

Perspectives About Cost Sharing and the Impact on Patients and Their Families

April 29, 2020

Gwen Darien

**Executive Vice President, Patient Advocacy
and Engagement**

**Patient Advocate Foundation and National
Patient Advocate Foundation**

Patient Advocate Foundation: One Patient at a Time, One Community at a Time

National Patient Advocate Foundation:
Working at the Intersection of Direct Patient Services
and System Change



Understanding Tradeoff's

Real world impact of cost of care



“So often, what we see is a tradeoff. We have a huge problem with non-adherence. We have a huge problem with patients missing appointments. We see people deciding whether to pay their rent, or their utilities or take their medicine.”

Tammy Taylor, DNP, FNP-BC, Nurse Practitioner

No Shame in the Game

Addressing Barriers to Talking About Money

“I finally realized that I needed to speak up when I was in my doctor’s office. I needed not to wait until I got to the pharmacy and found out my prescription was going to be \$100—and I didn’t have it. Then I was ashamed and might just walk out, or not take the medicine, and not tell my doctor. What I learned is to speak up, tell the doctor about my financial concerns. There’s no shame in my game.” Shirley Bridgett, Heart Patient, Mississippi



Too expensive to live....

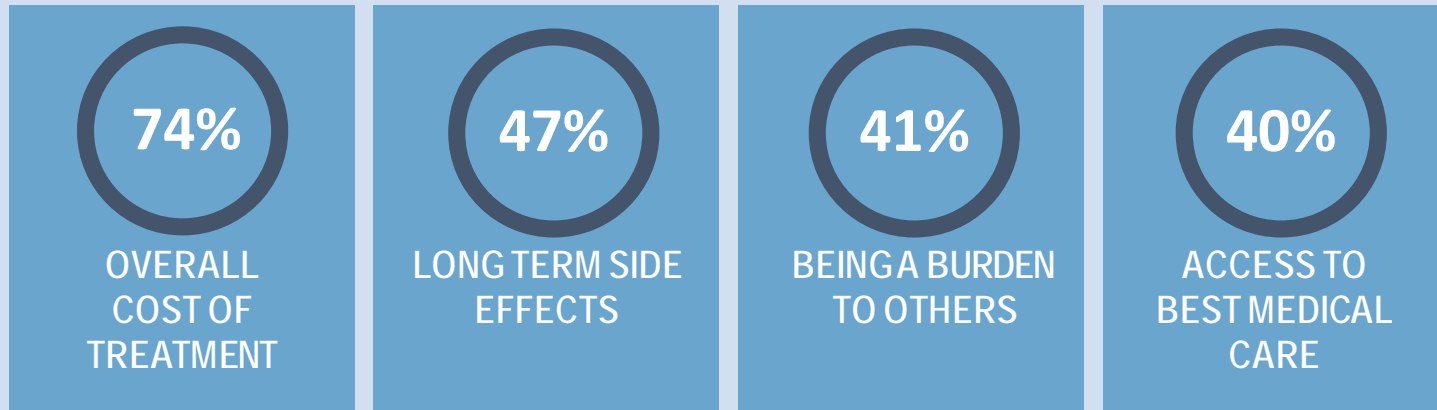
Impact of financial distress

“The bills started to mount up, forty, sixty, eighty thousand dollars and I basically started to think, I can’t afford to live, and I decided to stop treatment.” Tom Ema, cancer patient



COST IMPACTS TREATMENT DECISIONS

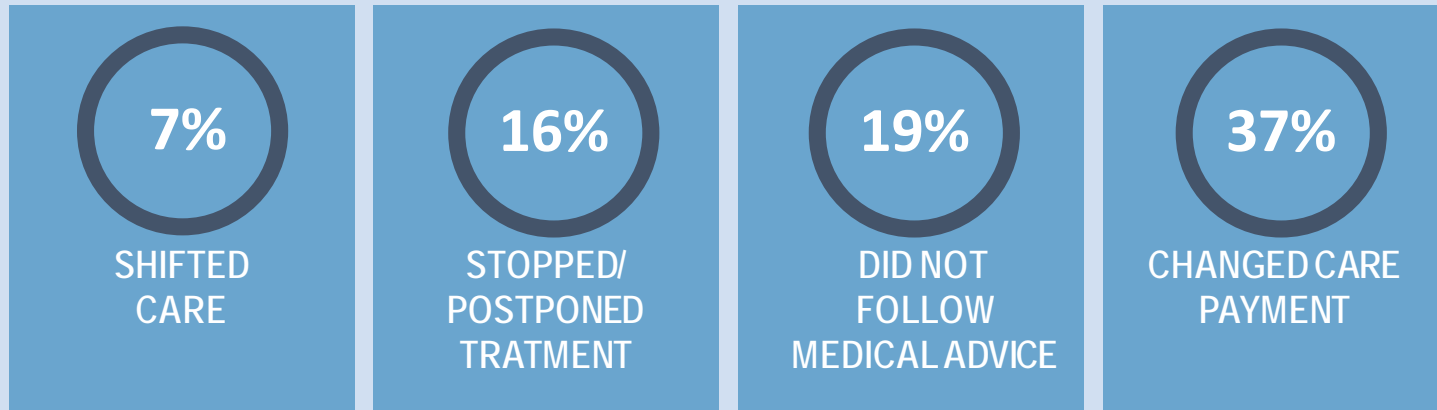
During your treatment journey, were you “very concerned” about any of the following?



“I've turned down some follow up procedures that have been recommended to me because I'm covered in the clinic where I'm not covered in the - the sponsored hospital... my care provider recommended I have a couple of procedures, just testing procedures done at the hospital. And I said well, I just can't do that because I don't know what it will cost me”

FINANCIAL IMPACT ON CARE

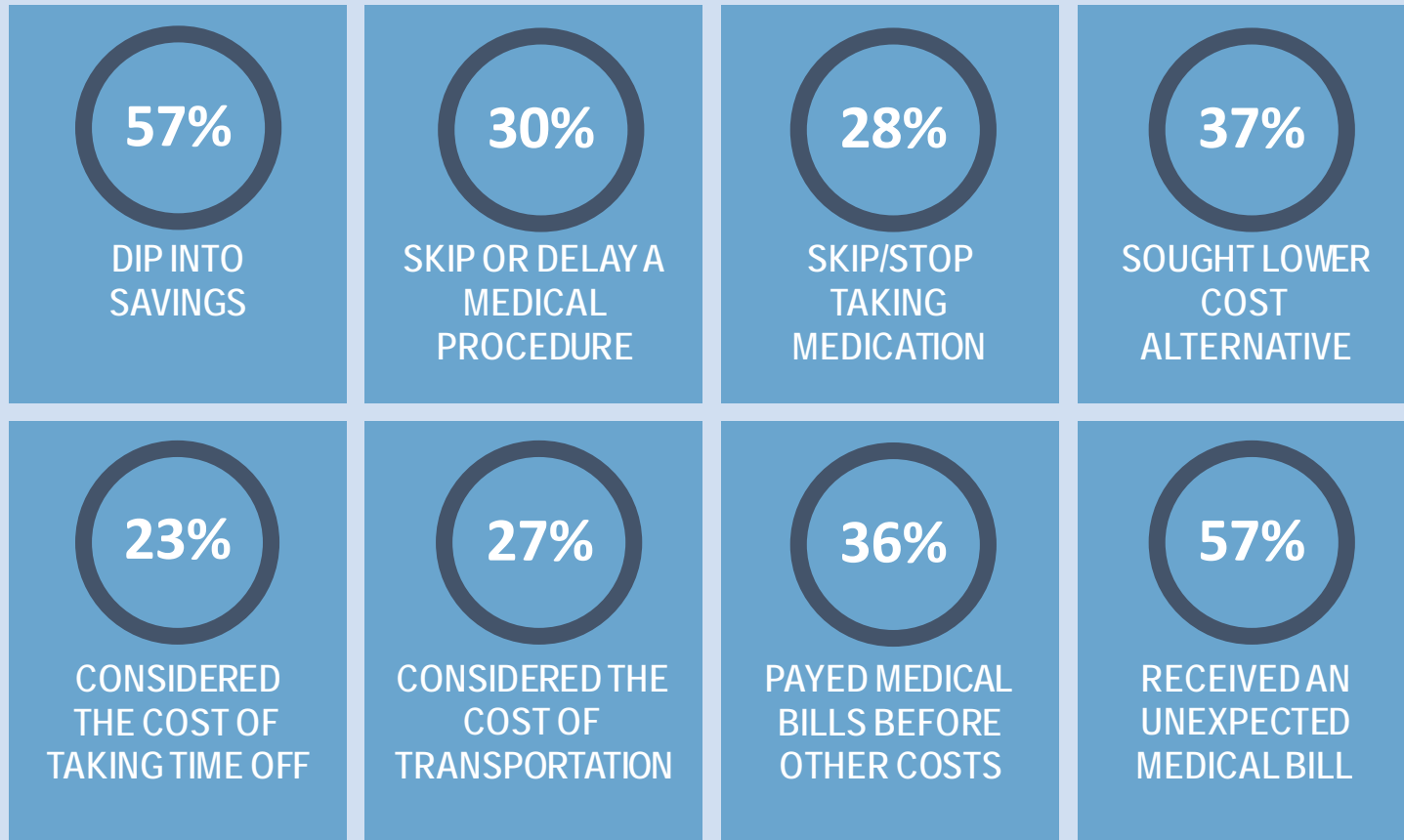
What impact did the financial hardship have on your medical care in the last 12 months?



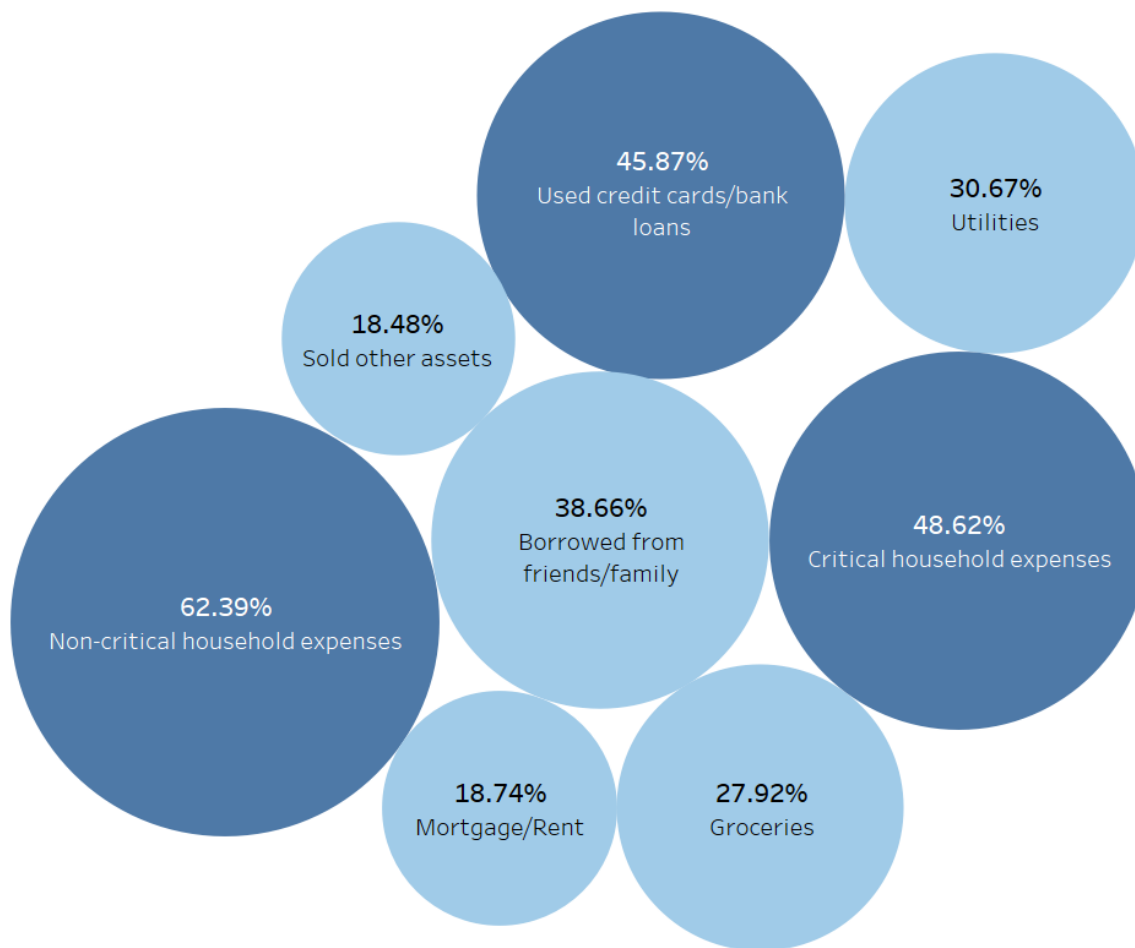
“ We have people community buying [fish tank] penicillin and figuring out what the adult dose would be for that. And using that as a 10- or 7-day course of antibiotics for 15 bucks rather than going to the doctor, spending the money to go, taking the time off work, getting a prescription. ”

PAYING FOR CARE

Did you do any of the following in the past 12 months to pay for your care?



COST IMPACT: FINANCIAL STRAIN

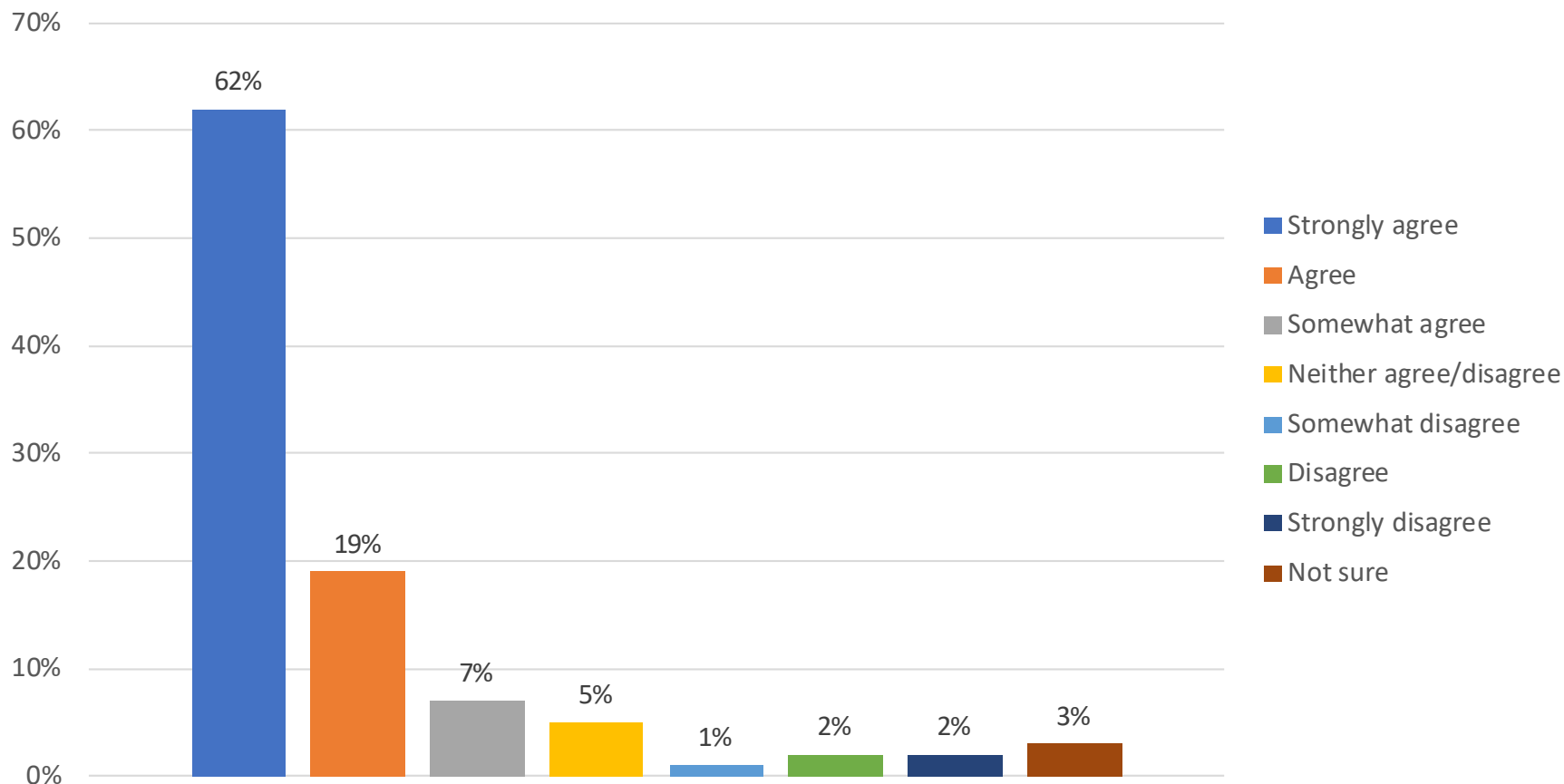


- More than half (56%) of survey participants have a household income of <\$48,000
- Almost all (99%) have some form of insurance coverage
- 96% experienced financial hardship in the last 12 months due to their care

COST CONVERSATIONS

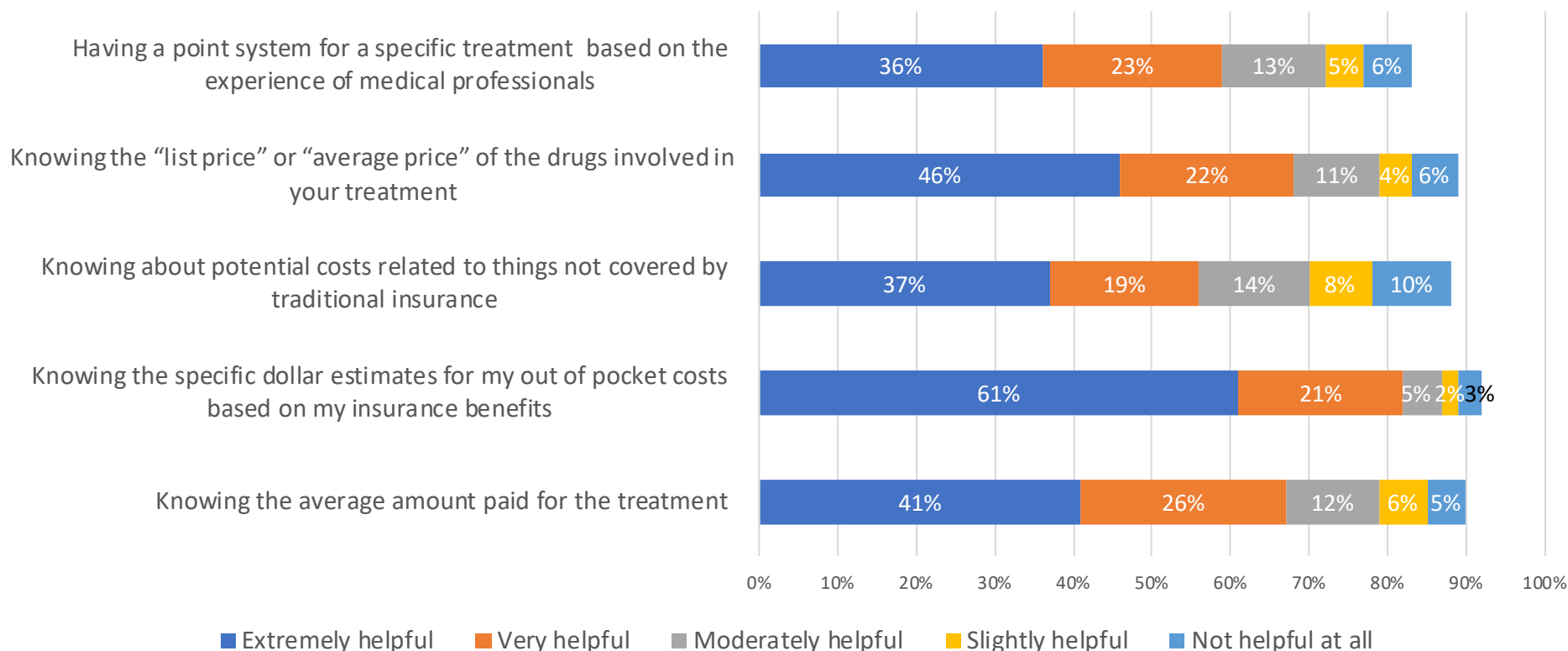
There is a need to better understand and address what patients want and need related to discussing costs with their care teams

Knowing the out of pocket cost for my care is important when making treatment decisions



COST INFORMATION: WHAT MATTERS

How helpful is the following type of financial information when choosing between different treatment options



Thank you!

Any Questions, please contact me:

Gwen Darien

gwen.darien@npaf.org

twitter @Gwen_Darien

www.npaf.org