Integrating Health Insurance Navigation & Facilitation into Cancer Care

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Disclosure

I, or an immediate family member, including spouse or partner, have no financial relationship(s) relevant to the content of this CME activity.
Objectives

- The participant will obtain a better understanding of healthcare and health insurance options available to their patients and their families.

- The participant shall be able to educate other healthcare professionals, patients, and caregivers about health insurance options and protections.

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.
Insurance Status & Outcomes

• Uninsured & underinsured women – later stage breast cancer diagnosed & increased risk of 5-year breast cancer mortality. (CDC REACH Newsletter 2006)

• 2008 Study - “[i]nurance status has a tremendous impact on stage at-diagnosis, especially for those cancers that can be detected early through screening.” (Halpern and Ward, The Lancet Oncology)

“Cost” Of Health Care

• In 2012, 47 million people were uninsured in the U.S. (Kaiser Family Foundation, 9/26/13)

• In 2012, 61% of adults said they are uninsured because the cost is too high or because they lost their job, compared to 1.5% who said they do not need coverage

• Cost of care survey respondents reported levels of post-traumatic stress similar to what African-American survivors of Hurricane Katrina experienced and greater than those who witnessed and were present in lower Manhattan on 9/11 (Cancer Support Community & Genentech: Cost of Care National Pilot Survey)
Bankruptcies in the US

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

Options for Individuals with Pre-Existing Conditions before 2014

- COBRA
- HIPAA
- PCIP
- State High Risk Pools
- Medicare
- Medicaid
- County Programs
  - Ability to Pay
- Medical Condition Programs
  - BCCTP/Prostate Cancer
Patient Protection & Affordable Care Act (ACA)
Goals of the ACA: “The Triple Aim”

- Improve health (prevention)
- Increase access to care
- Reduce health care costs
- Improve quality of care (medical homes)

ACA Buckets

**Consumer Protections**
- No Limits
- No Recessions
- No Discrimination for Pre-Existing Condition
- Premium Rating
- Medical Loss Ratio

**New Health Insurance Options**
- Stay on Parents Plan until 26 Years Old
- Medicaid Expansion
- Health Insurance Marketplaces

**Consumer Benefits**
- Free Preventative Services
- Standardized SBC (Access to info b/f purchase)
- Financial Assistance to Purchase Health Insurance
Understanding the ACA: Latest Polls

Kaiser Health News Tracking Poll – October 2014:

- 89% of uninsured don’t know open enrollment begins in November
- 66% only know a little or nothing at all about Marketplaces
- 53% do not know the ACA provides financial assistance to purchase health insurance

Needs Assessment

- 75% of oncology health care professionals were asked for guidance on how health care reform might affect their patients
- Only 7% felt “very comfortable” answering questions about ACA

(Triage Cancer Health Care Professional Needs Assessment Survey 2013-2014)
Oncology Health Care Professional Leadership Opportunities

• Education

• Navigation

• Advocacy

How We Help Bridge The Gap

Triage Cancer

Educational Blog – up to date information
(TriageCancer.org/Blog)

Free Handouts – for HCPs & Patients
(www.TriageCancer.org/Resources)

Events – In-Person
(TriageCancer.org/Events-Calendar)

Webinars - Updates on the Affordable Care Act & Open Enrollment – 11/24
(TriageCancer.org/Webinars)

Triage Cancer & Cancer and Careers

ACA Webinars (CancerandCareers.org)
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