

Navigating Patients Through Practical Issues of Cancer Survivorship



Joanna Fawzy Morales, Esq.
Cancer Rights Attorney & CEO, Triage Cancer

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1



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About Triage Cancer

Triage Cancer is a national, nonprofit organization that provides information and resources on cancer survivorship issues.

“Triage Cancer”

verb. \trē-'āzh, 'kansər\ the assigning of priority order to projects on the basis of where time, funds, and other resources can be best used, are most needed, or are most likely to achieve success in navigating cancer survivorship issues

2



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Triage Cancer Educational Events

In-person educational events for:

- Patients & survivors
- Caregivers
- Advocates
- Health care professionals
- & others

<http://TriageCancer.org/Events>

States Visited by Triage Cancer



3



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Triage Cancer Insurance & Finance Intensive

A one-day, in-person educational training for:

- Advocates &
- Health care professionals

Topics:

- The U.S. health care system
- Individual & employer-sponsored health insurance
- Medicare & Medicaid
- Tips on using health insurance & appeals
- Navigating disability insurance & appeals
- Managing financial toxicity & getting financial help



Next event:
10/17/17
St. Joseph's
in Orange

Free CEUs for Social Workers & Nurses

<http://TriageCancer.org/Intensive>

4



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Triage Cancer Conferences

In-person educational events for:

- Patients & survivors
- Caregivers
- Advocates
- Health care professionals
- & others

Topics:

- Being an Advocate
- Health Insurance
- Finances
- Being Prepared
- Employment
- Nutrition



**Next event: September 23
Morgantown, WV
Travel assistance available!**

<http://TriageCancer.org/Conferences>



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Triage Cancer Webinar Series

Triage Cancer Webinar Series
From Cancer Survivorship to Diaper Changes – Creating a Family After Cancer



Triage Cancer Webinar Series
Plant Based Eating for Cancer Survivors – Do's and Don'ts



Triage Cancer Webinar Series
Don't Stress the Stress





Recordings of Past Webinars & 2017 Schedule:
<http://TriageCancer.org/Webinars>
 Free CEUs for nurses!



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Triage Cancer Speakers Bureau

International Speakers Bureau of experts & survivors 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

Request a Speaker
Event & Speaker Request Form


Triage Cancer can provide you with a single speaker for your educational event or multiple speakers on a variety of cancer survivorship topics through our Speakers Bureau. Triage Cancer can also provide event coordination and logistical support services for cancer survivorship educational events.

Please complete the form below to provide us with information about your event request.

Are you requesting a speaker for your event?

Are you requesting multiple speakers for your event?







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Triage Cancer International, National, & State Resources

- State Government & State Legislative Information
- State Comprehensive Cancer Control Program & Plan
- Disability Insurance
- Employment
- Estate Planning
- Health Insurance
 - Medicaid & Medicare
- Clinical Trials
- Legal
- Advocacy
- Cancer Survivorship Research
- Cancer Community Partners



<http://TriageCancer.org/Resources>



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Triage Cancer Chart of State Laws

Employment, disability and health insurance, & more
<http://TriageCancer.org/StateLaws>

State Laws

Employment Related State Laws

This chart covers the state laws that provide benefits and protections in the areas of Employment & Disability Insurance. Scroll down for a second chart covering the state laws that provide benefits and protection in the area of health insurance. This information changes frequently.

	Has Fair Employment Law (Covering Employers With Less Than 15 Employees):	Has State Disability Insurance:	Has Paid Sick Leave:	Has Paid Family Leave:	Has Employer Credit Check Law:	Has Medical Marijuana Law:	Has Social Media Privacy Law: Employment	Has Social Media Privacy Law: Education
ALABAMA	1					✓ CBD Only (Cannabidiol)		
ALASKA						✓ full legalization		
ARIZONA	9 (but 15 for RA's)					✓		
ARKANSAS						✓		✓
CALIFORNIA	5	✓	✓ San Francisco (full pay), Oakland, Emeryville	✓ 6 weeks	✓	✓ full legalization	✓	✓

9

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Triage Cancer Quick Guides & Materials

<http://TriageCancer.org/QuickGuides>

- ADA
- Reasonable Accommodations
- Chemo Brain
- Disclosure
- FMLA
- FMLA – Extended
- FMLA & Other Benefits
- Disability Insurance
- Health Insurance
- COBRA
- Medicare
- Clinical Trials
- Bankruptcy
- Estate Planning
- Advocacy
- Scientific Advocacy

10

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CancerFinances.org

11

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Triage Cancer Educational Blog & E-Newsletter

2

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Livestrong Survey - 2010

- 98% of cancer survivors experienced the physical (i.e., pain), emotional (i.e., emotional distress) and practical (e.g., financial) concerns of post-treatment survivorship
- **Only 20% received help with their practical concerns**
- Alarming, the # of people NOT getting care for physical, emotional or practical concerns increased between 2006 and 2010

13



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“Financial Toxicity:” New Term, Old Problem

2013 - Researchers from Duke:

“Out-of-pocket expenses might have such an impact on the cancer experience as to warrant a new term: “financial toxicity.” Out-of-pocket expenses related to treatment are akin to physical toxicity, in that costs can diminish quality of life.”

14



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Contributors to Financial Toxicity

- Health Insurance Status
 - Out-of-pocket Costs
 - Consumer Protections
 - Medical Bills
- Employment Changes
 - To work or not to work - accommodations
 - Disability Insurance
- Life Changes
 - Marriage/divorce, moving, graduating from school, etc.



15



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How Can You Help Catch More People Upstream?



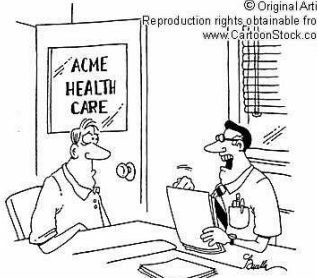
16



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Don't Understand Health Insurance? You are not alone.


- Only 23% understood terms used in their health policy
- Only 50% knew their monthly premium
- Only a few understood acronyms: HMO (36%), PPO (20%) & HSA (11%) (eHealth, 2008)
- When asked to define insurance terms and calculate their bill only 50% got it right (The Regence Group, 2008)



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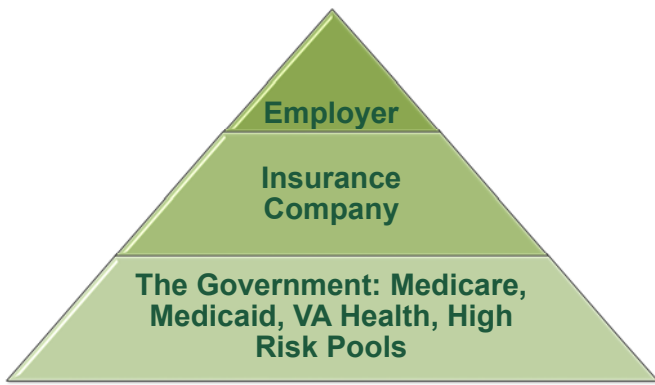
"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."

17




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Where We Get Health Insurance



18



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Health Insurance Terms

Cost to Have Health Insurance

- Premium – each month

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* =

deductible + co-payments + co-insurance

*usually only for in-network services

19



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Case Study: David


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

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

1. His deductible of \$2,000
 $\$102,000 - \$2,000 = \$100,000$ left
2. His co-insurance amount of 20%
 $20\% \text{ of } \$100,000 = \$20,000$

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

20



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Patient Protection & Affordable Care Act (ACA)



Signed into law on March 23, 2010

21



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Consumer Benefits

1. No rescissions (cancellations)
2. No lifetime or annual limits
3. Young adults can stay on parent's plan until 26
4. Free preventative care
5. Coverage for routine costs of a clinical trial
6. Minimum essential health benefits
7. External medical review
8. Standardized Summary of Benefits of Coverage
9. Medical loss ratio
10. Improved Medicare benefits, including reduced Rx costs

22



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Post-2014 Protections

1. Premium Rating

- Individual vs. Family Plan
- Geographic Location (Ex: OK has 10 regions)
- Age (64 year old can only be charged 3 times more than a 21 year old)
- Tobacco (some states have eliminated this – CA, DC, etc.)



2. No Pre-Existing Condition Denials/Exclusions

- Insurance companies **cannot** look at:
- Pre-existing condition (physical or mental) or health history
- Gender or age

23



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Medicaid – Only Options Prior to 1/1/14

Eligibility: low income + low assets +

"Aged, Blind, Disabled"

Minor children

People with minor children

Pregnant women for up to 6 months after baby's birth

24



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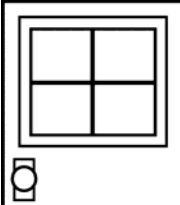
New Health Insurance Option - #1

Medicaid Expansion

New category (door) of eligibility:


- No asset / resource test

*Except Hawaii & Alaska



Adults with household income under 138% of federal poverty level

Household Size	138%*
1	\$16,642
2	22,411
3	28,179
4	33,948
5	39,716
6	45,484




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State Medicaid Expansion in 2017

Expanded 32	Not Expanded 19
AK ⁵ , AR ⁴ , AZ, CA, CO, CT, DC, DE, HI, IA ⁴ , IL, IN, KY, LA ⁷ , MA, MD, MI ¹ , MN, MT ⁶ , ND, NH ³ , NJ, NM, NV, NY, OH, OR, PA ² , RI, VT, WA, WV	AL, FL, GA, ID, KS, ME, MO, MS, NC, NE, OK, SC, SD, TN, TX, UT, VA, WI, WY

Updated: 7/7/2016 (information changes frequently, please check for updates)
¹ MI expansion began 4/1/14
² PA expansion began 1/1/15
³ NH expansion began 1/1/16
⁴ IA and AR implemented expansion through premium assistance & wrap around Medicaid
⁵ AK expansion began 9/1/15
⁶ MT enrollment began 11/2/15 for coverage that begins 1/1/16
⁷ LA Governor signed Executive Order for expansion that began 7/1/16





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New Health Insurance Option #2

State Health Insurance Marketplaces

- “Exchanges” = insurance shopping mall
- Benefits:
 - Cap on OOP max: \$7,150 individual / \$14,300 family
 - Financial help
 - Premium tax credits
 - Cost-sharing subsidies






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Marketplace Plan Options

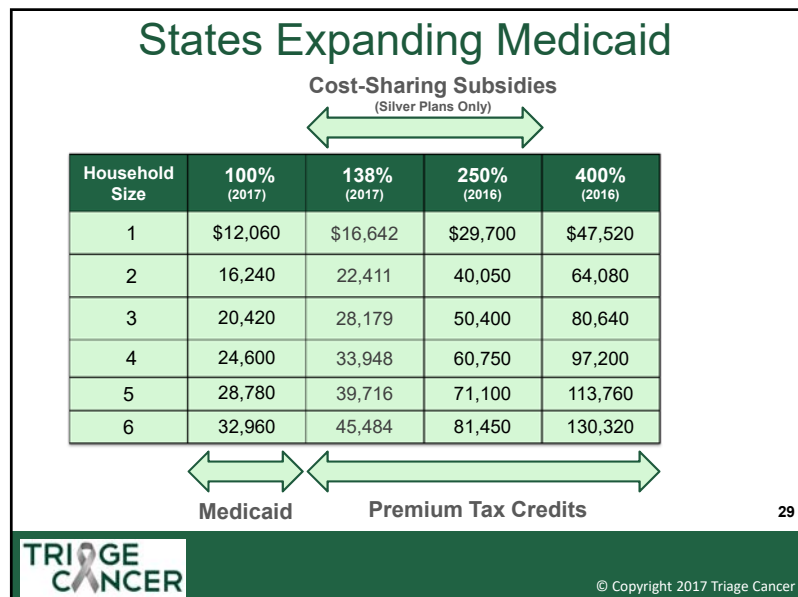
Standardized cost-share: Now may be 66%

BRONZE PLANS	SILVER PLANS	GOLD PLANS	PLATINUM PLANS
Lowest monthly costs. Higher out-of-pocket costs when you receive care.	Higher monthly costs than Bronze plans. Lower out-of-pocket costs than Bronze plans.	Higher monthly costs than Silver plans. Lower out-of-pocket costs than Silver plans.	Higher monthly costs. Lower out-of-pocket costs than Gold plans when you receive care.
Plan Pays <input type="text"/> You Pay <input type="text"/>	Plan Pays <input type="text"/> You Pay <input type="text"/>	Plan Pays <input type="text"/> You Pay <input type="text"/>	Plan Pays <input type="text"/> You Pay <input type="text"/>
60% Coverage You pay 40%	70% Coverage You pay 30%	80% Coverage You pay 20%	90% Coverage You pay 10%

Catastrophic coverage (under 30 or \$ hardship)



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69 plans available

Sort by: Premium

Phoenix Health Plans, Inc. - Phoenix Choice Bronze HMO Abrazo

Estimated monthly premium: **\$135**
Deductible: **\$6,150**
Out-of-pocket maximum: **\$6,850**

Phoenix Health Plans, Inc. - Phoenix Choice Bronze HMO Abrazo and Phoenix Children's Hospital

Estimated monthly premium: **\$138**
Deductible: **\$6,150**
Out-of-pocket maximum: **\$6,850**

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BlueCross BlueShield Kansas Solutions, Inc. · BlueCare Solutions Simple Bronze

Estimated monthly premium: **\$173**
Deductible: **\$6,000**
Out-of-pocket maximum: **\$6,000**

Blue Cross and Blue Shield of Kansas, Inc. · BlueCare Signature

Estimated monthly premium: **\$271**
Deductible: **\$2,500**
Out-of-pocket maximum: **\$5,200**

Blue Cross and Blue Shield of Kansas, Inc. · BlueCare Elite with pediatric dental

Estimated monthly premium: **\$398**
Deductible: **\$0**
Out-of-pocket maximum: **\$1,150**

The Math Matters!

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

#1:
\$173x12 = \$2,076
+ OOP = \$6,000
Total = \$8,076

#2:
\$271x12 = \$3,252
+ OOP = \$5,200
Total = \$8,452

#3:
\$398x12 = \$4,776
+ OOP = \$1,150
Total = \$5,926

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What are the differences between plans?

- Cost
 - Premium, Out of Pocket, Co-Pay, Cost-Share
- Networks of doctors and hospitals
 - Check to make sure your doctors are covered by the plan you choose
- Prescription drug coverage
 - Which drugs are covered?
 - Is there a separate drug deductible?

33

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Checking Providers, Facilities, & Drugs

34

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Employment Rights

Federal Fair Employment Laws

- Americans with Disabilities Act (ADA)
 - Discrimination protections for patients and caregivers
 - Reasonable Accommodations for patients

State Fair Employment Laws

- Discrimination protections for patients and caregivers
- Reasonable Accommodations for patients

Leave Laws

- Family & Medical Leave Act (FMLA)
- State Leave Laws

Employment Contracts

- Employment Contract
- Union Contract

*Triage Cancer Quick Guides & Chart of State Laws 35

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Employer Policies

- Employee Benefits
 - Health/dental/vision insurance
 - Short-term and/or long-term disability insurance
 - Life and/or accidental death insurance
- Other Benefits
 - Sick time
 - Vacation time or paid time off (PTO)
 - Pool of donated hours
 - Flex time/job sharing/telecommuting
 - EAP programs
- Medical Leave Process
- Reasonable Accommodation Process

36

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Americans With Disabilities Act (ADA) (Title I)

Enforced by Equal Employment Opportunity Commission www.EEOC.gov

Eligibility:

- Private employers with 15 or more employees
- State/Local Governments
- Federal employees covered by Rehabilitation Act of 1973 (similar to ADA)
- Be a "qualified individual"
- Have a disability under the ADA's definition (includes cancer)

Applies to all phases of the employment process
Employers can't make employment-related decisions based on medical info

Benefits:

- Protection from Discrimination
- Reasonable Accommodations

37



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Reasonable Accommodations

"Any change in the work environment or in the way things are customarily done that enables an individual with a disability to enjoy equal employment opportunities"

Modifying Work Space

- Phone, fax, files within easy reach
- Switching offices
- Special furniture requests


Modifying Schedule

- Working from home
- Part or full-time
- Flexible schedule
- Schedule breaks
- Extended leave

Other Options

- Use of Technology
- Change in Policy
- Shift Job Responsibilities
- Change Job

38




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Employer Size - State Fair Employment Laws

1	2	3	4	5	6	8	9	12
AK	CO	CT	IA	CA	MA	KY	AR (but 15	WV
HI	WY		KS	ID	MO	TN	for RA's)	
IL			NM		NH	WA		
ME			NY		OR			
MI			OH					
MN			PA					
MT			RI					
NJ								
ND								
SD								
VT								
VA								
WI								

*If state is not listed, it requires 15 employees

39




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Family & Medical Leave Act (FMLA)

Enforced by: U.S. Dept of Labor Wage & Hour Division www.dol.gov/whd

- Federal law for:
 - Employees with a serious medical condition
 - Employees with a spouse, parent, or child with a serious medical condition
 - Parents
 - Spouses (common law spouses & same-sex spouses as of 3/27/15)
 - » Note: not domestic partners
 - Children (biological, foster, adopted, step, or in loco parentis)
 - » 18+ only if "incapable of self-care because of a mental or physical disability"

40



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FMLA Eligibility

Employer: private employers with 50+ employees and all government employers (federal, state, local)

- 75 mile radius
 - “As the car drives, not as the crow flies”

Employee: 1250 hours, 12 months

- 12 months = total of 12 months in 7 years
 - Paid vacation or sick leave counts
- 1250 hours = 24 hours each of the 52 weeks/year
 - Only count hours physically worked, not breaks, vacation, travel time

41



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Disclosure Rights

Generally, not required, but may need to disclose information to use . . .

- ADA's discrimination protections
- Reasonable accommodations
- Medical leave

For an in-depth discussion of this issue:

www.cancerandcareers.org/en/community/videos/BWC-2015/2015-webinar-online

42



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Medical Certification

- Employers ARE entitled to medical certification for RA's & FMLA
 - But diagnosis may not be required
 - Patients should talk to their healthcare team
- Be careful of employer forms & FMLA requirement of **healthcare provider's type of practice/specialization**
- FMLA health care professional =
 - MDs, DOs, podiatrists, dentists, clinical psychologists, optometrists, chiropractors, nurse practitioners, nurse-midwives, clinical social workers, Christian Science practitioners, or any HCP recognized by employer or employer's group health plan
- Employers CANNOT:
 - Ask for copies of medical records
 - Contact the health care provider for additional info
 - FMLA: Only to “authenticate” and “clarify”
 - ADA: Maybe not w/o employee's permission

43



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State Leave Laws

- FMLA type leave for smaller employers:
 - DC (20), ME (15 pvt, 25 public), MD (15), MN (21), OR (25), RI (30 for public employers), VT (15)
- Expanded definition of family:
 - CT, DC, HI, MD, NJ, OR, RI, VT, WI
- Expanded use of FMLA leave:
 - CT, ME, MD, OR
- Paid sick leave:
 - DC, CT, CA, MA, OR + Cities – see chart
 - Federal Contractors - EO
- Unpaid leave to take family members to routine medical visits:
 - MA, VT

<http://trriagecancer.org/statelaws>

44



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Disability Insurance Options

- Quick Guide: <http://tragecancer.org/quickguide-disabilityinsurance>
- Recorded Webinar: **Demystifying Disability Insurance** <http://tragecancer.org/Webinar-DisabilityInsurance>



45



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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

<http://tragecancer.org/stateresources>

46



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Contact Information

Email

info@TriageCancer.org

Website

<http://TriageCancer.org>

Twitter

@TriageCancer

Facebook

www.Facebook.com/TriageCancer

Blog

<http://TriageCancer.org/blog>

47



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