



CALIFORNIA DIALOGUE ON CANCER

Preventing Cancer & Saving Lives through Collaboration

CDOC Survivorship Workgroup presents

Key CA Financial Cancer Resources

June 2023

Presenters

- Triage Cancer
 - Monica Bryant
- Cancer Legal Resource Center
 - Shelly Rosenfield
- Health Options
 - Patricia Falconer

WEBINAR CURRICULUM

I. Employment & Disability

II. Understanding Insurance Coverage Options

III. Understanding How to Choose the Best Insurance Options

IV. Managing Medical Bills and Medical Appeals

V. Financial Assistance Programs

VI. CA Cancer Resource Hub

Employment & Disability

What is the CLRC?

Our mission: To provide information & resources on cancer-related legal issues to cancer patients, survivors, caregivers, healthcare professionals, employers, and others coping with cancer.



Employment & Disability

Request accommodations **before** your work performance is affected



Americans with Disabilities Act (ADA)



Works to protect from discrimination at **all phases** of employment

Americans with Disabilities Act

Employers:

- State & Local Govt.
- Private if 15+ employees

Employees:

- Must have a **disability**
 - Physical or mental impairment
 - That substantially limits a major life activity
- Must be **qualified** (can perform essential functions of job with or without accommodations)



If qualified, employee is protected from discrimination and entitled to reasonable accommodations

Reasonable Accommodations



- Any change or adjustment in the work environment, or in the way things are customarily done, that enables an individual with disabilities to enjoy equal employment opportunities.
- Examples: work from home, flexible/change in schedule, assistive equipment, reassignment of non-essential job duties, etc.

California Fair Employment & Housing Act

- Definition of disability broader than ADA
 - (specifically lists cancer)
- Applies to employers with **at least 5 employees**
- *Limitation* on major life activity



If You Suspect Discrimination In Employment



Contact an employment law (or labor law) attorney right away to discuss whether it makes sense to:

- File a complaint with DFEH
- File a complaint with EEOC
- File a lawsuit

Employment & Disability

You may be able to take time off and keep your job!



Family and Medical Leave Act (FMLA)



12 Weeks of **UNPAID** job and health benefit-protected leave per year to:

1. Take care of self

Or

2. Covered family member

“Covered EMPLOYER”

- **ALL** Public Employers (Local/State/Federal)
- **SOME** Large Private Employers (Have 50+ employees in 75 mile radius)



“Covered EMPLOYEE”

Employee must have worked for:

- 12+ months

AND

- 1,250+ hours in the last year



Substitution of Paid Leave



While on FMLA...

Employee can choose

OR

employer can require use of
vacation or **sick leave**

Not Enough Time Off? Not Qualified for FMLA?



1. Check employer's policy
2. Request time off as an accommodation under ADA or state law

Note: Employers do not have to hold a position open indefinitely.

Understanding Insurance Coverage Options

Understanding Health Insurance

Cost to Have Health Insurance

- Premium – each month (fixed \$ amount)

Costs When You Use Your Health Insurance

- Deductible – each year (fixed \$ amount)
- Co-Payment – each time you get care (fixed \$ amount)
- Co-Insurance or Cost-Share – each time you get care (%)
- Out-of-Pocket Maximum (fixed \$ amount) = **deductible + co-payments + co-insurance**



Meet Dan

Dan's Plan: Deductible = \$2,000
 Co-insurance = 80/20 plan
 OOP Max = \$8,000

If Dan has a \$102,000 hospital bill, what does he pay?

1. His deductible of \$2,000

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

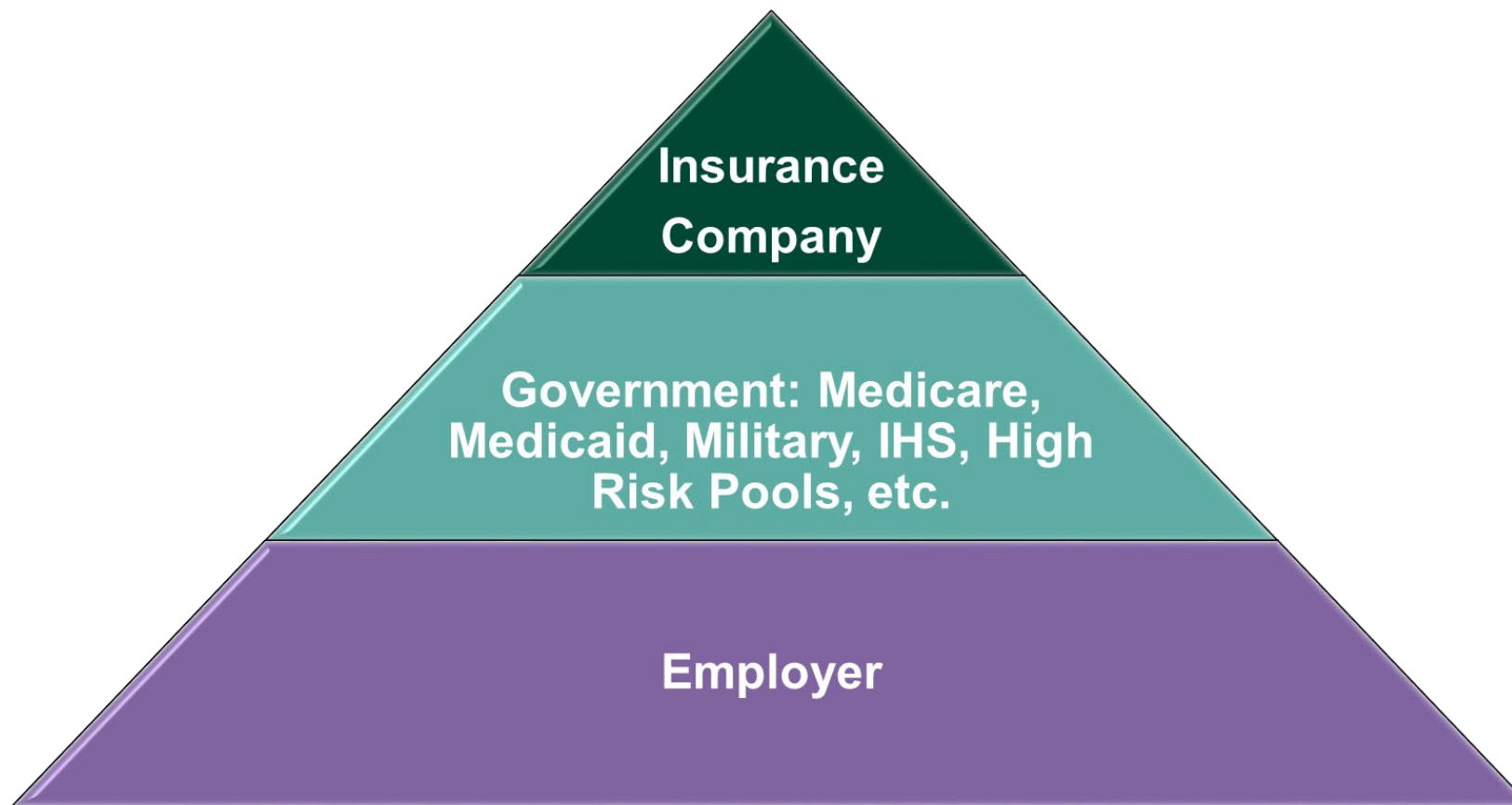
2. His co-insurance amount of 20%

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

But OOP max is \$8,000. So, he would only pay the \$2,000 deductible + \$6,000 of the \$20,000 co-insurance amount, for a total of \$8,000.



Where We Get Health Insurance



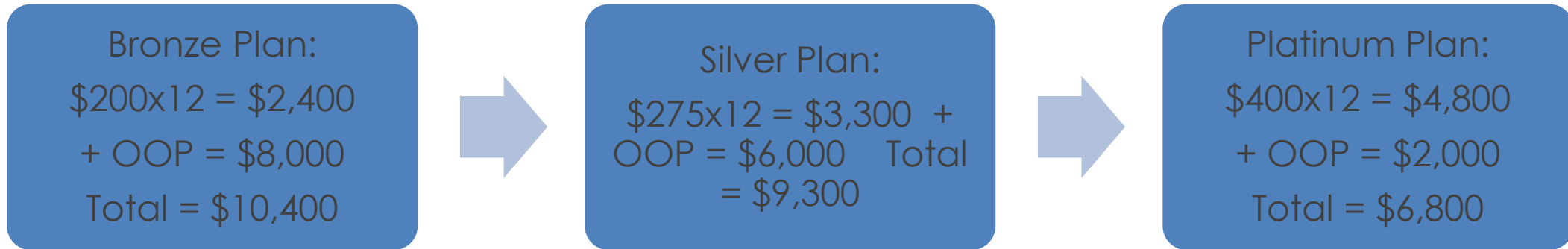
Understanding How to Choose the Best Insurance Options

How to Choose the Best Health Insurance

| | | | |
|---|----------------------------------|-------------------|------------------------------|
| ➔ | Bronze: Monthly Premium | Deductible | Out-of-pocket Maximum |
| | \$200 | \$6,000 | \$8,000 |
| ➔ | Silver: Monthly Premium | Deductible | Out-of-pocket Maximum |
| | \$275 | \$2,500 | \$6,000 |
| ➔ | Platinum: Monthly Premium | Deductible | Out-of-pocket Maximum |
| | \$400 | \$0 | \$2,000 |

How to Choose the Best Health Insurance: Do The Math

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



How to Choose the Best Health Insurance: Not Just the Math

- Cost
 - Premiums, co-payments, deductibles, co-insurance, out-of-pocket maximums
- Network of providers and facilities
 - Check to make sure your providers and facilities (hospitals, labs, imaging centers, etc.) are covered by the plan you choose
- Prescription drug coverage
 - Which drugs are covered (i.e., formulary)?
 - Prior authorization or step therapy?
 - Are there separate out-of-pocket costs (e.g., co-payments, co-insurance, deductibles, out-of-pocket maximum)?

Making the Most of Your Plan

- Using in-network providers
- Ask for pre-authorizations
- Paying attention to bills
 - Billed for what you received
 - Preventive services
- Leveraging out of pocket maximums
 - Other needed medical care
 - Timing/scheduling
 - Family OOP Max
- Appealing denials

Health Insurance Appeals

- Denials of coverage (aka “adverse benefit determination” (ABD))
 - Internal appeals
 - External appeals (individual and employer plans)
 - AKA: Independent or External Medical Review
 - Conducted by an independent medical review organization (IRMO) or independent review entity (IRE*)
 - State Health Insurance Agency
 - [Triagecancer.org/StateResources](https://tragecancer.org/StateResources)

If your health plan denies treatment apply for an Independent Medical Review (IMR)


60%
OF ENROLLEES RECEIVE
REQUESTED TREATMENT
THROUGH IMR

Health Insurance Appeals

Gather Evidence of “Medical Necessity”

- Letter of support from your HCP
- Notes from your HCP on medical care
- Results of tests/procedures related to the requested care
- Current medical literature, studies, or other professional journals documenting the medical effectiveness of the requested services for experimental or investigational treatments (www.pubmed.gov)
- Personal narrative describing the need for the requested service
- Find out if the denial was made by an oncologist who works for the insurance company versus another type of doctor
- Any other medical records

Appeals Hurdles: Staying Organized

- Keep track of:
 - Dates, times, and method of any contact (phone, email, etc.)
 - Names of people you talk to
 - Summaries of your conversations
 - Any documents you send or receive
 - Important dates
- Good time to delegate to family & friends

TRIAGE
CANCER

Health Insurance Appeal Tracking Form

Insurance Company Name: _____ Policy Number: _____ Group Number: _____

Procedure: _____ Claim is for: Prior Authorization **or** Benefits Already Received

| Action | Date | Contact Person's Name | Method of Contact (e.g., fax, mail, email) & Info | Expected Response Date | Notes |
|--|------|-----------------------|---|------------------------|-------|
| Claim Sent to Insurance Provider | | | | | |
| Received response from insurance company | | | | | |
| If claim denied, I talked to my health care team and asked for any supporting documentation I may need from them | | | | | |
| Received supporting documentation from health care team | | | | | |
| Sent insurance company my internal appeal | | | | | |
| Received a response to my internal appeal from my insurance company | | | | | |
| If internal appeal is denied, my plan provided me with | | | | | |

TriageCancer.org/AppealTrackingForm

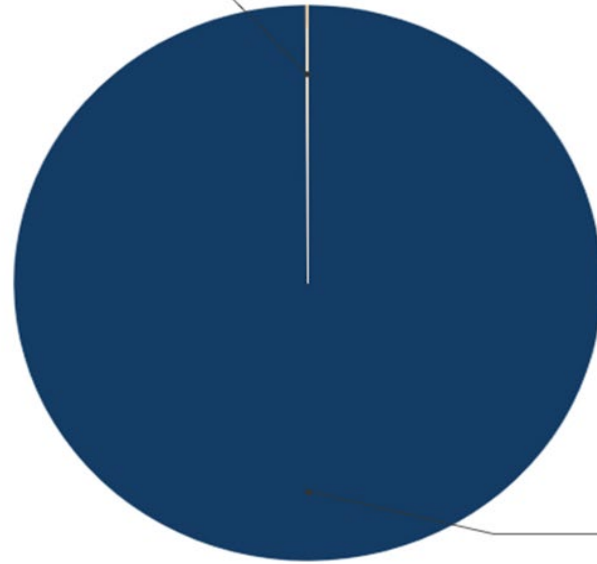
Appeals Hurdles: Knowledge

Figure 5

Consumers rarely appeal denied health insurance claims.

Share of 48.3 million denied claims appealed by consumers in 2021 through internal issuer appeals process:

Denied claims that were
appealed (first-level
appeal to issuer) 60,754
(0.1%)



Denied claims not
appealed 42,248,145
(99.9%)

SOURCE: CMS Transparency in coverage data for 2021 plan year. • PNG

KFF

Health Insurance Appeals Checklist

- Understand why your claim was denied
- Gather your evidence
- Submit necessary paperwork
- Pay attention to deadlines
- Remember the Golden Rule
- File External Appeal if needed
- Expedite Appeal if appropriate
- Stay organized
- Don't give up!



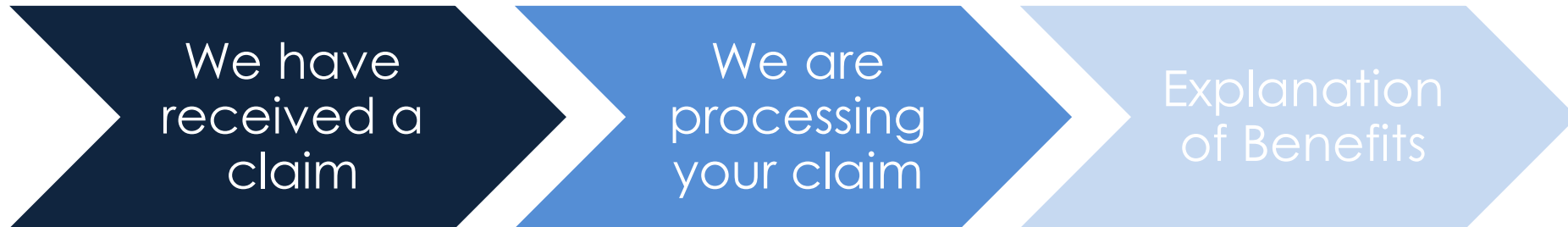
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Dealing with Medical Bills

Dealing with Medical Bills

Communications from insurance company:



Dealing with Medical Bills

From your provider:

- The bill

Doesn't always happen in this order!

- Wait for the EOB before paying any bills
- Keep track and communicate with providers



Dealing with Medical Bills

- Review bills for accuracy
 - Don't be afraid to ask your provider to clarify codes!
 - Medical procedure billing codes: CPT (Current Procedural Terminology) codes, www.nlm.nih.gov/research/umls/sourcereleasedocs/current/CPT/sourcerepresentation.html
 - Medical diagnosis codes: International Classification of Diseases (ICD) codes, www.who.int/standards/classifications/classification-of-diseases
- Consider professional bill reviewer/medical claims org
 - Alliance of Claims Assistance Professionals (ACAP) www.claims.org
- Appeal any denials of coverage
- Apply for help with financial assistance
 - CancerFinances.org

Negotiate

Contact providers if having trouble paying your bills

- When:
 - Before unpaid bills sent to collections agencies
- What:
 - Ask for more time
 - Check to see if they would be willing to:
 - Write off a portion of your bill;
 - Negotiate a payment plan; or
 - Accept a lower lump sum payment

Note: works with other creditors, too!

Financial Assistance Programs

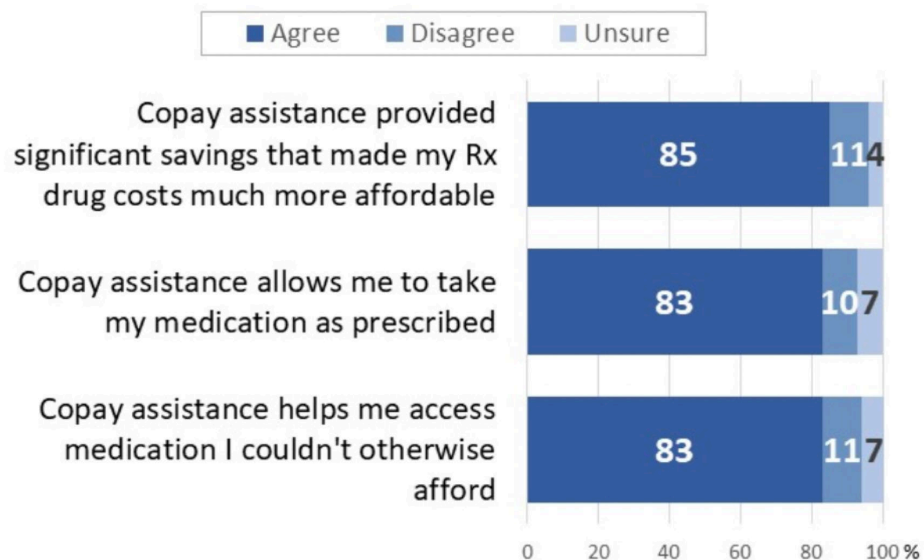
Financial Assistance Programs

Many treatment plans for cancer diagnoses include high-cost drugs that are administered orally, via injection or infusion.

- Prescription drug costs are a challenge for nearly a third of cancer patients and survivors.
- Copay assistance programs can help ensure patients receive needed medications.
- Over half of cancer patients have heard of copay assistance but most have not tried to enroll in available programs.

Benefits of Copay Assistance

Reported by enrollees



Financial Assistance Programs

Direct Financial Resource Assistance Programs

- Drug Manufacturer Copay Assistance
- Charitable Foundation Copay Assistance
- Clinical Trial Assistance and Support Grants

Copay Assistance Programs: Drug Manufacturers

- Commercial Health Insurance
- Drug Name, Diagnosis, and Drug Manufacturer
- Eligibility requirements vary by drug manufacturer
- Individual to live in or receive treatment in the U.S.
- Receive the drug for an FDA approved indication
- Not be receiving financial assistance for the specific drug from a co-pay charitable foundation.
- Often do not have a maximum family income threshold
- Require a small patient copayment
- Have an annual benefit cap

Patients must demonstrate proof of personal monetary responsibility by submitting documentation of paid claims (Remittance Advices or Explanation of Benefits) to trigger payments.

Copay Assistance Programs: Charitable Foundations

- Based on a physician verified diagnosis
- Confirmed patient responsibility
- Drug name, diagnosis, and drug treatment given in the U.S covered by the disease fund
- Have an income level most commonly at or below 400-500% of the Federal Poverty Limit (FPL).

Foundations can only help patients receiving treatment for indications for which there is an open disease fund with active funds available. Disease funds for high incidence cancers open and close very quickly.

Patients must demonstrate proof of personal monetary responsibility by submitting documentation of paid claims (Remittance Advices or Explanation of Benefits) to trigger payments.

Support Grants: Charitable Foundations

- Insurance Premium Assistance
- Transportation
- Housing & Lodging
- Utilities
- Food
- Childcare/Eldercare
- Clinical Trial Participation

Eligibility Requirements

- Have a household income that is at or below 600% Federal Poverty Limit (FPL)
- Be a U.S. citizen or permanent resident of the U.S. or U.S. territories
- Diagnosis confirmed by treating provider
- Diagnosis of an open fund
- Paid to the individual and/or creditors
- Clinical trial enrollment

CA Cancer Resource Hub

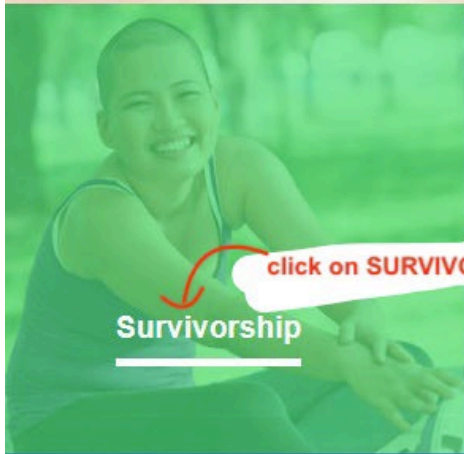
Survivorship Resource Repository through the **California Cancer Resource Hub**

Cal Cancer Resource Hub → Survivorship → Practical → **Finances**

<https://www.calcancer.org/en/practical/finances/>

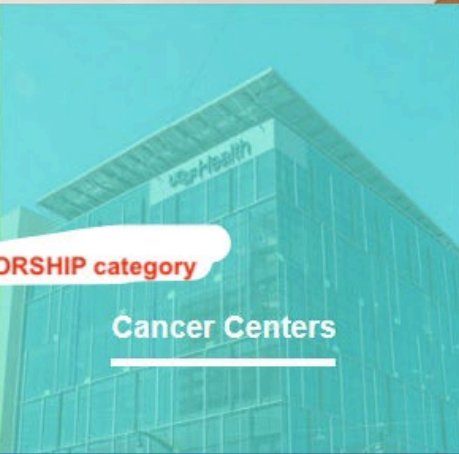
- *Managing Insurance*
- *Managing Finances*
- *One-on-One Help Understanding & Managing Finances*
- *Direct Financial Resource Assistance*
- *Health and Social Care Providers and Advocates*

**California's cancer
information and resource hub
for sharing, learning, and
networking.**

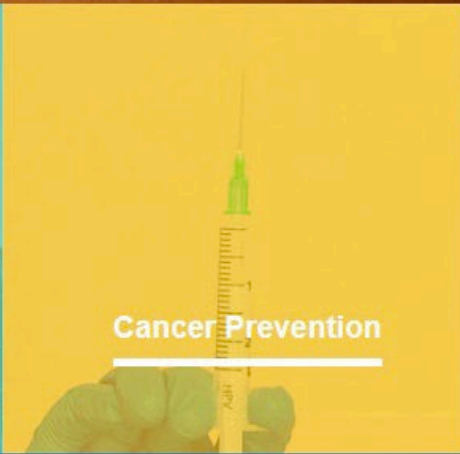


Survivorship

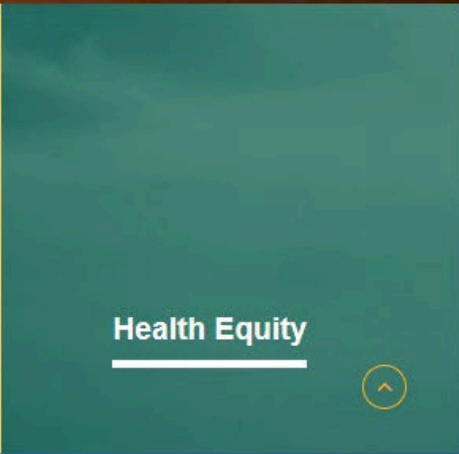
click on **SURVIVORSHIP** category



Cancer Centers



Cancer Prevention



Health Equity





Survivorship

Discover resources:

Caregivers

In-Treatment

Post-Treatment

Survivorship

The field of cancer survivorship grew from recognizing that there is more to life after cancer than just surviving. Reducing the negative impact of cancer treatments on a person's quality of life is vital. Ensuring cancer survivors have access to the care they need so they can do more than just survive—they can thrive. Information on this page contains resources for improving survivorship, improving diversity in clinical trials, and promoting strategies for maintaining a healthy lifestyle after a cancer diagnosis.



Connect with other cancer control stakeholders, leaders, and researchers. Share your questions or expertise in accelerating progress against cancer.

Collaborate



Search for tools and resources submit research opportunities, findings, and more.

Share



Search the site for related information.

Search

click on Practical tab



Practical

Find resources on topics such as finances, legal, work/employment, Practical Support Services (in home; online support; help/healthlines), clinical trials, health insurance, care and end of life planning and more.

[Learn More](#)



Physical

Find resources on topics such as cognition, managing fatigue, exercise and treatment, nutrition, overall physical health, pain, sleep & rest and more.



Practical

Find resources on topics such as finances, legal, work/employment, Practical Support Services (in home; online support; help/healthlines), clinical trials, health insurance, care and end of life planning and more.



Dec 20, 2022

Practical Support resources are designed to help people navigate the healthcare system and deal with the many challenges of living with cancer and managing life post-treatment. This includes resources to help with finances, health insurance, end of life planning and care, transportation, and more.

Care & End of Life Planning

Clinical Trials

Finances ← click on FINANCES tab

Search ...

Categories

- Survivorship Patients Survivors
- Caregivers In-Treatment
- Post-Treatment Clinical Trial Finance
- Insurance Practical Support Services
- Care End of Life Planning legal





Other FINANCES subcategory

Finances



📅 May 03, 2023

Managing Insurance:

American Cancer Society:

- [Financial and Insurance Matters](#)

Managing Finances:

Cancer Legal Resource Center:

- [Paying Medical Bills and Managing Debt](#)
- [Telephone Assistance Line](#)

Search ... 🔍

Categories

- Survivorship
- Caregivers
- Fact sheet
- Patients
- Education
- Finance
- Survivors
- Telephone
- practical

One-on-One Help Understanding & Managing Finances:

Triage Cancer:

- [Legal & Financial Navigation Program](#)

Cancer Legal Resource Center:

- [Telephone Assistance Line](#)

Cancer Support Community:

- [Call the Cancer Support Helpline](#)
- Tel. 888-793-9355
- Hours: Monday–Thursday 11 a.m.– 8 p.m. ET, Friday 11 a.m.–6 p.m. ET
- Financial: <https://www.cancersupportcommunity.org/blog/cancer-costs-free-financial-navigation>
- Our *Financial Navigator* assists people with financial issues related to cancer, including providing referrals to resources that may help with cancer-related treatment expenses. Services also include tips on how to manage treatment-related costs, how to communicate with healthcare providers about the cost of care and payment, and understanding insurance benefits.

National Directories:

- <https://www.patientadvocate.org/>

Direct Financial Resource Assistance:

American Cancer Society:

- [Financial Assistance Resources](#)

Family Reach:

- [Financial Treatment Program](#), [Financial Education](#), [Resource Navigation](#), [Financial Coaching](#)

For Blood Cancer Patients:

- <https://www.lls.org/managing-your-cancer/finances-and-insurance-coverage>
- LLS Information Specialist (toll free number: 1-800-955-4572)

Triage Cancer:

- [Financial Assistance Resources](#)
- [Managing Prescription Drug Costs](#)

Health and Social Care Providers, and Advocates:

Association of Community Cancer Centers:

- [Financial Advocacy](#)

Community Oncology Alliance:

- [Financial Advocacy](#)



Thank you CDOC Survivorship Workgroup!

- **Catherine Thomsen**, MPH - Zero Breast Cancer
- **Cathleen Zoller** - American Cancer Society
- **Darcie Green, BCPA** - Latinas Contra Cancer
- **Elizabeth Klein** - Wellness Within Cancer Support Services
- **Florence Kurttila** - Patient & Research Advocate
- **Hilary Gan** - Teen Cancer America
- **Jennifer Aldred** - UC Davis Medical Center, Sutter Health
- **Joanna Fawzy Morales**, Esq - Triage Cancer
- **Karissa Gutierrez** - American Cancer Society
- **Kelli Sargent** - Tower Cancer Research Foundation
- **Keren Stronach**, MPH – UCSF Helen Diller Family Comprehensive Cancer Center
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- **Lihua Liu**, PhD - Keck School of Medicine, USC
- **Maria Garcia-Jimenez**, MD/MHS - UCLA David Geffen School of Medicine
- **Megan Kelly** - Tower Cancer Research Foundation
- **Niharika Dixit** – UCSF
- **Patricia Falconer**, MBA - Health Options
- **Rob Tufel**, MSW, MPH – Cancer Support Community San Francisco Bay Area
- **Roxanne Garza**, MPH, CHES - The Leukemia & Lymphoma Society, Southern California & Hawaii Region
- **Shelly Rosenfeld**, Esq - Disability Rights Legal Center's Cancer Legal Resource Center (CLRC)
- **Wendy Lynch**, MBA - USC Norris Cancer Hospital, Keck Hospital of USC
- **Yoli Origel** - Cancer Kinship

Thank you.

Questions: cdocshare@gmail.com