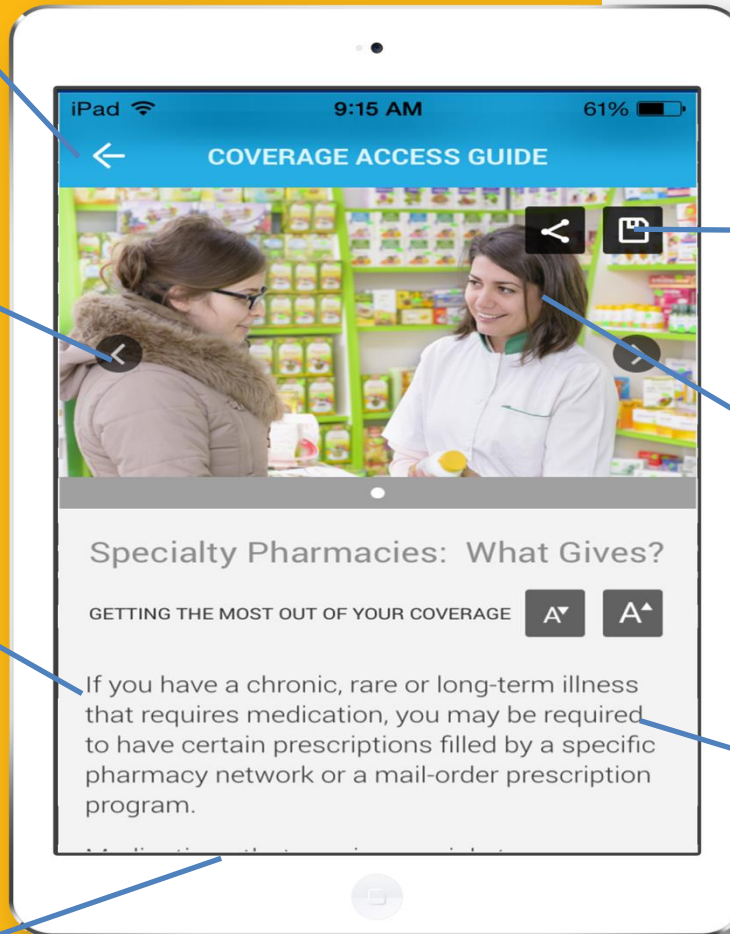
Advance to the next article in your list by hitting the arrows on each side.

Article Topic

The article topic is reiterated to the user for reference with visible placement

Vertical Scrolling

Scroll within article to read full length content.



Ability to Save Articles for Future Reference

Save button allows you to create your own favorite list of articles for future access.

Send Article to a Friend

Through Facebook, Twitter or email, you can send or post the article content to others.

Text Size Adjustment

Adjust the font size for the article text up or down with a push of a button

Financial Aid Programs

SERVED 
22,081
Patients

.....


5.7% INCREASE
in Number of
Patients Served

FINANCIAL SUPPORT

PAF Financial Support Programs provide small grants to patients for a broad range of support needs, including transportation costs, housing and lodging, utilities and food/nutrition needs. Patients interested in applying should call toll free at (855) 824-7941.

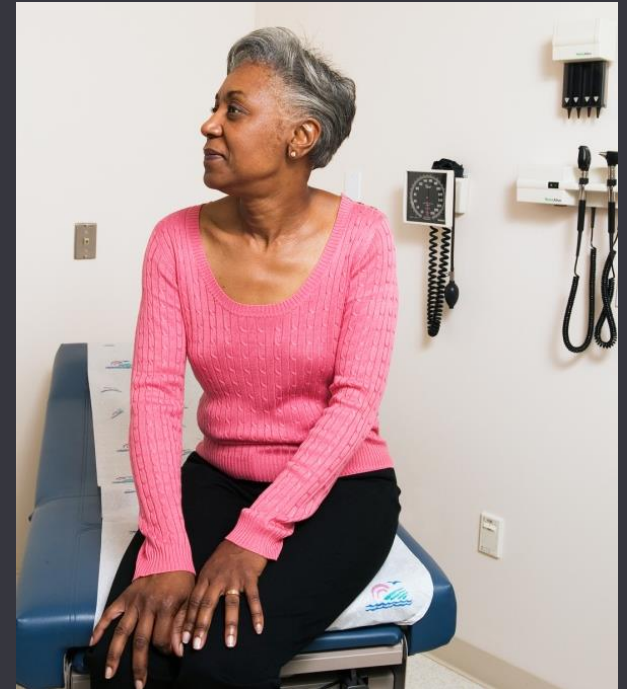
In addition, PAF partners with other non-profit organizations to manage the administrative aspects of their financial assistance programs.

CASE EXAMPLE

60 y/o African American Female

- **Diagnosed with Breast Cancer**
- **Insured through employer and company is being sold and insurance will expire in 30 days. No coverage being offered by new owner.**
- **Patient will begin radiation in the coming weeks and will not be able to afford the out of pocket cost of treatment**
- **Limited income and she will reports that she is unable to afford insurance coverage**

What Does PAF Do?



How did PAF help?

- ✓ Determined patient qualified for special enrollment in a Marketplace plan
- ✓ Verified qualification for premium subsidy of \$541
- ✓ Determined silver plan would meet patients treatment needs and fit in her budget.
- ✓ Confirmed patient qualified for “out-of-pocket” subsidy reducing her annual deductible from \$3350 to \$200 and out-of-pocket max from \$5500 to \$650
- ✓ Arranged and coordinated FMLA to cover her half-day appointments
- ✓ Initiated short term disability with her employer
- ✓ Coordinated transportation grant
- ✓ Facilitated enrollment into Co-Pay assistance program to cover oral medication costs
- ✓ Facilitated application for grant funding by local Breast Cancer Foundation to cover costs of utilities
- ✓ Facilitated application to charitable fund that contributed \$300 towards outstanding medical & physician bills



Testimonials



"I called PAF for assistance with medical debt. My case manager sent me hardship letters and I sent three of them to companies that billed me for lab tests. These are the co-pays that I don't have the finances to pay anything on as I only have Social Security. God bless you for what you have been able to do."

Marie | Tennessee
Stomach Cancer



"PAF's service was absolutely excellent and my case manager was a godsend. I needed assistance with disability and her handling of my issue was so professional – she is worth all the gold in Fort Knox."

Michael | Pennsylvania
Bladder Cancer



"I was overwhelmed – no insurance, very limited income, and a diagnosis that knocked the wind out of me. My Patient Advocate guided me, gave me options – even conference-called with me to help get me answers and started on a road that provided me assistance emotionally, financially and much needed information. I am forever grateful!!"

Nancie | Florida | Lymphoma

Testimonial Spotlight



"On October 7, 2016, I was diagnosed with breast cancer. As a mother of two young boys I knew I had to fight to survive to help raise them. I never imagined within weeks I would have a bigger battle to fight. I was being denied my employer's disability insurance. I was very frustrated and didn't know where to turn. A friend recommended the Patient Advocate Foundation. I was fortunate enough to be connected with a case manager who talked about how we could request reconsideration. She helped me through the entire process, she conference-called the insurance company with me on the line and she also helped me write a letter to the company. Thanks to my case manager's help, I received the disability pay. She not only helped in the fight, she regularly called to check on me and to ask if I needed any other help. Indeed I did! She agreed to help with an outstanding DNA testing bill that doesn't appear to be covered by insurance. I wish every cancer patient could have a PAF case manager in their corner."

Amy | California | Breast Cancer

Co-Pay Relief Program

Summary of CPR Service Impact in 2016

Total number of patients approved	49,760
Total number of dollars expended	\$85,792,071
Total number of patients served	208,129

Total amount awarded since inception \$500,000,000



CPR PATIENTS
SERVED
Increased **96.4%**



The **Co-Pay Relief Program** (CPR) provides financial assistance to medically and financially qualified patients who are unable to afford their pharmaceutical co-payments, co-insurance and deductibles. Launched in April of 2004, CPR was the second such program in the country to receive an OIG advisory opinion.

Co-Pay Relief Program

FOCUS ON OIG COMPLIANCE

Program design and operational model is not only compliant with all of the OIG's 2014 Modification requirements, but has been operating to these standards since inception in 2004. PAF's modified opinion now provides the ability to cover:

- Co-payments, co-insurance, deductibles, and insurance premiums
- Fund design for federally funded patients only
- Diagnostic, prognostic, and therapeutic management testing
- Medical costs for administration of medication therapies
- Therapeutic Devices



Program Audits

- Annually, CPR is subjected to both internal and external audits of program operation and financial accountability
- To date, no material deficiencies have been noted in any audit
- Program operations adheres to all OIG standards as outlined in our opinion, #04-15 and all modifications
- Organizational operations adheres to all IRS standards outlined for 501c(3) organizations

Co-Pay Relief Program



Providing Critical Financial
Support for Patients
Nationwide Since 2004

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ELIGIBILITY REQUIREMENTS

Do I qualify for financial assistance?

HOW TO APPLY ONLINE

Patient, Provider and Pharmacy Instructions

PATIENT TESTIMONIALS

What our patients are saying about CPR...



WELCOME TO PATIENT ADVOCATE FOUNDATION'S CO-PAY RELIEF

COMPANY NEWS ANNOUNCEMENTS

Co-Pay Relief Program



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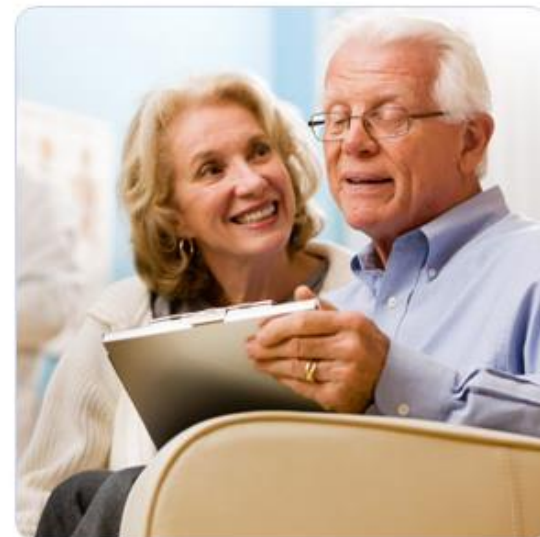
[HOME](#) » PATIENT ONLINE APPLICATION PORTAL

PATIENT ONLINE APPLICATION PORTAL

Welcome to the Patient Advocate Foundation's Co-Pay Relief Program (CPR) secured, on-line patient application portal. Patient Advocate Foundation's (PAF) Co-Pay Relief Program (CPR) provides financial assistance to financially and medically qualified patients, including those insured through federally administered health plans such as Medicare, for co-payments, co-insurance and deductibles required by a patient's insurer for pharmaceutical treatments and/or prescription medications prescribed to treat and/or manage his/her disease.

Our program provides assistance to patients on a first-come, first-served basis and processes applicants in the order in which their completed applications are received. All applications for assistance submitted via a CPR portal or completed over the phone with a program specialist receive an **instant eligibility decision** at the time of submission based on the information supplied and availability of funding. Eligibility decisions are made using the patient's reported income, diagnosis and insurance coverage information. Patients who are approved for assistance can begin submitting claims immediately.

For your convenience the Patient Online Application Portal is available 24 hours, and you may submit your application through this secure website once you have fully completed the application, including all required fields of data, you will be **notified immediately** if you are eligible for assistance from CPR. If you are eligible for assistance, your application will be instantly approved and you will have immediate program access. This application process should take approximately 7-10 minutes to complete.



Co-Pay Relief Program



DISPENSING HELP, DELIVERING HOPE

Providing Critical Financial
Support for Patients
Nationwide Since 2004

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[HOME](#) » [DISEASE SELECTION](#)

Please Select from the Following Assistance Funds

[Bladder Cancer](#)

[Breast Cancer](#)

[Cervical Cancer](#)

[Chronic Pain](#)

[Electrolyte Imbalance](#)

[Hepatitis B](#)

[Hepatitis C](#)



Co-Pay Relief Program



DISPENSING HELP, DELIVERING HOPE

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[HOME](#) » [BREAST CANCER](#)

WE HELP TO ASSIST WITH:

Bladder Cancer ☐

Breast Cancer ☒

Cervical Cancer ☐

Chronic Pain ☐

Electrolyte Imbalance ☐

Hepatitis B ☐

Hepatitis C ☐

HIV, AIDS and Prevention ☐

BREAST CANCER INFORMATION AND RESOURCES

FUND STATUS AND ELIGIBILITY

Open - We are accepting applications for new and renewal patients. If your application for assistance is approved you can begin receiving funding immediately.

Maximum Award Level: \$5,000 Per Year

Eligibility Criteria

- Patient should be insured and insurance must cover the medication for which patient seeks assistance.
- Patient must have a confirmed diagnosis of Breast Cancer.
- Patient must reside and receive treatment in the United States.
- Patient's income must fall below 400% of the [Federal Poverty Guideline](#) (FPG) with consideration of the **Cost of Living Index** (COLI) and the number in the household.

Get Help With Your Treatment: [How to Apply Online](#)

INFORMATION ABOUT THE DISEASE

2017 Federal Poverty Guidelines

Annual 2017 Poverty Guidelines for the 48 Contiguous States

Household/ Family Size	100%	150%	200%	250%	300%	350%	400%
1	12,060	18,090	24,120	30,150	36,180	42,210	48,240
2	16,240	24,360	32,480	40,600	48,720	56,840	64,960
3	20,420	30,630	40,840	51,050	61,260	71,470	81,680
4	24,600	36,900	49,200	61,500	73,800	86,100	98,400
5	28,780	43,170	57,560	71,950	86,340	100,730	115,120
6	32,960	49,440	65,920	82,400	98,880	115,360	131,840
7	37,140	55,710	74,280	92,850	111,420	129,990	148,560
8	41,320	61,980	82,640	103,300	123,960	144,620	165,280

Source: DHHS-Office of the Assistant Secretary for Planning and Evaluation: <https://aspe.hhs.gov/poverty-guidelines>

Testimonials



"I have been a breast cancer (stage 4) survivor for almost 4 years. The cost of fighting breast cancer is really high and any help given is a big blessing. I have so much less stress as a result of the help I am getting from your program. I can't say thank you enough!"

Priscilla | Colorado | Breast Cancer

"Every aspect of your program administration is smooth and the application process is straight-forward. There is no discrimination of candidates – inherently a very viable foundation. Things are looking brighter for me. Thank you so much for enrolling me in your co-pay program!"

Lynn | Utah | Metastatic Prostate Cancer



"I am writing to say thank you because without your program's help, I would be unable to afford my much-needed medication. I needed to use my award immediately and it was there; in my opinion, a life saver. You saved me and many others."

Scott | Nevada | HIV/AIDS and Prevention

"I would recommend the Co-Pay Relief Program because one who really needs the assistance can get help. The call counselor was professional, patient and thorough and all questions asked were directly related to getting help for the patient. I was very satisfied with my experience."

Gloria | Texas | Osteoporosis

Contact Us



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E-Mail: cpr@patientadvocate.org

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www.patientadvocate.org/resources

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THANK
YOU!

