THE FINANCIAL TOXICITY OF CANCER TREATMENT

Can patients cope with costs?

S. Yousuf Zafar, MD, MHS
$125 billion

2010

2015

2020

$173 billion

Mariotto et al, JNCI 2011
OUT-OF-POCKET COSTS ARE INCREASING
OUT-OF-POCKET COSTS

CMS National Health Expenditure Projections 2012
$48000
<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
<th>Prescription Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescriptions</td>
<td>36%</td>
<td>$480,000</td>
</tr>
<tr>
<td>Ambulatory</td>
<td>36%</td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>18%</td>
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</tbody>
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Bernard et al, JCO 2011
BIOLOGICS

2003
COST SHARING IS INCREASING
INSURANCE IS MORE EXPENSIVE

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013
INSURANCE IS MORE EXPENSIVE

Worker earnings vs. Inflation

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013
INSURANCE IS MORE EXPENSIVE

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013

Premiums

Worker earnings

Inflation

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013
INSURANCE IS MORE EXPENSIVE

Worker contribution to premiums

Premiums

Worker earnings

Inflation

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013
DEDUCTIBLES ARE RISING

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013
FOUR-TIERED FORMULARIES

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013
200%  
$47,100  
$10,400

Data courtesy of Blase Polite, ASCO 2014
DIFFICULTY PAYING MEDICAL BILLS

- 20% Problems in last 12 mo
- 26% Paying off over time
- 11% Unable to pay at all
- 32% Yes to any of these

Kaiser Family Foundation, 2013
DOES COST IMPACT PATIENT WELL-BEING?
46% SPENT
SAVINGS
46% CUT BASICS
68% CANCELLED VACATIONS
2.65x
RISK OF
BANKRUPTCY
Ramsey et al, Health Affairs 2013
DOES COST IMPACT PATIENT CARE?
42% HIGHER LIKELIHOOD OF NON-ADHERENCE

Dusetzina et al, JCO 2013
HIGH COPAYS DECREASE COMPLIANCE

Drug co-pays <$30

Drug co-pays ≥$30

Neugut AI et al, JCO 2011
Financial distress

Buying less food

Bankruptcy

Buying less clothing

Working longer hours

Selling property

Using credit

Spending savings

Taking fewer medications

Using other people's medications

Selling property

Replaced prescriptions with over the counter medications

Cutting out vacations

Declining appointments

Declining tests

Spread out chemotherapy appointments

Borrowing from friends or family

Non-adherence

Delaying care
SURVIVAL?

Financial distress
Buying less clothing
Buying less food
Working longer hours
Missed appointments
Cutting out vacations
Selling property
Spending savings
Using other people's medications
Borrowing from friends or family
Taking fewer medications
Delaying care
Replaced prescriptions with over the counter medications
Spread out chemotherapy appointments
Declining tests
WHAT CAN WE DO?
Welcome to Castlight, Melissa!

Know your costs & quality before you go.

Prices for doctors visits and services vary. We'll help you find the doctor and price that's right for you.

Find quality care and save

Search for a doctor, service, condition, or medicine

Find a doctor

<p>| | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Primary care</td>
<td>Rates for CA $45 - $109</td>
</tr>
<tr>
<td>Dermatologist</td>
<td>Rates for CA $53 - $124</td>
</tr>
<tr>
<td>Ob/Gyn</td>
<td>Rates for CA $100 - $196</td>
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Find a Service

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<tbody>
<tr>
<td>EKG</td>
<td>Rates for CA $15 - $64</td>
</tr>
<tr>
<td>Phys. therapy</td>
<td>Rates for CA $16 - $121</td>
</tr>
<tr>
<td>Lab test</td>
<td>Rates for CA $6 - $282</td>
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Treat a Condition

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<th></th>
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</thead>
<tbody>
<tr>
<td>Earache</td>
<td>Office $117, ER $708</td>
</tr>
<tr>
<td>Pink eye</td>
<td>Office $117, ER $447</td>
</tr>
<tr>
<td>Sore throat</td>
<td>Office $134, ER $527</td>
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</tbody>
</table>

for cholesterol

Your plan coverage:

- Acme Corp pays 100% of all other care, until you meet your remaining deductible
- You pay 100% of routine preventive care

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<tr>
<td>$541</td>
<td>$959</td>
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SPENT TO DATE REMAINING DEDUCTIBLE

Why do prices vary so much?

Prices for health care are set between physician groups and health plans. A higher price doesn't mean better care. It simply means that a doctor belongs to a large group or hospital that was able to set a higher price with the plan.

Consider a Star Network provider

Slack, Alison, MD is not a Star Network provider. Consider a Star Network provider for your care. These providers offer great quality at a reasonable cost.

No thanks! Find a Star Network provider

View coverage
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Rates for CA

- Phys. therapy: $16 - $121
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Rates for CA

Treat a Condition »

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View plan details »

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### Screening for Cost Burden

When taking medication hx, ask patients:

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<tbody>
<tr>
<td>1</td>
<td>“Do your medications cost too much?”</td>
</tr>
<tr>
<td>2</td>
<td>“Have you ever cut back on medications because of cost?”</td>
</tr>
<tr>
<td>3</td>
<td>“Have you ever cut back on other things (e.g. food, leisure) due to high drug costs?”</td>
</tr>
<tr>
<td>Cost-Saving Strategies: GOT MeDS?</td>
<td></td>
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<tr>
<td>-------------------------------</td>
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<tr>
<td><strong>G</strong></td>
<td><strong>Generics</strong>: prescribe when possible; educate patients on safety/efficacy</td>
</tr>
<tr>
<td><strong>O</strong></td>
<td><strong>Ordering in bulk</strong>: 3-month supplies of drugs from pharmacy or by mail</td>
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<tr>
<td><strong>T</strong></td>
<td><strong>Therapeutic alternatives</strong>: OTC meds; cheaper meds in same class</td>
</tr>
<tr>
<td><strong>M</strong></td>
<td><strong>Medication review</strong>: regularly review med list; remove unnecessary meds</td>
</tr>
<tr>
<td><strong>E</strong></td>
<td><strong>Discount drugs</strong>: $4 drugs (Walmart, Target, etc.); discount cards</td>
</tr>
<tr>
<td><strong>D</strong></td>
<td><strong>Splitting pills</strong>: prescribe higher dose and advise patients to split pills</td>
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**RESOURCES**

**Online**: Consumer Reports Best Buy Drugs, AARP Drug Savings Tool

**Mobile Apps**: Generics, LowestMed, jPharmacy, Epocrates RX
DO YOU WANT TO DISCUSS COSTS?

52%

n=299

Zafar et al, ASCO 2013
ACTUALLY DISCUSSED COSTS

52% 19%

n=300

Zafar et al, ASCO 2013
DISCUSSING COSTS DECREASED EXPENSES

57%

n=56

Zafar et al, ASCO 2013
HOW WERE COSTS DECREASED?

- MD referred to financial assistance: 53%
- MD advocated for patient with insurance: 25%
- Switched to less expensive meds: 19%
- Changed tests/decreased #: 13%
- Decreased # of MD visits: 6%

Zafar et al, Submitted
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Zafar et al, Submitted
FinANCE

Financial Assistance, Navigation, and Communication Education