



PATIENT PERSPECTIVE ON NAVIGATING INSURANCE AND CARE: FINDING SOLUTIONS TOGETHER

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OUR CONVERSATION TODAY

1. Not all patients are equal

2. Challenges faced by patients, oncologists, and payers

3. Impact and return of investment of patient navigators

4. Working together to find solutions

MY STORY



Diagnosed with Invasive Ductal Carcinoma
Stage IIB – 2003

Treatment – Lumpectomy, 8 rounds of
chemotherapy, 34 sessions of radiation
therapy, aromatase inhibitor – 6 years

Metastatic breast carcinoma to the skin
2017

Treatment - Mastectomy with reconstruction

MEET MY FRIENDS



BARRIERS TO HEALTHCARE ACCESS



CHALLENGES FACED BY PATIENTS

1. Understanding Diagnosis and Treatment Options
2. Navigating Health Insurance Benefits
3. Care Coordination
4. Health Related Social Needs
5. Prior authorization procedures
6. Survivorship Care

PATIENT

N
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HEALTH RELATED SOCIAL NEEDS (HRSN)



**FOOD
INSECURITY**



**HOUSING
INSTABILITY**



**TRANSPORTATION
PROBLEMS**



**UTILITY HELP
NEEDS**



**INTERPERSONAL
SAFETY**

**FINANCIAL
TOXICITY**

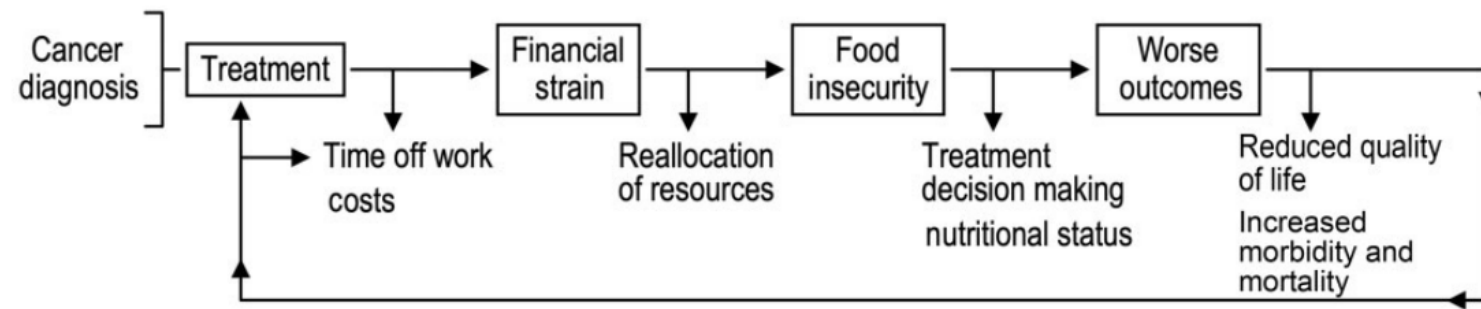


Figure 1. Food insecurity in cancer. Scheme outlining food insecurity in cancer and up- and downstream factors. This general illustration of the process occurs in a broader socio-environmental context that includes psychosocial factors, access to health care, comorbidities, and other factors.

Figure from article Food Insecurity Among People With Cancer: Nutritional Needs as an Essential Component of Care
Raber et al. (2022)

CHALLENGES FACED BY ONCOLOGISTS

Knowledge management

Administrative burden

Treatment decisions

Care coordination

Burnout



PAYERS CHALLENGES IN ONCOLOGY



RAISING COSTS



ACCESS VS
COST CONTROL



FORMULARY
MANAGEMENT



VALUE
ASSESSMENT



REGULATORY
COMPLIANCE

POSSIBLE SOLUTIONS



Patients & Caregivers

- › Seek financial navigation services early
- › Participate actively in treatment decisions
- › Ask about patient resources



Oncologists & Providers

- › Prioritize and incorporate financial discussions into care planning
- › Incorporate patient preferences and goals
- › Leverage technology for administrative efficiency



Payers & Policy Makers

- › Require and financially support patient navigators
- › Develop transparent utilization management processes

OTHER RECOMMENDATIONS

Partner with community organizations and local vendors



Partner with local schools and universities



Provide venues/spaces for support groups



Include family and caregivers in the conversation to find solutions

RESOURCES FOR PATIENTS

Project Life (www.ProjectLifeMBC.com), offers true integrative oncology support free to all MBC patients, along with free patient navigation, legal and financial navigation/advice to

Chrysalis (<https://thechrysalisinitiative.org/>) offers free patient navigation for breast cancer patients, with a specific emphasis and focus on people of color

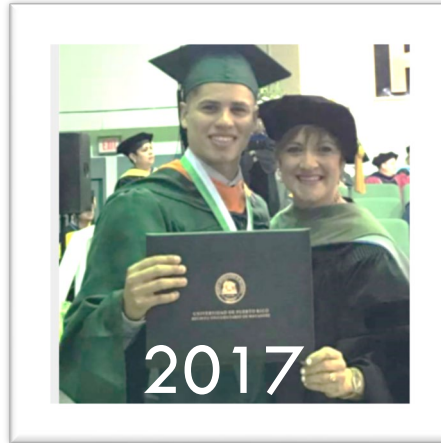
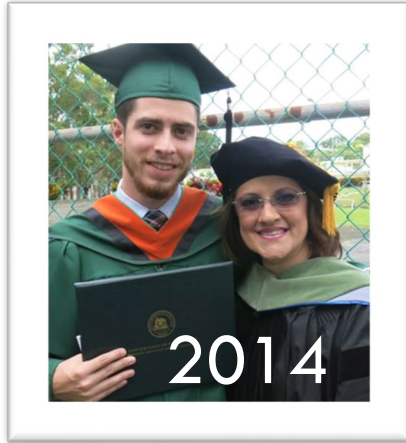
Triage Cancer (<https://trriagecancer.org/>) has a wonderful legal and financial navigation program staffed by lawyers and other professionals that is pan cancer — their insurance webinars are excellent and they have checklists and state specific resources

Cancer and Careers (<https://www.cancerandcareers.org/en>) has a lot of good insurance information and education, but is focused on those benefits through employers.

A Certified Financial Planner is someone who can help people review their benefits and design a financial plan designed to address so the ups and downs of cancer treatment and here's a website to find one: <https://www.financialplanningassociation.org/>. These can be pricey, so always ask for sliding scales or pro bono work.

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NEVER GIVE UP



Thank You

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