ACCC COVID-19 Webcast #5:
Financial Assistance Amid COVID-19

Friday, April 24, 2020

Lori Schneider
Oncology Operations Manager
Green Bay Oncology

Dan Sherman
Financial Navigator
Mercy Health St. Mary’s
How COVID-19 Changed Financial Navigation

• Financial navigators
  • Relocated to home
  • Limited onsite staff

• Connecting with patients
  • Decreased in person conversations
  • Most patient contact now via phone

• Patient concerns no longer a result of cancer
What Is Different Now — The Difficulties

• Increase number of patients:
  • Losing insurance and/or losing their jobs
  • Needing food and travel assistance
  • Calls for assistance and questions for their bills
• Increase in number of patients feeling depressed/suicidal
  • Have a plan clearly documented so all staff know what to do
What Is Different Now — The Positives

• Foundation assistance
  • Funds for patients impacted by COVID
  • Ability to find alternative ways to submit applications
  • Requirements for required documentation may be relaxed

• Pharmaceutical companies
  • Expanded access to PAP
  • Some Patient Assistance Programs extending their approval time
  • Providing additional benefits to organizations to support healthcare workers
What Is Different Now – The Positives

• Some insurance changes:
  • Extending their authorization time frames
  • No longer requiring authorizations on some services
  • Allowing for more refills on medications
COVID-19 Funding and Resources

- ACCC Covid-19 Resource Center and ACCCeXchange Forums
- Cancer Care
- Patient Access Network
- COA - Community COVID-19 Practice Resources and Protocols
- COA/CancerCare Patient Assistance Transportation Program
- Patient Advocate Foundation
- Pharmaceutical Companies
- AuntBertha.com
What Can Cancer Centers Do To Help...

• Raise awareness to all staff
  • Financial Navigators and Social Workers should be working together to help patients
  • Provide all staff with contact information for Financial Navigators and Social Workers

• Watch for signs of depression and anxiety
  • Loss of appetite, anger, sad, not making eye contact etc.
  • Have a Social Worker contact the patient
What to be Prepared for...

- Influx in patient volumes
- Rule changes from Insurance and PAP companies
- Patients who put off care
- Patients who lost their job during Covid and are newly diagnosed
- Patients who may have qualified during Covid for Medicaid and now have a change in income
- **Open Enrollment Period (OEP)**
  - A period of time each year when you can sign up for health insurance.
  - If you don't sign up for health insurance during **open enrollment**, you probably can't sign up for health insurance until the next **open enrollment period**, unless you experience a qualifying event.
  - During Open Enrollment Period you can sign up for insurance with a **pre-existing condition**

- **Special Enrollment Period (SEP)**
  - A time outside the yearly **Open Enrollment** Period when you can sign up for health insurance.
  - You qualify for a **Special Enrollment Period** if you've had certain life events, including losing health coverage, moving, getting married, having a baby, or adopting a child.
  - Many States have opened a Special Enrollment Period due to the COVID-19 outbreak
Health Insurance Options

• I currently have no insurance but would like to get coverage.
  • ACA enrollment
  • Medicaid Expansion (if below 138% of FPL)
In These States, You Can Enroll in New Health Coverage Now

Health Insurance Options

• I / Spouse just lost job-based coverage and I am a cancer patient
  • Depends on Income
    • COBRA
    • ACA
    • Medicaid Expansion (if below 138% of FPL)
Health Insurance Options

• I currently buy Obamacare insurance, but I’m making less money than usual.
  • Notify the Marketplace of your decrease in income
### Blue Care Network Of Michigan · Blue Cross® Select HMO Silver Saver

<table>
<thead>
<tr>
<th>Estimated monthly premium</th>
<th>Deductible</th>
<th>Out-of-pocket maximum</th>
<th>Copayments / Coinsurance</th>
<th>Estimated total yearly costs</th>
<th>Medical providers &amp; prescription drugs covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,003.97</td>
<td>$3,300 Individual total</td>
<td>$6,600 Family total</td>
<td>Emergency room care: $250 Copay after deductible/30% Coinsurance after deductible; Contraceptives: $4 Copay after deductible; Primary doctor: $30; Specialist doctor: $50 Copay after deductible</td>
<td><strong>ESTIMATE TOTAL YEARLY COSTS</strong></td>
<td>Coverage details below</td>
</tr>
</tbody>
</table>

### Documents
- Summary of Benefits
- Plan brochure
- Provider directory

### Dental
- Child dental benefit not included
- Adult dental benefit not included

$6,560: Typical cost for a healthy pregnancy and normal delivery.

$2,760: Typical yearly cost for managing type 2 diabetes for one person.

$1,900: Typical cost for treatment of a simple fracture.

### Main Costs
- Health care cost:
  - Plan covers 70% of total average cost of care.
  - Total premiums for the year: $12,048

### Doctors & Hospitals
- **Emergency room care**: $250 Copay after deductible/30% Coinsurance after deductible.
- **Inpatient hospital services (like a hospital stay)**: 30% Coinsurance after deductible.

### Other Services & Prescriptions
- Preferred brand drugs: 25% Coinsurance after deductible.
- X-rays and diagnostic imaging: 30% Coinsurance after deductible.
- Routine eye exam for adults: Benefit Not Covered.
- Routine eye exam for children: No Charge.
- Routine dental care (adults): Benefit Not Covered.

---

**Member Experience**

[Customer satisfaction rating]

**Medical Care**

[Customer satisfaction rating]

**Plan Administration**

[Customer satisfaction rating]
# Blue Care Network Of Michigan - Blue Cross® Select HMO Silver Saver

<table>
<thead>
<tr>
<th>Estimated monthly premium</th>
<th>Deductible</th>
<th>Out-of-pocket maximum</th>
<th>Copayments / Coinsurance</th>
<th>Estimated total yearly costs</th>
<th>Medical providers &amp; prescription drugs covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>$231.10</td>
<td>$600</td>
<td>$2,400</td>
<td>Emergency room care: $250</td>
<td>$1,140</td>
<td>See if providers &amp; drugs are covered</td>
</tr>
<tr>
<td></td>
<td>Individual total</td>
<td>Individual total</td>
<td>Copay after deductible: 10% Coinsurance after deductible</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Documents
- Summary of Benefits
- Plan brochure
- Provider directory

### Dental
- Child dental benefit not included
- Adult dental benefit not included

$1,960: Typical cost for a healthy pregnancy and normal delivery.

$2,460: Typical yearly cost for managing type 2 diabetes for one person.

$1,200: Typical cost for treatment of a simple fracture.

### Main Costs
Health care cost
- Plan covers 57% of total average cost of care
- Total premiums for the year: $2,773
- List of covered drugs

### Doctors & Hospitals
**Emergency room care**
- $250 Copay after deductible: 10% Coinsurance after deductible

**Inpatient hospital services (like a hospital stay)**
- 10% Coinsurance after deductible

### Other Services & Prescriptions
**Preferred brand drugs**
- 25% Coinsurance after deductible

**X-rays and diagnostic imaging**
- 10% Coinsurance after deductible

**Routine eye exam for adults**
- Benefit Not Covered

**Routine eye exam for children**
- No Charge

**Routine dental care (adults)**
- Benefit Not Covered
Resource Links

- https://www.cancercare.org/coronavirus
- https://communityoncology.org/patient-assistance-transportation-program/
Resource Links

• https://www.patientadvocate.org/covidcare/
• https://www.auntbertha.com/
Questions & Answers

Lori Schneider
Lori.Schneider@gboncology.com

Dan Sherman
dsherman@NaVectis.com
ACCC COVID-19 Resource Center & Listserv

- Weekly Webcast Series
- CANCER BUZZ Mini-Podcasts
- Evidence-Based Guidelines & Information
- Member Discussions & Resources on ACCCExchange

accc-cancer.org/COVID-19