

Coping with the Financial Impact of Living with Metastatic Breast Cancer



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Financial Factors

- **Health Insurance Status**

- Medical Bills
- Consumer Protections

- **Employment Changes**

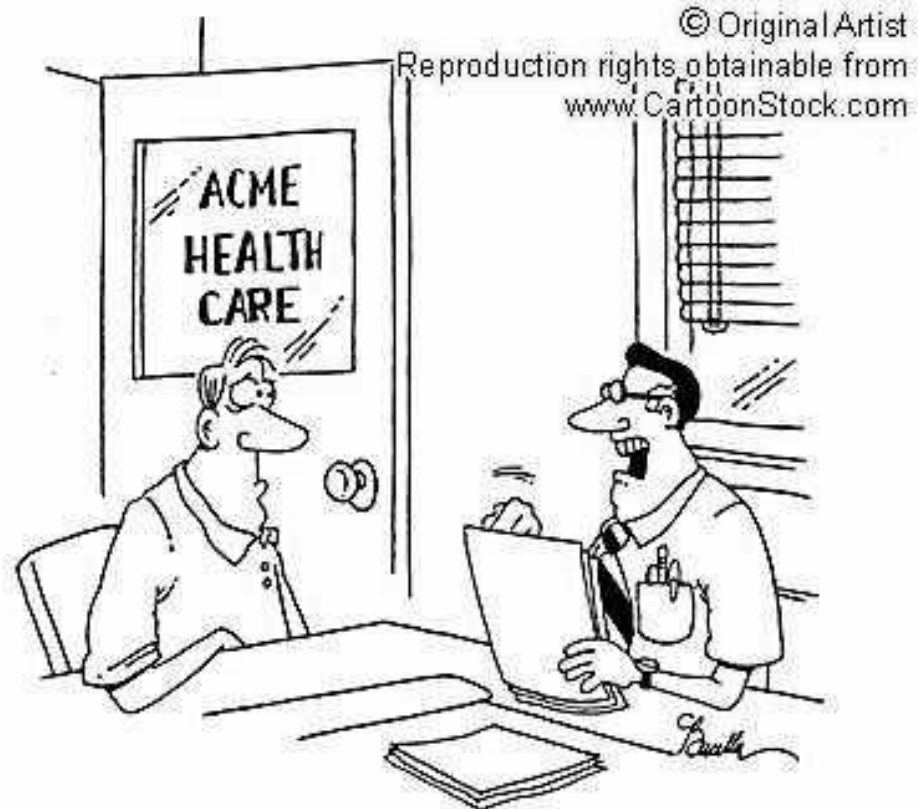
- To work or not to work
- Disability Insurance

- **Life Changes**

- Marriage/divorce, moving, graduating from school, etc.



How to Get & Use Health Insurance



"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."

Health Insurance Terms

Cost to Have Health Insurance

- Premium – each month

Costs When You Use Your Health Insurance

- Deductible – each year
- Co-Payment – each time you get care
- Co-Insurance or Cost-Share – each time you get care
- Out-of-Pocket Maximum =

deductible + co-payments + co-insurance

Health Insurance Example

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

If you have a \$102,000 hospital bill, what do you pay?

1. Your deductible of \$2,000

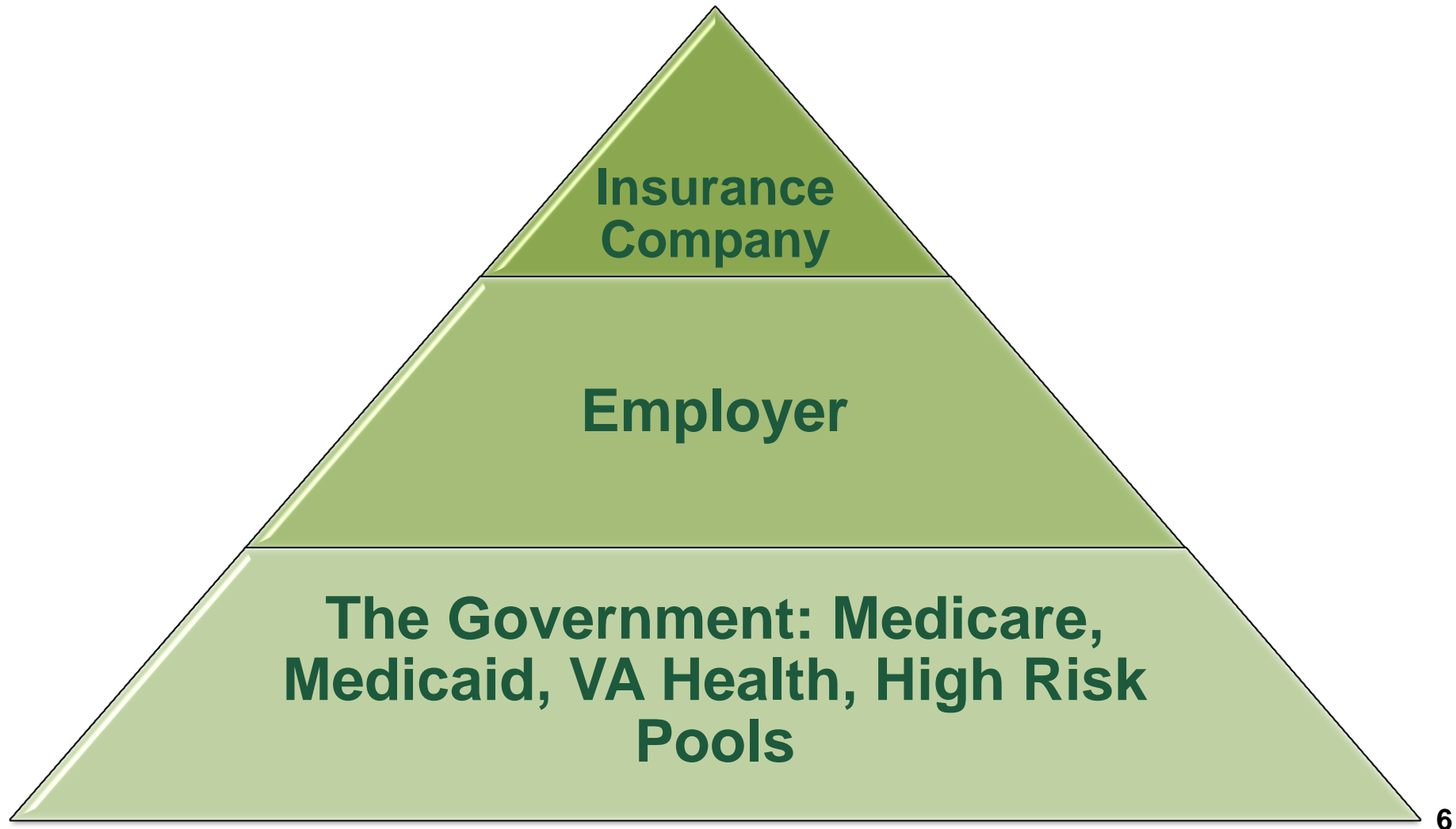
$$\text{\$102,000} - \text{\$2,000} = \text{\$100,000 left}$$

2. Your co-insurance amount of 20%

$$20\% \text{ of } \text{\$100,000} = \text{\$20,000}$$

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

Where We Get Health Insurance



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Employer-Sponsored Health Insurance

COBRA

- Employers with 20+ employees
- Cost up to 102% of applicable employee rate
= Employer amount + Employee amount + 2% fee

COBRA Qualifying Event	Max COBRA Coverage
Employment ends or hours reduced	18 months
Loss of dependent child status	36 months
Employee enrolls in Medicare	36 months
Divorce or legal separation from employee	36 months
Death of employee	36 months

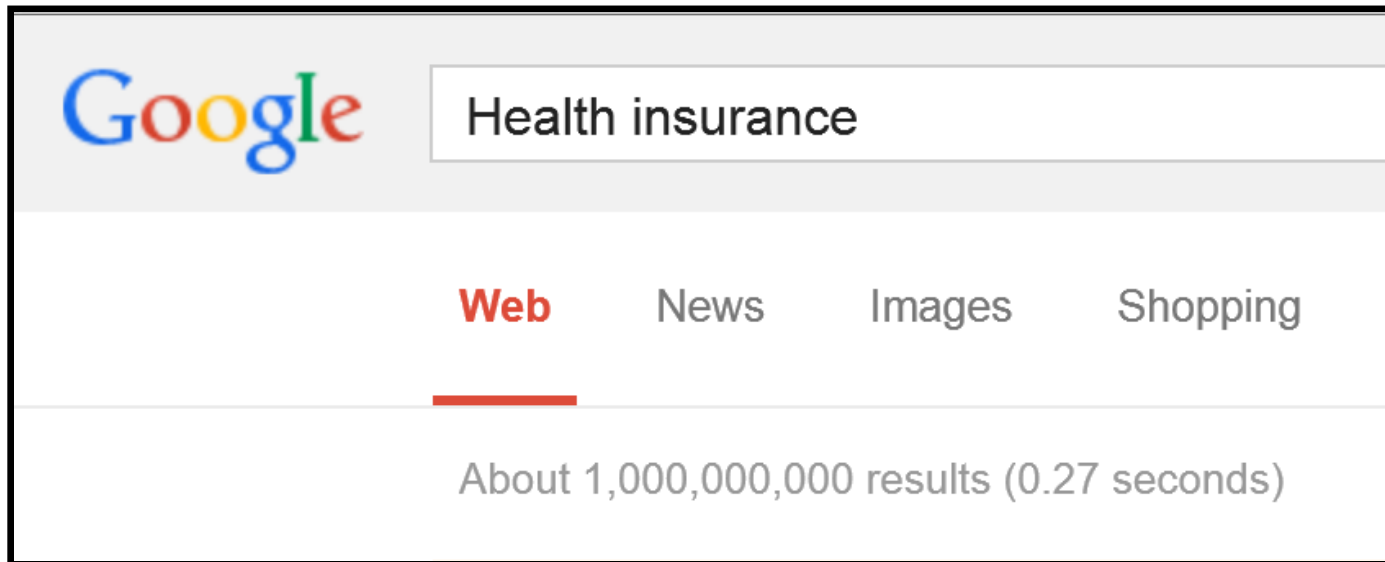
Medicare

- Eligibility
 - 65+ years old
 - On SSDI 2+ years
 - ESRD or ALS
- www.Medicare.gov
- 2015 Medicare and You:
www.medicare.gov/pubs/pdf/10050.pdf
- Open Enrollment:
10/15 – 12/7

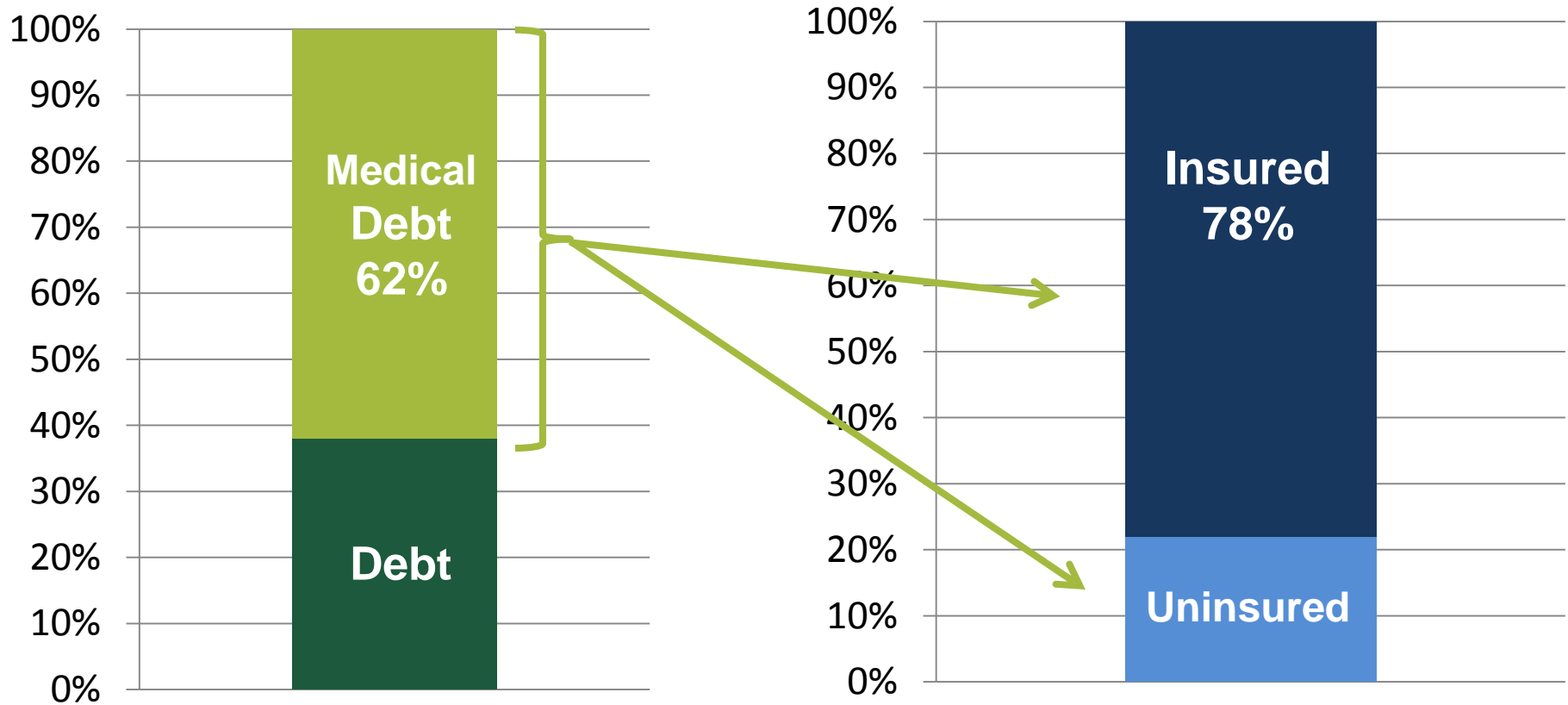


Why Has it Been Hard to Get Health Insurance?

- Pre-existing conditions
- Cost
- Confusion



Why was our health care system broken?



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

Patient Protection & Affordable Care Act (ACA)



Signed into law on March 23, 2010

New Benefits



1. No rescissions (cancellations)
2. No lifetime or annual limits
3. Young adults can stay on parent's plan until 26
4. Clinical trials coverage
 - Routine care costs as of 1/1/14
 - Existing law in many states

2014 Protections

1. Premium Rating:

- Individual/family
- Geographic Location (Ex: CA has 19 regions)
- Age (64 year old can't be charged more than 3 times what a 21 year old can)
 - Ex: if a plan costs a 21 year old \$100, then that same plan cannot cost a 64 year old more than \$300
- Tobacco (some states have eliminated this, too)

2. No Pre-Existing Condition Denials/Exclusions

Insurance companies **cannot** look at:

- Pre-existing condition (physical or mental) or health history
- Gender or age

New Requirement to Have Health Insurance

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

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	\$695	\$347.50	\$2,085	2.5%

Fine collected through IRS annual taxes



New Requirement To Have Health Insurance

- Can have 1 gap up to 3 months during the year
 - Lines up with 90 day waiting period for employer health insurance
- Penalty is per month: only pay 1/12 of yearly penalty for each month you're uninsured

Who Doesn't Need to Purchase Health Insurance?

- If cheapest plan costs more than 8% of household income
- Taxpayers with incomes below \$9,750 (individual under 65-2013)
- Members of Indian tribes and health care sharing ministries
- Members of recognized religious sects with religious objections
- Individuals who are not lawfully present or incarcerated

New Requirement To Have Health Insurance

Financial Hardship Exception

- **You were determined ineligible for Medicaid because your state didn't expand eligibility for Medicaid under the Affordable Care Act**
- **You filed for bankruptcy in the last 6 months**
- **You had medical expenses you couldn't pay in the last 24 months**
- **You experienced unexpected increases in necessary expenses due to caring for an ill, disabled, or aging family member**
- Your individual insurance plan was cancelled and you believe other Marketplace plans are unaffordable
- You were homeless, were evicted in the past 6 months, or were facing eviction or foreclosure
- You received a shut-off notice from a utility company
- You recently experienced the death of a close family member

New Requirement To Have Health Insurance

Financial Hardship Exception

- You recently experienced domestic violence
- You experienced a fire, flood, or other natural or human-caused disaster that caused substantial damage to your property
- You expect to claim a child as a tax dependent who's been denied coverage in Medicaid and CHIP, and another person is required by court order to give medical support to the child. In this case, you do not have to pay the penalty for the child
- As a result of an eligibility appeals decision, you're eligible for enrollment in a qualified health plan (QHP) through the Marketplace, lower costs on your monthly premiums, or cost-sharing reductions for a time period when you weren't enrolled in a QHP through the Marketplace
- **You experienced another hardship in obtaining health insurance**

ACA's New Health Insurance Options



New Health Insurance Options

Medicaid Expansion

- New category of eligibility:
 - Adults with household income under 138% of the federal poverty level
 - No asset/resource test

Household Size	138%*
1	\$16,105
2	21,707
3	27,310
4	32,913
5	38,516
6	44,119

*Except Hawaii & Alaska

State Medicaid Expansion In 2015

Expanded 29	Under Discussion - 6	Not Expanded 16
AR ⁴ , AZ, CA, CO, CT, DC, DE, HI, IA ⁴ , IL, IN, KY, MA, MD, MI ¹ , MN, ND, NH ³ , NJ, NM, NV, NY, OH, OR, PA ² , RI, VT, WA, WV	AK, FL, MO, MT, TN, UT,	AL, GA, ID, KS, LA, ME, MS, NC, NE, OK, SC, SD, TX, VA, WI, WY

Updated: March 6, 2015 (information changes frequently, please check for updates)

¹ MI expansion began 4/1/14

² PA expansion began 1/1/15

³ NH expansion begins 1/1/16

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

New Health Insurance Options

State Health Insurance Marketplaces

- “Exchanges”
- An insurance shopping mall
- “I have an Obamacare plan”

amazon.com[®]



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Helping You Buy Health Insurance



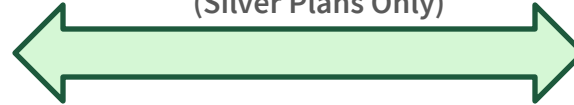
- Premium tax credits:
 - Lowers your monthly premium
 - Can't get if you choose a catastrophic plan
 - Generally only applies to plans in the exchange!

- Cost-sharing subsidies:
 - Lowers your deductible, co-pays, & co-insurance amounts
 - Only available if you purchase Silver Plans

States Expanding Medicaid

Cost-Sharing Subsidies

(Silver Plans Only)



Household Size	100% (2015)	138% (2015)	200% (2014)	250% (2014)	400% (2014)
1	\$11,770	\$16,243	\$23,340	\$29,175	\$46,680
2	15,930	21,983	31,460	39,325	62,920
3	20,090	27,724	39,580	49,475	79,160
4	24,250	33,465	47,700	59,625	95,400
5	28,410	39,206	55,820	69,775	111,640
6	32,570	44,646	63,940	63,940	127,880



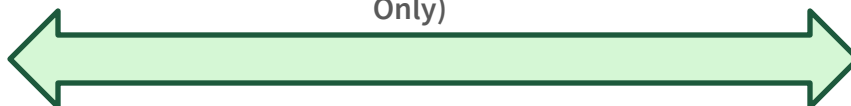
Medicaid



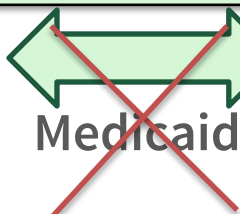
Premium Tax Credits

States Not Expanding Medicaid

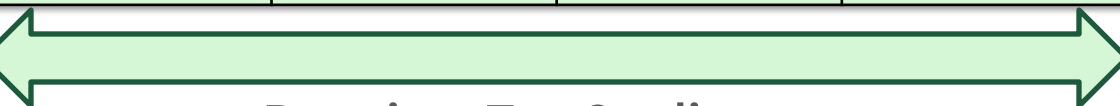
Cost-Sharing Subsidies (Silver Plans Only)



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Medicaid



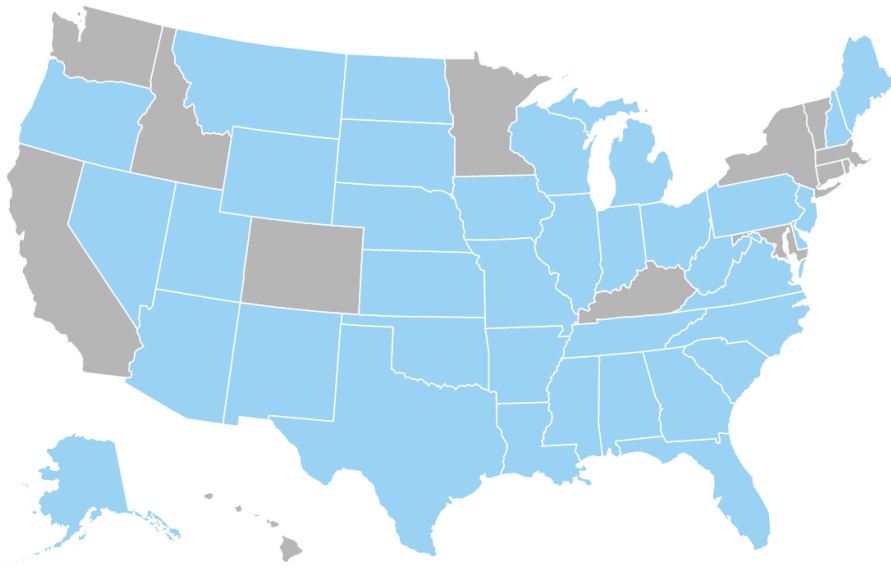
Premium Tax Credits

State Health Insurance Marketplaces 2015

State Marketplace 14	Federally-Facilitated Marketplace www.HealthCare.gov 27	Federally-Supported Marketplace www.HealthCare.gov 3	State-Partnership Marketplace 7
CA, CO, CT, DC, HI, ID, KY, MA, MD, MN, NY, RI, VT, WA	AK, AL, AZ, FL, GA, IN, KS, LA, ME, MS, MO, MT, ND, NE, NJ, NC, OH, OK, PA, SC, SD, TN, TX, UT, VA, WI, WY	NV, NM, OR	AR, DE, IA, IL, MI, NH, WV

Financial Assistance At Risk?

- Subsidies will be available for people "enrolled through an Exchange established by the State."
- *King v. Burwell: Arguments 3/15, Decision 7/15*



Subsidies at Risk: Subsidies Secure:

Health Insurance Marketplace Plans

1. Standardized cost-share:

Metal Tiers	Paid by Health Plan	Paid by Consumer
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

Catastrophic coverage (under 30 or \$ hardship **or cancelled plan**)

2. Standardized Summary of Benefits & Coverage (SBC)
3. Minimum Essential Health Benefits
4. Highest OOP maximum*: \$6,600 individual / \$13,200 family

**with some exceptions*

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Where to Start?

HealthCare.gov

Individuals & Families

Small Businesses

Log in

Español

Get Coverage

Change or Update Your Plan

Get Answers ▾

Search

SEARCH

You can still get 2015 health coverage

You may be able to enroll if you owe the fee for not having 2014 coverage, have certain life changes in 2015, or qualify for Medicaid or CHIP

[GET COVERAGE](#)

Want a [quick overview](#) first?



OWE THE FEE FOR NOT HAVING 2014 COVERAGE?

[GET A 2015 PLAN](#)

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When to Enroll



- 2014: Open Enrollment Period Closed
- 2015: Open Enrollment Period Closed
 - **Exceptions: see Triage Cancer Blog**
- Medicaid applications accepted year round
- 2016 Open Enrollment Period:
 - November 1, 2015 to January 31, 2016

Special Enrollment Period

When you have a life changing event . . .

- Loss of minimum essential coverage, for ex:
 - Change in full-time employment status
 - Loss of employer-sponsored insurance
 - **Change in dependent status as a result of turning 26**
 - COBRA ending
- Birth or adoption of a child
- Marriage, domestic partnership, divorce, legal separation
- Moving regions or states
- Gain eligible immigration status
- Release from incarceration
- Military returning from active duty

. . . you have 60 days to enroll in Marketplace plan

Marketplace Example: FL

102 Health Plans

[All plans \(102\)](#)

Bronze Plans (28)

Silver Plans (33)

Gold Plans (26)

Platinum Plans (15)

INSURANCE COMPANY

[Humana Medical Plan, Inc.](#)

[Florida Blue \(BlueCross BlueShield FL\)](#)

[Coventry Health Care of Florida, Inc.](#)

[Florida Blue HMO \(a BlueCross BlueShield FL company\)](#)

[Aetna](#)

[Cigna Healthcare](#)

All health plans must offer the same essential health benefits.

These benefits include coverage for things like:

Doctor visits

Prescription drugs

Hospitalization

Maternity and newborn care

Preventive care

Plans can offer other benefits, like vision, dental, or medical management programs for a specific disease or condition. As you compare plans, you'll see what benefits each plan covers.



Health plans for one individual, age 40 , living in Hillsborough County, FL.


[Change](#)

Based on a household size of one and income of \$30,000, you may qualify for a **\$33/month tax credit** you can choose to apply to your premium for these plans. This tax credit has been applied to the premiums below.

Humana Connect Bronze 6300/6300 Plan

HMO | Bronze

Humana Medical Plan, Inc.




Monthly premium	Deductible	Out-of-pocket Maximum
\$171/mo	\$6,300/yr	\$6,300/yr
One enrollee Premium before tax credit \$204/mo	Per individual	Per individual

Humana Connect Gold 2500/3500 Plan

HMO | Gold

Humana Medical Plan, Inc.




Monthly premium	Deductible	Out-of-pocket Maximum
\$234/mo	\$2,500/yr	\$3,500/yr
One enrollee Premium before tax credit \$267/mo	Per individual	Per individual

BlueSelect All Copay 1457

EPO | Platinum

Florida Blue (BlueCross BlueShield FL)



Monthly premium	Deductible	Out-of-pocket Maximum
\$295/mo	\$0/yr	\$2,000/yr
One enrollee Premium before tax credit \$328/mo	Per individual	Per individual

The Math Matters!

Total potential costs for year =
12 months of premiums + OOP max

#1:

$$\$171 \times 12 = \$2052$$

$$+ \text{OOP} = \$6300$$

$$\text{Total} = \$8352$$

#2:

$$\$234 \times 12 = \$2808$$

$$+ \text{OOP} = \$3500$$

$$\text{Total} = \$6308$$

#3:

$$\$295 \times 12 = \$3540$$

$$+ \text{OOP} = \$2000$$

$$\text{Total} = \$5540$$

Medical Bills

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"My doctor told me to avoid any unnecessary stress, so I didn't open his bill."

Lowering Bills Before Care

- Negotiate your hospital bill
- Arrange independent lab work
- Shop around for tests
 - community health centers could offer follow up treatment at a lower expense
- Group follow-up appointments
- Cheaper/Generic medications
 - Always make sure that you have weighed the benefits and risks of any alternate drugs
- Speak directly with your health care providers about costs

Communications Post Treatment

- From your insurance company:
 - We have received a claim
 - We are processing your claim
 - An Explanation of Benefits (EOB)
 - THIS IS NOT A BILL
 - Tips on how to read EOB:
 - <http://patients.about.com/od/costsconsumerism/ig/Read-an-EOB>
 - www.clermontcountyohio.gov/GuideToAnEOB.pdf
- From your provider:
 - The Bill

Dealing with Medical Bills

- Review bills for accuracy
 - Don't be afraid to ask your provider to clarify codes!
 - Medical Costs By State: U.S. National Library of Medicine, National Institutes of Health
www.nlm.nih.gov/services/procedcosts.html
 - Medical Procedure Billing Codes: CPT (Current Procedural Terminology) Codes www.nlm.nih.gov/services/medcodes.htm
 - Medical Diagnosis Codes: International Classification of Diseases (ICD) Codes www.who.int/classifications/apps/icd/icd10online
- Consider professional bill reviewer/medical claims org
 - MedClaims Liaison ww.medclaimsliaison.com

Dealing with Medical Bills

- Create an organizational system
 - Ex: Cancer 101 Planner or **LIVESTRONG** Survivorship Notebook
- What to keep track of:
 - EOB, Bills, pre-authorizations, other communications with your insurers, Non-reimbursed or outstanding medical and related costs
 - Meals, lodging, and travel expenses (including gas and parking) related to medical care; Long-distance phone calls related to medical care
 - Note: some of these expenses may be deductible!

Dealing with Medical Bills

- Communicate with healthcare team about expected costs
 - How much is treatment going to cost/last?
 - Can portion of bill be waived or written off?
- Hospital social worker/navigator
 - Ability to pay programs
 - Discount programs or financial assistance
- Health insurance company for a case manager

Financial Assistance

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www.glasbergen.com



**“...if you have already sent us your payment,
please accept our apology for the death threat
and warm wishes for the holiday season.”**

Disability Insurance Options

- Disability Insurance
 - Private Disability Insurance
 - Purchase through employer
 - Purchase directly from company
 - State Disability Insurance
 - Short-term disability benefits
 - CA, NY, NJ, RI, HI, and PR
 - Federal Disability Insurance
 - Long-term disability benefits
 - Social Security Disability Insurance (SSDI)
 - Supplemental Security Income (SSI)

Income for Caregivers

- State Paid Leave for Caregivers
 - Ex: CA, DC, NJ, RI, WA
 - May be other state laws that provide paid leave for specific employees
- IHSS
 - In-Home Support Services, but may be called something different in each state
 - Through state Medicaid program

Other Sources of Income

- Supplemental insurance policies, e.g., AFLAC
- Assistance programs from mortgages/credit cards/etc. that suspend payments when you have a disability or lose your job
- Loans from 401k plans/pensions
- Life insurance loans
 - Ex: Fifth Season Financial (www.fifthseasonfinancial.com)
- Viaticals

Financial Assistance Resources

- Local, state, county, & community organizations
- Cancer organizations
 - The Pink Fund
 - The SAMFund
 - We Believe Foundation
 - Hope for Young Adults with Cancer
 - American Cancer Society
 - *CancerCare*
- Private programs
 - Patient Services, Inc.
- Fundraising
 - GiveForward

Treatment Resources

- Co-Pay Assistance Programs
 - HealthWell Foundation www.healthwellfoundation.org
 - CancerCare Co-Payment Assistance Foundation
(866) 552-6729 www.cancercarecopay.org
- Prescription Drug Assistance
 - NeedyMeds: www.needymeds.org
 - Patient Access Network Foundation: www.PANFoundation.org
 - Patient Advocate Foundation: www.patientadvocate.org
 - RxHope: www.RxHope.org

Transportation & Lodging

- Transportation to/from treatment
 - Ground
 - Air
- Lodging expenses
- Parking and toll expenses
- Gas expenses
- Resources:
 - Health insurance coverage/supplemental policies
 - Your health care team and hospital programs
 - Assistance programs – ex: American Cancer Society's Road to Recovery program

Daily Expenses

- Childcare or eldercare for a parent
- Meals that you are unable to cook
- House cleaning
- Utilities
- Addressing comfort/cosmetic side effects, e.g., hair loss, skin care, etc.

Resources

- Your health care team
- Your support network
- Cleaning for a Reason www.cleaningforareason.org
- Utility Discounts
- Wig Banks, e.g., ACS and others

Education Resources

- Scholarship programs (cancer orgs, community orgs, etc.)
- Higher education assistance
 - www.finaid.org/scholarships/cancer.phtml
- Student loans
 - Private student loan companies will let you change payment plans or postpone payments through a loan deferment or forbearance process:
<https://studentloans.gov/myDirectLoan/index.action>
 - Federal student loans forgive loans if you qualify as having a permanent and total disability or meet other criteria:
www.studentloanborrowerassistance.org and
<http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>

Other Resources

- Available at www.TriageCancer.org/Resources
 - LBBC Guide to Understanding Financial Concerns
 - Thrive Survive's FREE e-book for young adults on many important issues, including finances
 - Cancer Support Community: Coping with the Cost of Care

Other Resources

CancerandCareers.org

- Free Resume Review Service
- Free Career Coaching
- Balancing Work & Cancer Webinars
 - www.cancerandcareers.org/en/community/events/webinars
- Educational Series for Healthcare Professionals (webinar)
- National Conference on Work and Cancer
 - New York on June 12th
 - Scholarships
- West Coast Conference on Work and Cancer



Flexjobs.com

Other Resources

- Employment Rights:
 - Equal Employment Opportunity Commission www.EEOC.gov
 - Job Accommodation Network www.AskJan.org
 - U.S. Department of Labor www.dol.gov/ebsa
- Disability Insurance Options:
 - Social Security Administration: www.SSA.gov
- Health Insurance Options:
 - www.HealthCare.gov



Triage Cancer

Triage Cancer provides information and resources on cancer survivorship issues through:

1. National Speakers Bureau of experts & survivors
2. Educational events
 - a. Seminars, teleconferences, webinars, & conferences
 - b. Cancer survivorship event planning & support
3. Resources & materials at TriageCancer.org
 - a. **Educational blog at TriageCancer.org/blog**

Triage Cancer partners with 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.

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Questions

