

WELCOME!

Educational Webinar Series



American
Brain Tumor
Association®

Providing and pursuing answers®

www.abta.org

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1-800-886-ABTA (2282)

abtacares@abta.org

Financial & Legal Resources for Brain Tumor Patients

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Presenter Disclaimer

I do not have a conflict of interest relating to this educational activity.

Today's Agenda

- Financial Concerns for Brain Tumor Patients
- Health Insurance
- Employment and Disability
- Prescription Assistance
- Special Considerations
- How Family and Friends can help
- Resources

Financial Concerns for Brain Tumor Patients and Families

- Treatment options are limited
- Brain Tumor treatment ranked most expensive of all cancers
- Other “hidden” costs:
 - Transportation
 - Housing
 - Home Health
 - Loss of Spousal Income

Talking about Money can be Difficult

- Most patients don't tell
- Most health care teams don't ask
- Breaking Down Barriers = Better Treatment and Continuity of Care
- Acknowledge financial concerns –
“It is typical for brain tumor patients and families to have questions about the cost of treatment. Please let us know if you have any concerns or issues with these costs. We want to ensure you get the best treatment and care possible.”

Necessity of Insurance

- Medical Costs
 - Average Cost of Craniotomy \$50,000-\$150,000
 - \$29,400 per year for GBM treatment
- Types of Insurance
 - Employer provider plans
 - HMO
 - PPO
 - Private Insurance
 - State options/Medicaid
 - Medicare
 - ACA Exchanges

Maximizing Health Insurance

- Request an insurance case manager
- Careful notes and records
- Get approvals in writing
- Check if pre-authorizations are needed
- Review bills for mistakes
- Compare “Explanation of Benefits” EOBs with bills from providers

Health Insurance Appeals

- Bring a copy of the denial to Social Worker or Financial Counselor
- Note appeal deadlines
- Inform Employer or Human Resources Rep
- National Cancer Legal Services Network (NCLSN)
 - www.nclsn.org
- State insurance commissioner or consumer protection agency

COBRA

- Continuation of group health insurance coverage
- Usually 18 months
- 60 days to elect coverage
- Costly premiums MUST be paid on time
- Employers <20 employees, church related orgs, do not have to offer
- Federal Government employees covered under similar law
- COBRA ends if...
 - Employer discontinues group health coverage
 - Patient becomes eligible for Medicare

EBSA benefits advisor at askebsa.dol.gov or 1.866.444.3272



Affordable Care Act (ACA)

- No pre-existing condition exclusions
- Medicaid expansion for states who opt in to federal funding
- Health Insurance Exchanges
 - Open Enrollment deadline Feb. 15th
 - www.healthcare.gov
- Premium Assistance Tax Credit (2014)
 - Income up to \$45,960 Individual
 - \$94,200 for family of 4
- Medicare donut hole closed over time
- Transparency of health care costs available to public
 - **Medicare Provider Utilization and Payment Data**

Making the decision not to work

- How will treatment affect work and schedule?
- What are job demands, physical and mental?
- How flexible is the work environment?
- Can accommodations be made?
- What are the financial and health insurance concerns?
- How is identity connected to work?
- Have career priorities changed?
- www.cancerandcareers.org

Family Medical Leave Act (FMLA)

- 12 work weeks of unpaid leave during any 12 month period
- To care for spouse, parent or minor child
- Health Insurance benefits protected
- Employer with 50+ employees, worked 12 months/1250 hours
- Smaller employers may offer leave policies – ask HR representative

Short Term and Long Term Disability

- Coverage determined by employer, employee pays into premium
- Or Private Plans
- Short –Term
 - 40-70% of pre-disability earnings
 - For 9-52 weeks
- Long-Term
 - 50-70% of pre-disability earnings
 - For 5-10 years or age 65
 - Work for employer for specific amount of time
 - Worked full-time, 30+ hours/week

Social Security Disability Insurance (SSDI)

- Federal, long-term disability insurance
- Eligibility
 - Worked 5 out of the last 10 years
 - Unable to work for a year or more
- Dependent Eligibility (under age 18)
- Medicare Part A & B
 - Eligible after 24 months
- Employer/Private Disability
 - Does not affect SSDI benefits but workers comp and other public disability payments may
- Waiting Period
 - 1st payment six months after date of diagnosis



SSDI: Compassionate Allowance

- Glioblastoma Multiforme (GBM)
- Astrocytoma – Grade III and IV
- Ependymoblastoma (Child Brain Tumor)
- Glioma – Grade III and IV
- Malignant Brain Stem Gliomas – Childhood
- Medulloblastoma – with Metastases (PNET)
- Oligodendroglioma Grade III
- Primary Central Nervous System Lymphoma (CNS, Lymphoma –Brain)

<http://www.ssa.gov/compassionateallowances/conditions.htm>

Prescription Assistance

- No coverage
- Limited prescription coverage
- Unable to afford co-pays
- Have hit the Medicare Part D “donut hole”
- Prescription not on formulary

Prescription Assistance

- **Discount Programs**
 - Walmart, Target, Walgreens
 - www.goodrx.com
- **Prescription Assistance Programs (PAP)**
 - www.needymeds.com
- **Co-Pay Assistance**
 - CancerCare CoPay Assistance Foundation
 - GBM patients only
 - <http://cancercarecopay.org/>
 - Brain Tumor Drug Copayment Assistance Program
 - www.braintumorcopays.org
 - Primary Malignant Brain Tumors only

Temodar Assistance

Merck Patient Assistance Program Now Open for Brain Tumor Patients

Merck Helps - Patient Assistance Program is now accepting applications (**by mail only**) for patients in financial need of assistance to cover the chemotherapy drug Temodar. Visit the website below for full eligibility requirements and to download the application.

- **Program Contact Information**

1-800-727-5400

Hours: 8 AM – 8 PM EST

Days: Monday – Friday

Download application at

<http://www.merckhelps.com/MPAP/NeedToDo.aspx>



Benign Brain Tumors

- Long-term, chronic condition
- Not eligible for most financial assistance programs
- SSDI
 - May qualify under Secondary diagnoses (mental health, physical disability, etc...)
- HealthWell Foundation
 - www.healthwellfoundation.org

Metastatic Brain Tumors

- Primary Cancer PAP/Co-Pay Assistance
- CancerCare Co-Payment Assistance
- SSDI
 - Secondary diagnosis
- HealthWell Foundation
 - www.healthwellfoundation.org

Getting Help from Family and Friends

- Meals
- Transportation
- Child-care
- Dog/Cat sitting
- Pick up/Drop off prescriptions
- Gift Cards (Target, Walmart, Walgreens, Gas, Groceries etc...)
- Personal Fundraising (Medical Costs)
 - www.giveforward.com
 - www.youcaring.com
 - www.humantribeproject.com
 - www.gofundme.com

Medical Debt

- Seek guidance from a licensed financial advisor
 - Discuss fees
 - Experience with cancer patients
 - Medical coverage
- Life Insurance
 - Viatical Settlements
 - Accelerated death benefit
 - Loans
- Credit Counseling
 - National Foundation of Credit Counseling
 - www.NFCC.org

ABTA Resources

- Resource Listings www.abta.org
 - Financial
 - Travel and Housing
- Publications
 - Tumor and Treatment Specific
- CareLine
 - 1-800-886-2282
 - ABTACares@abta.org

ABTA Resources

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For brain tumor information and
Call: 800-886-ABTA (2282) or Email: ABT

The Nation's Leading Brain Tumor Resource
For answers, call our CareLine today.
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The American Brain Tumor Association was the first and is now the only national organization committed to funding brain tumor research and providing support and education programs for all tumor types and all age groups.

ABTA CommYOUunity™
A nationwide volunteer network

Publications




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Connections
Online Support Community

Subscribe for e-updates
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Treatment & Care
Continuum of Care
Brain Tumor Treatments
Treatment Side Effects & Their Management
Support and Resources
Caregiving Information



ABTA Resources





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For brain tumor information and support
 Call: 800-886-ABTA (2282) or  Email: ABTAcares@abta.org

Treatment & Care

Continuum of Care ▶

Brain Tumor Treatments ▶

Treatment Side Effects & their Management ▶

Support and Resources ▼

Support Groups

The ABTA's Online Support Community

Understanding The Affordable Care Act

Living with a Brain Tumor

Understanding Emotions

Talking About Your Brain Tumor

Involving Family and Friends

Returning To Work

Physical Intimacy

Loss and Grieving

Health Insurance Options


Financial & Medical Assistance

Travel & Housing Assistance

Caregiving Information ▶

Financial and Medical Assistance

[Home](#) > [Treatment and Care](#) > [Support and Resources](#)

 Listen ▶





Being diagnosed with a brain tumor takes a toll on a patient and the family physically, emotionally, and financially. Even with the best of health insurance plans, many are left with medical bills, related costs of travel, housing, utilities and others. Below you will find information about various sources of financial and medical assistance programs that may help alleviate some of the stress of this difficult time. In addition to this list, check with your hospital social worker to locate community-based resources and programs.


Please click on the appropriate link for more information:

- [General Financial Assistance](#)
- [Programs for Children](#)
- [Food Programs](#)
- [Utilities](#)
- [Discounted Prescription Drugs Programs](#)
- [Prescription Assistance Programs](#)
- [Co-Pay Assistance](#)
- [Medical Supplies](#)

Temodar Assistance Update

Merck Patient Assistance Program Now Open for Brain Tumor Patients
Merck Helps - Patient Assistance Program is now accepting applications (by mail only) for patients in financial need of

SHARE    



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Legal Resources

- American Bar Association – Referral Directory
 - www.apps.americanbar.org
- National Cancer Legal Services Network (NCLSN)
 - www.nclsn.org
- Cancer Legal Resource Center
 - www.CancerLegalResourceCenter.org
 - Phone: 866.843.2572
- Center for Patient Partnerships – UW Madison
 - www.patientpartnerships.org
- Patient Advocate Foundation
 - www.patientadvocate.org
- Triage Cancer
 - www.triagecancer.org

Employment Resources

- FMLA – US Dept. of Labor
 - <http://www.dol.gov/whd/fmla/>
- Americans with Disability Act
 - www.ada.gov
- Cancer and Careers
 - www.cancerandcareers.org

Additional Financial Assistance

- CancerCare
 - Transportation, home care and child care
 - Women and children with all diagnoses
 - www.cancercares.org/financial
- Mission4Maureen
 - Medical bills, child care, housing, utility, transportation
 - Children and Adults with malignant brain tumors
 - www.mission4maureen.org
- Cancer Financial Assistance Coalition
 - www.cancerfac.org

THANK YOU

Any Questions?

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