

THE
FINANCIAL
TOXICITY
OF CANCER TREATMENT

Can patients cope with costs?

S. Yousuf Zafar, MD, MHS

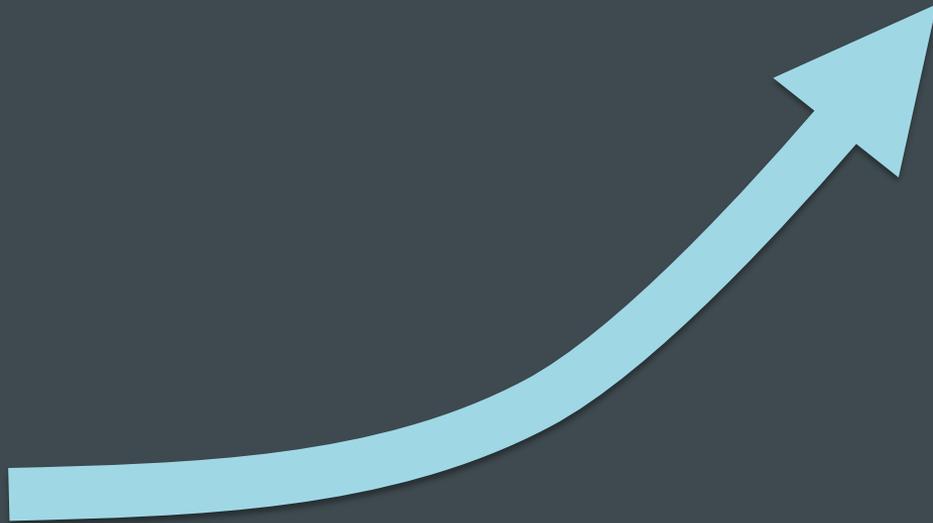
\$125
billion

2010

2015

\$173
billion

2020







OUT-OF-POCKET
COSTS ARE
INCREASING

OUT-OF-POCKET COSTS

\$ 500

450

400

350

300

250

200

150

100

50

0

2012

2013

2014

2015

2016

2017

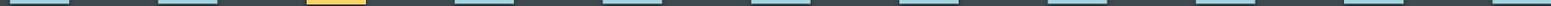
2018

2019

2020

2021

2022



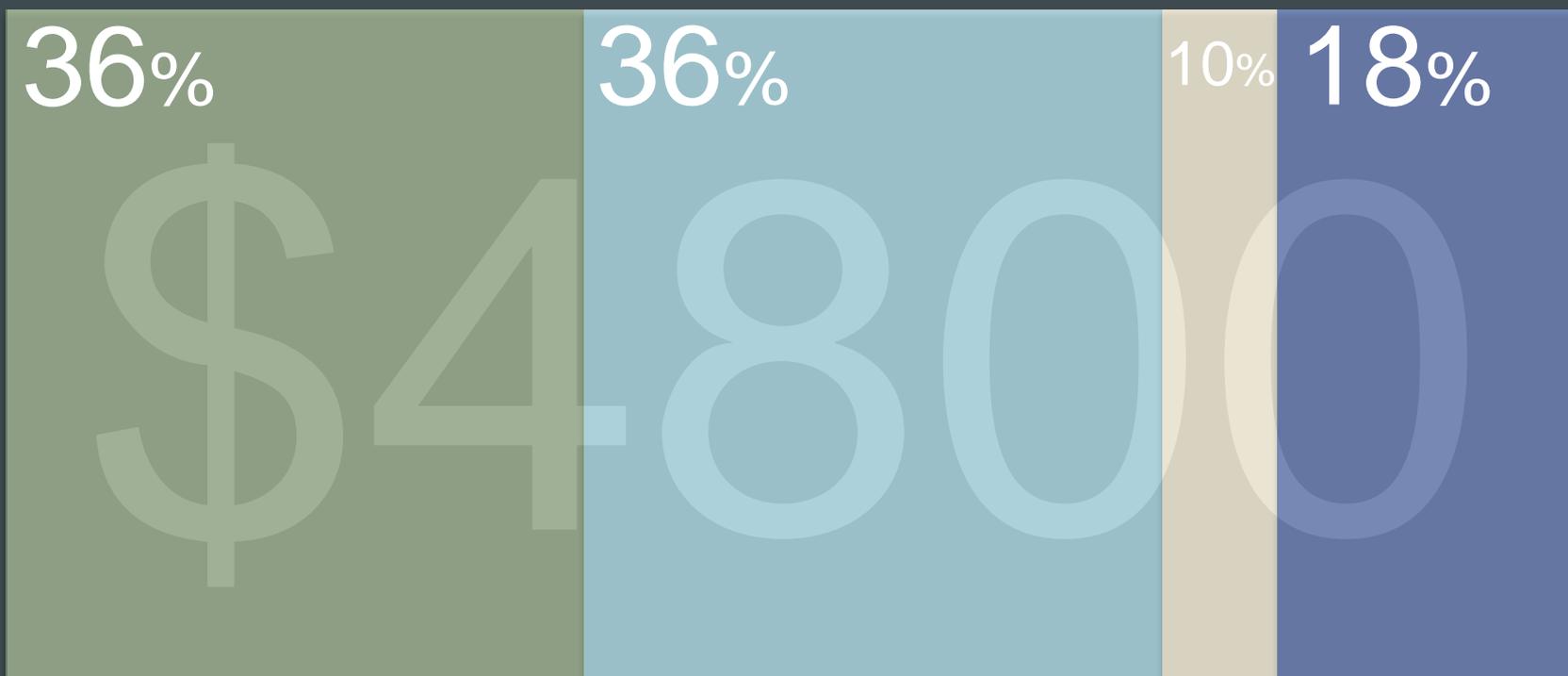
\$4800

PRESCRIPTIONS

AMBULATORY

INPATIENT

OTHER



\$20,000

\$15,000

\$10,000

\$5,000

\$0

1970

1980

1990

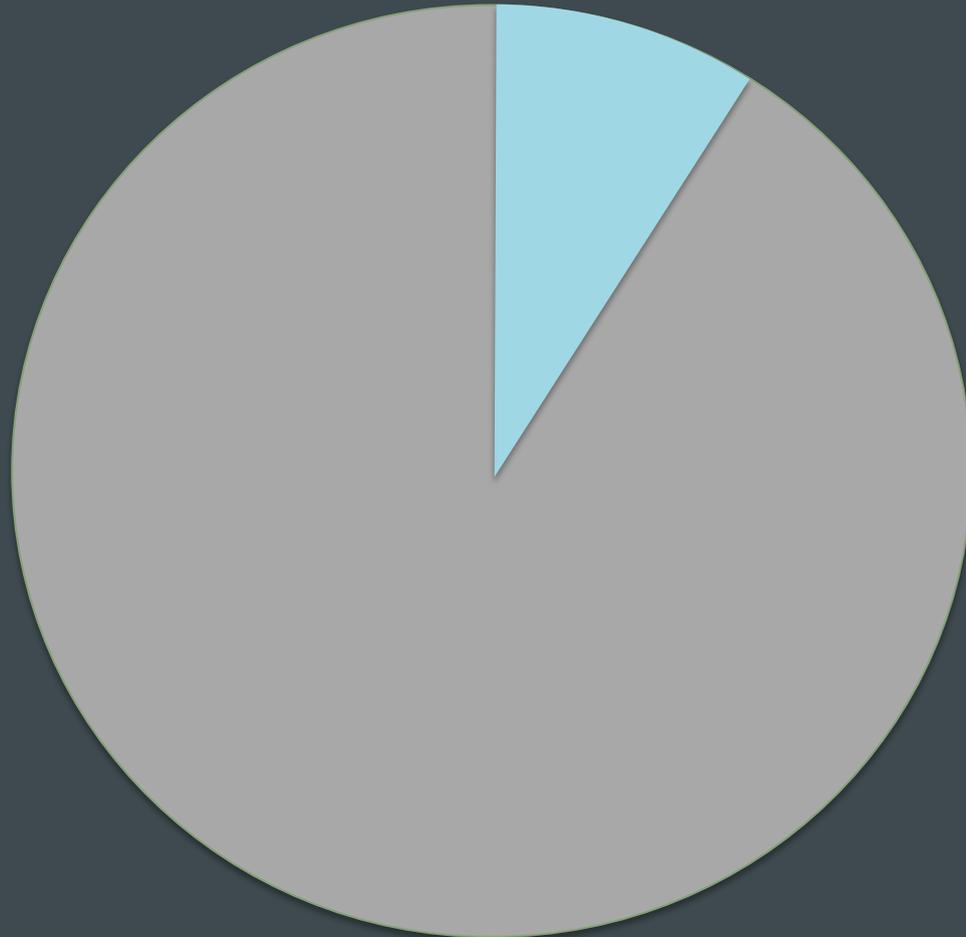
2000

2010



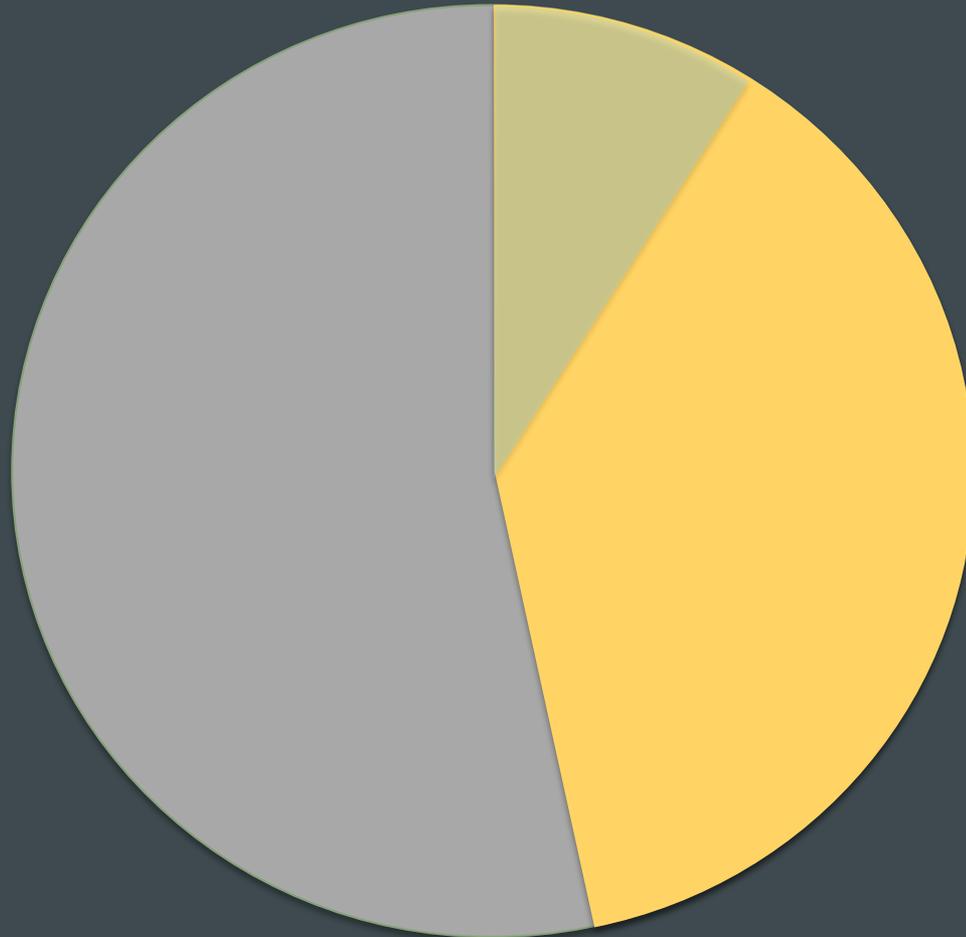
BIOLOGICS

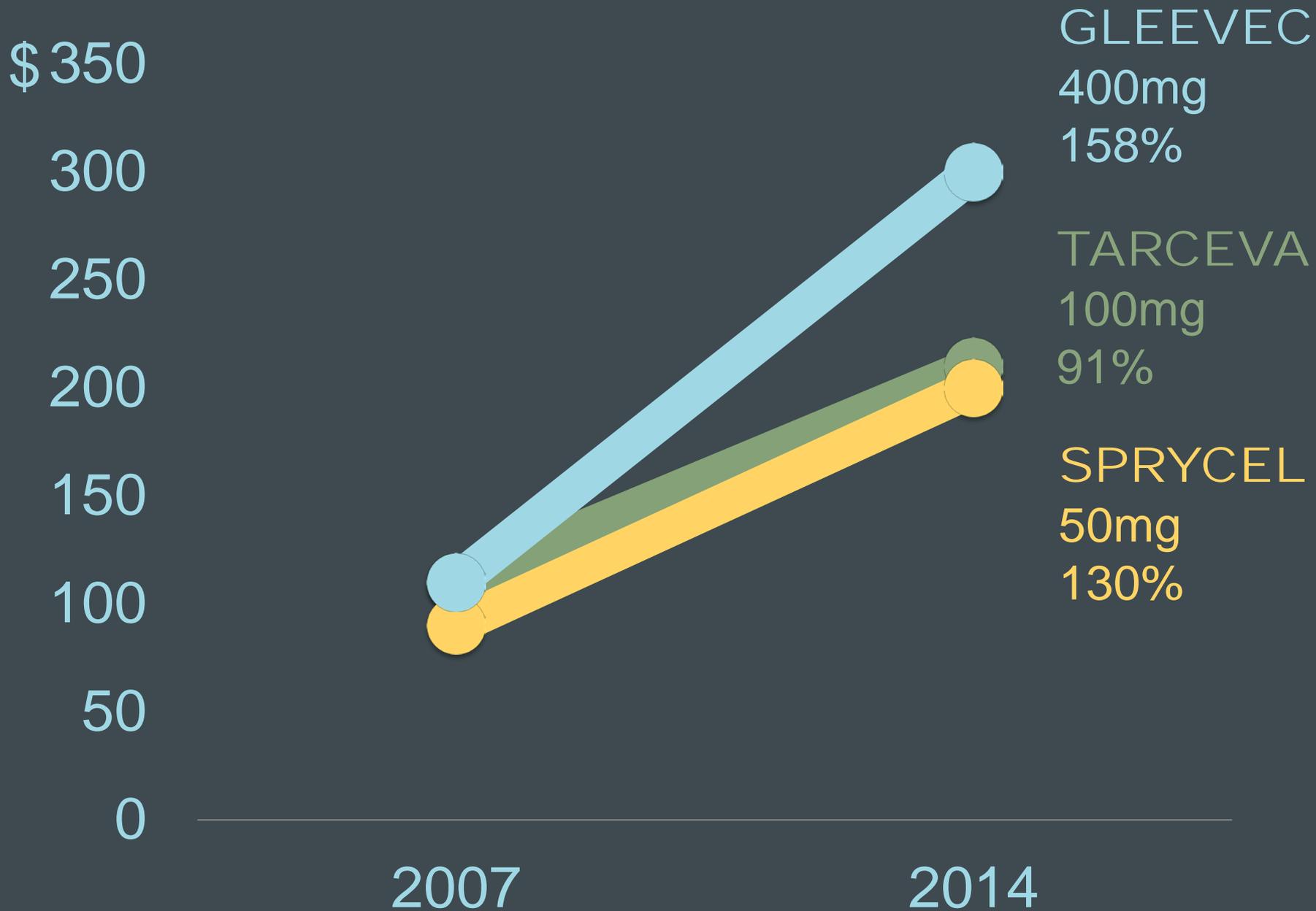
2003



BIOLOGICS

2013

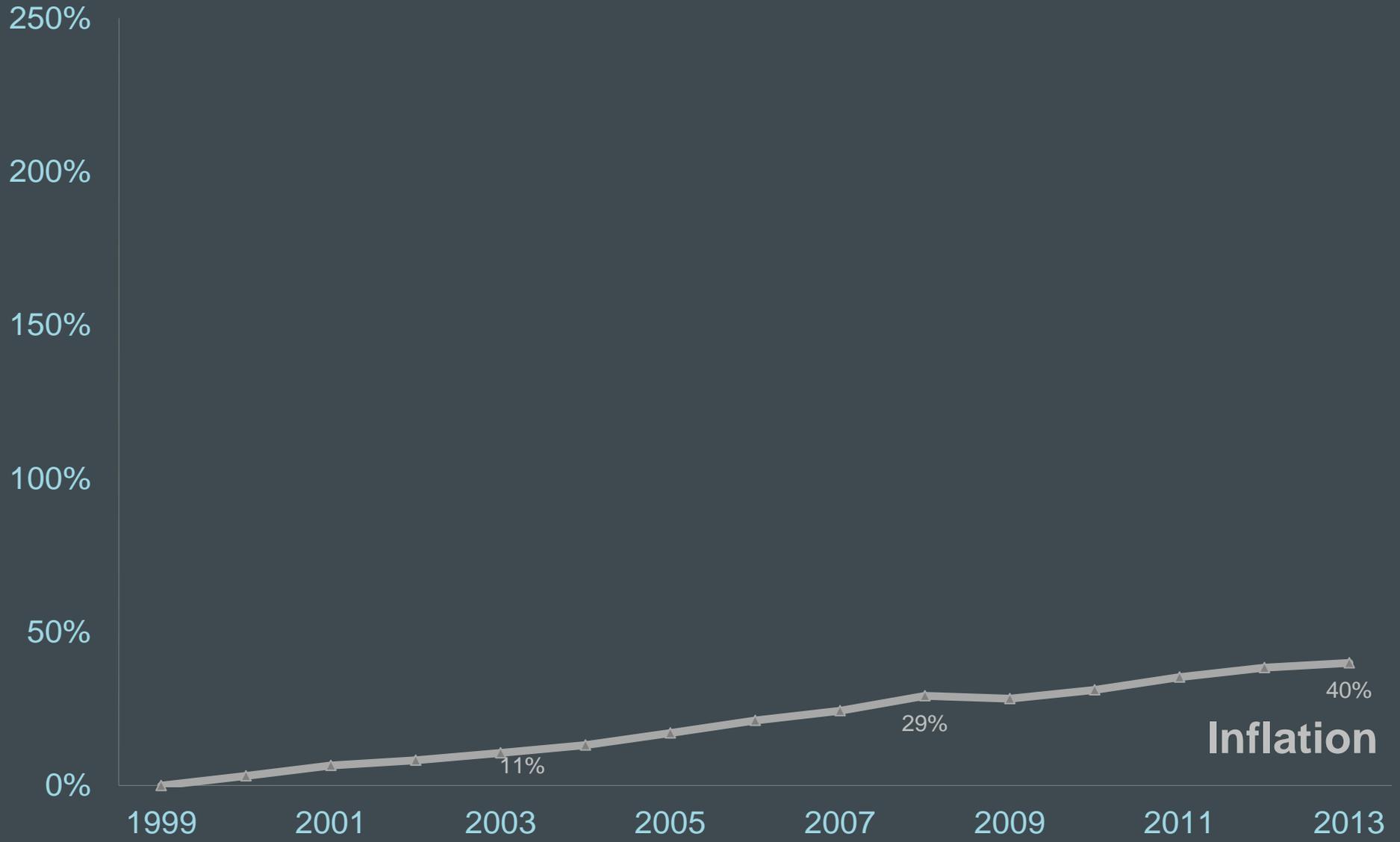




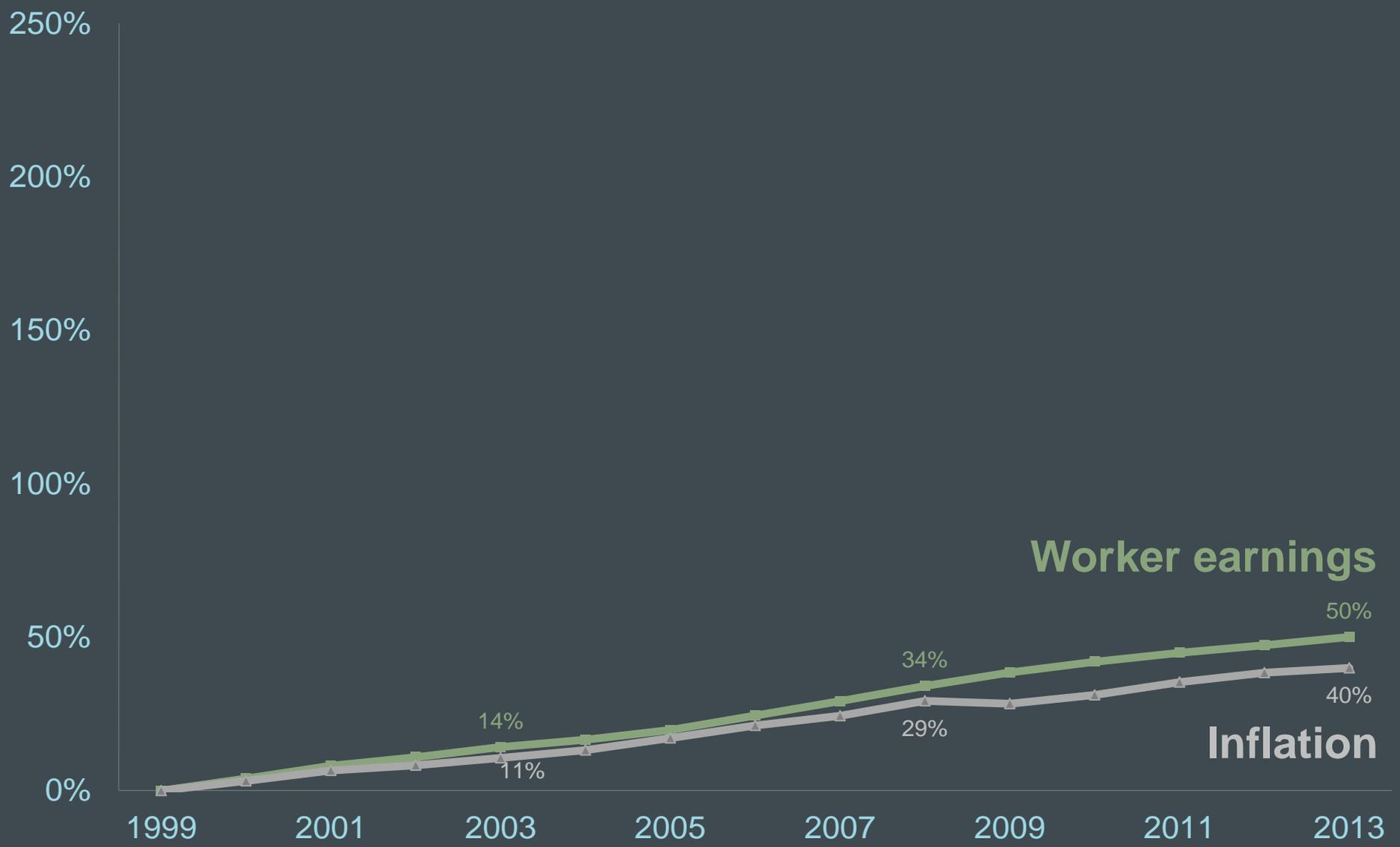


COST
SHARING IS
INCREASING

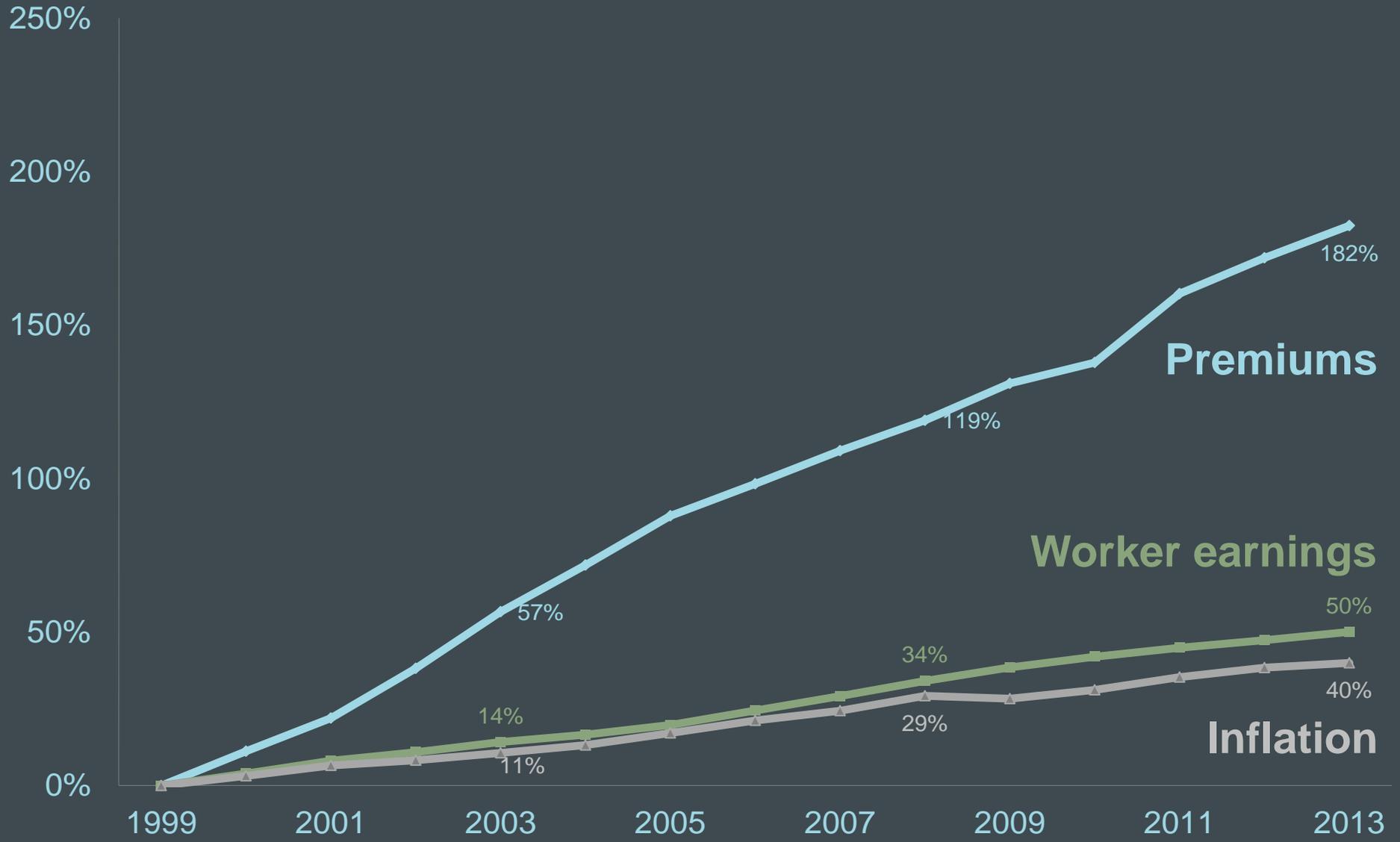
INSURANCE IS MORE EXPENSIVE



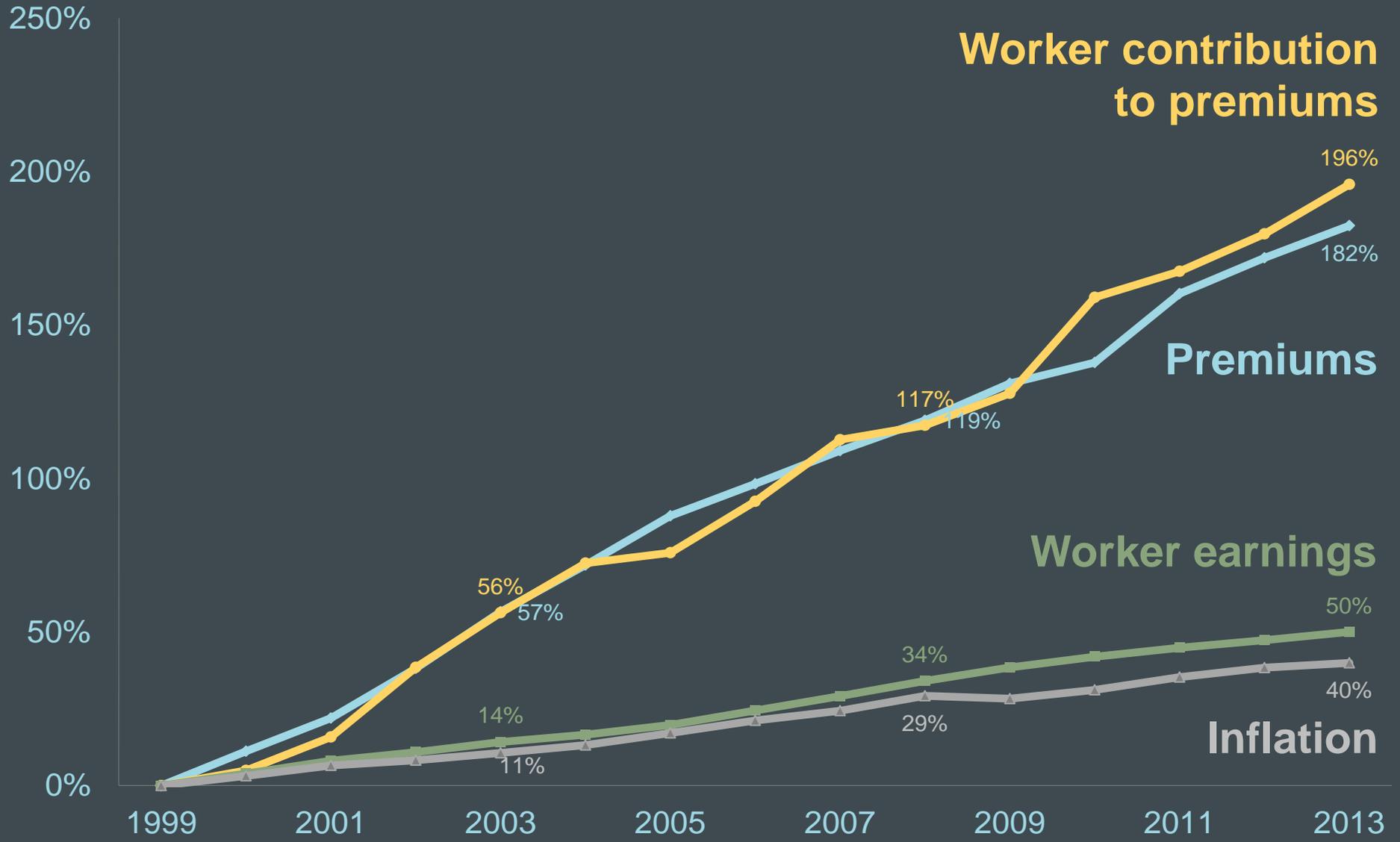
INSURANCE IS MORE EXPENSIVE



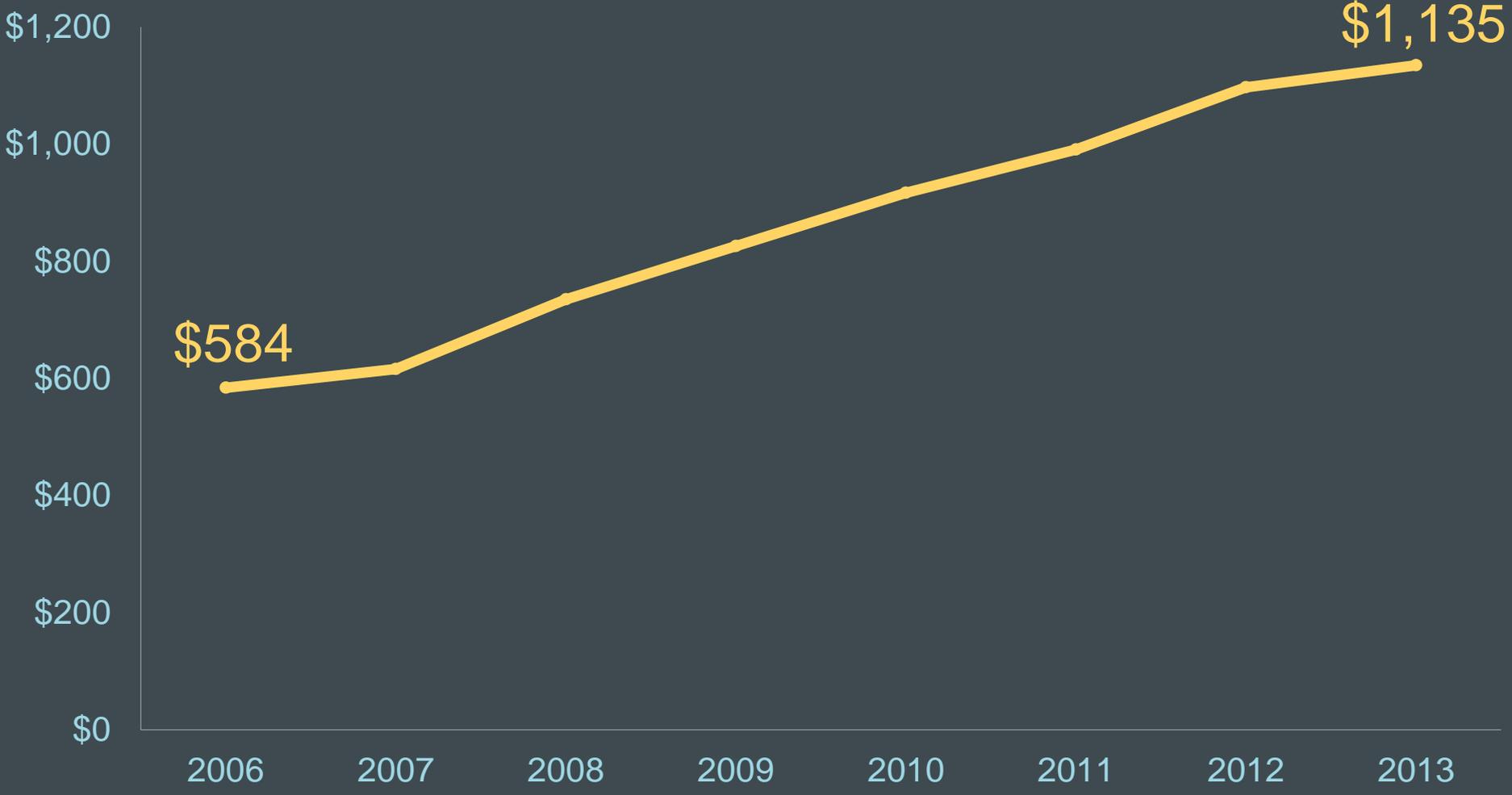
INSURANCE IS MORE EXPENSIVE



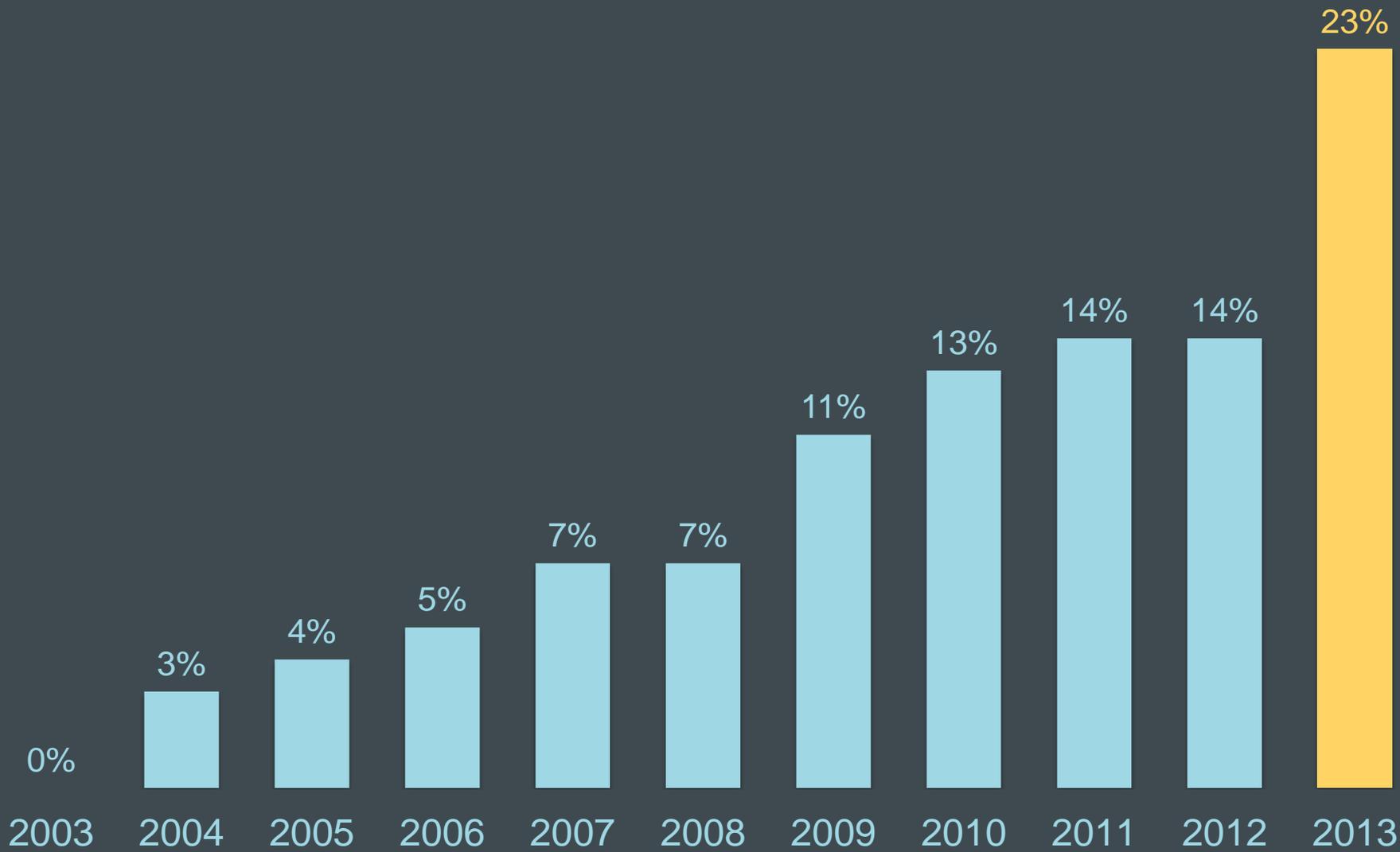
INSURANCE IS MORE EXPENSIVE



DEDUCTIBLES ARE RISING



FOUR-TIERED FORMULARIES





The background of the slide features a dark blue-grey color with faint, light blue-grey silhouettes of a family consisting of a man, a woman, and two children, all holding hands and walking towards the right.

200%

\$47,100

\$10,400

DIFFICULTY PAYING MEDICAL BILLS





DOES COST
IMPACT PATIENT
WELL-BEING?



MONEY

46% SPENT SAVINGS

46% CUT BASICS



68% CANCELLED VACATIONS





2.65x
RISK OF
BANKRUPTCY



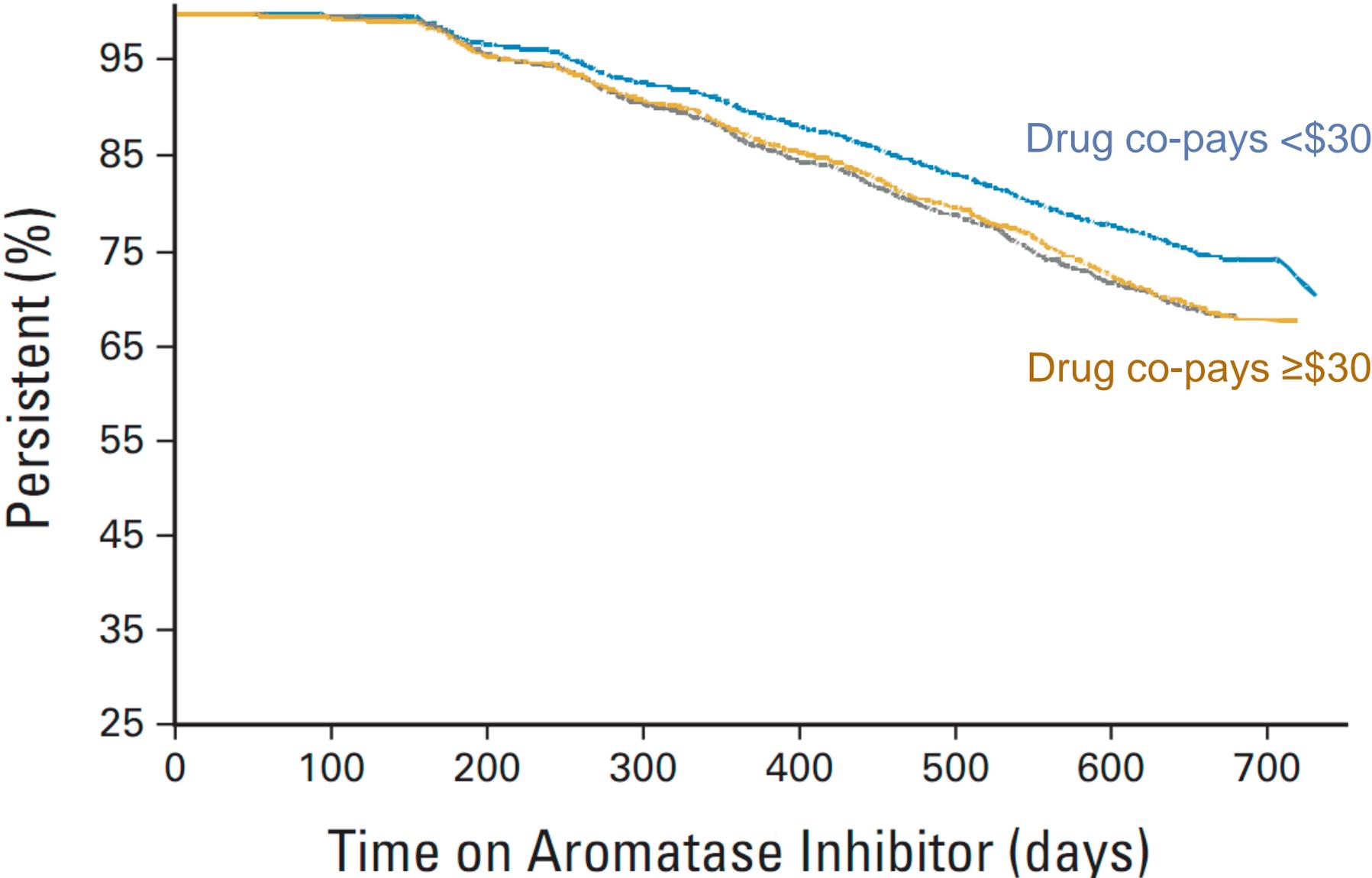
DOES COST
IMPACT PATIENT
CARE?



42%

HIGHER LIKELIHOOD OF
NON-ADHERENCE

HIGH COPAYS DECREASE COMPLIANCE



Buying less clothing **Financial distress**

Buying less food Working longer hours

Spread out chemotherapy appointments Cutting out vacations

Missed appointments

Bankruptcy Using credit Declining tests

Spending savings Taking fewer medications

Using other people's medications

Borrowing from friends or family

Selling property

Non-adherence

Replaced prescriptions with over the counter medications

Delaying care

Buying less clothing

Financial distress

Buying less food

Working longer hours

Spread out chemotherapy appointments

Cutting out vacations

Missed appointments

SURVIVAL?

Bankruptcy

Using credit

Declining tests

Spending savings

Taking fewer medications

Using other people's medications

Borrowing from friends or family

Selling property

Non-adherence

Replaced prescriptions with over the counter medications

Delaying care



WHAT
CAN WE DO?



[home](#)

[find care](#)

[past care](#)

[your plan](#)

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.



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Find quality care and save

Searching near San Francisco, CA [Change »](#)

Search for a doctor, service, condition, or medicine

Search

Find a doctor »

	Rates for CA
Primary care	\$45 - \$109
Dermatologist	\$53 - \$124
Ob/Gyn	\$100 - \$196

Find a Service »

	Rates for CA
EKG	\$15 - \$64
Phys. therapy	\$16 - \$121
Lab test	\$6 - \$282

for cholesterol

Treat a Condition »

	Office	ER
Earache	\$117	\$708
Pink eye	\$117	\$447
Sore throat	\$134	\$527

Your plan coverage:

deductible

coinsurance

covered

Acme Corp pays

100% of routine preventive care

You pay

100% of all other care, until you meet your remaining deductible

\$541

SPENT TO DATE

\$959

REMAINING DEDUCTIBLE

[View plan details »](#)



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](#)

No thanks!

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.



home

find care

past care

your plan

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BIOSIMILARS



Screening for Cost Burden

When taking medication hx, ask patients:

1	“Do your medications cost too much? ”
2	“Have you ever cut back on medications because of cost?”
3	“Have you ever cut back on other things (e.g. food, leisure) due to high drug costs?”

Cost-Saving Strategies: GOT MeDS?

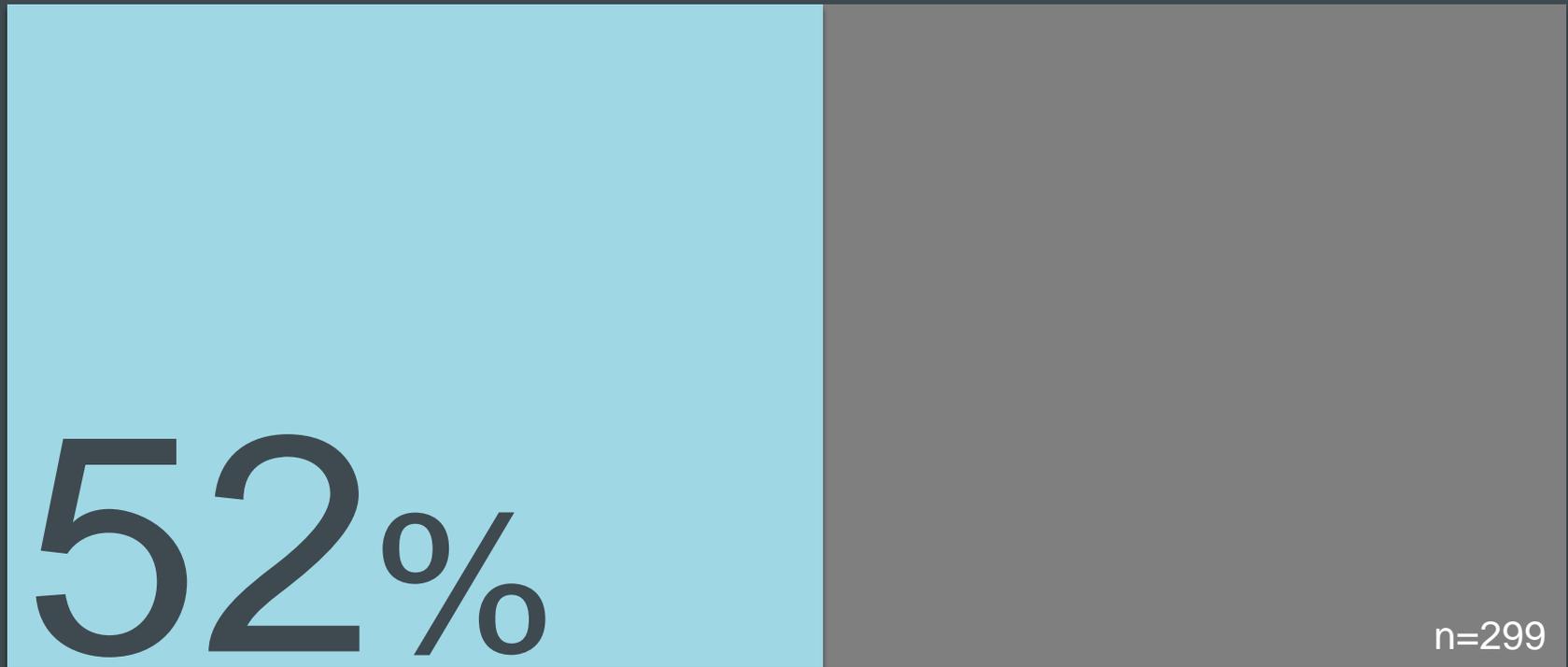
G	Generics: prescribe when possible; educate patients on safety/efficacy
O	Ordering in bulk: 3-month supplies of drugs from pharmacy or by mail
T	Therapeutic alternatives: OTC meds; cheaper meds in same class
M e	Medication review: regularly review med list; remove unnecessary meds
D	Discount drugs: \$4 drugs (Walmart, Target, etc.); discount cards
S	Splitting pills: prescribe higher dose and advise patients to split pills

RESOURCES

Online: [Consumer Reports Best Buy Drugs](#), [AARP Drug Savings Tool](#)

Mobile Apps: [Generics](#), [LowestMed](#), [iPharmacy](#), [Epocrates RX](#)

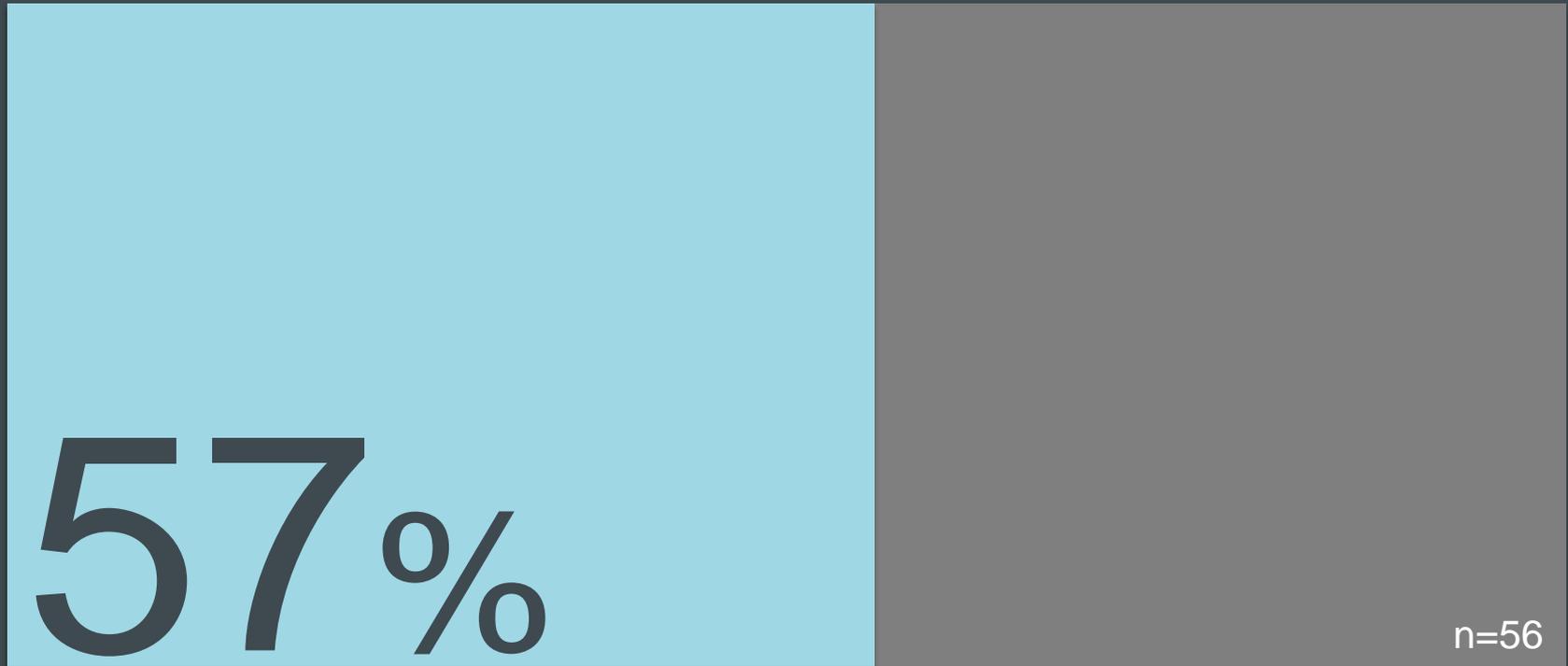
DO YOU WANT TO DISCUSS COSTS?



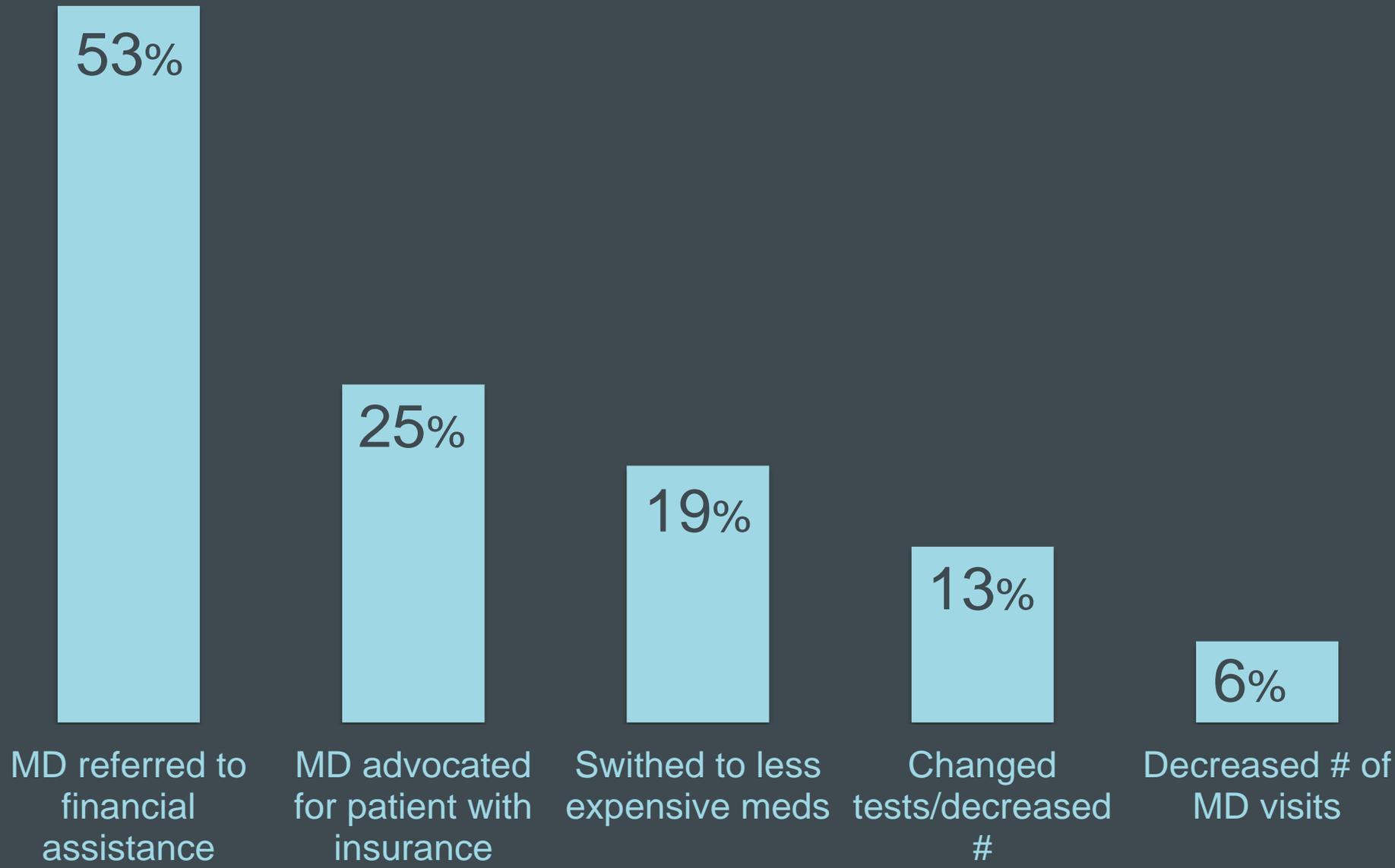
ACTUALLY DISCUSSED COSTS



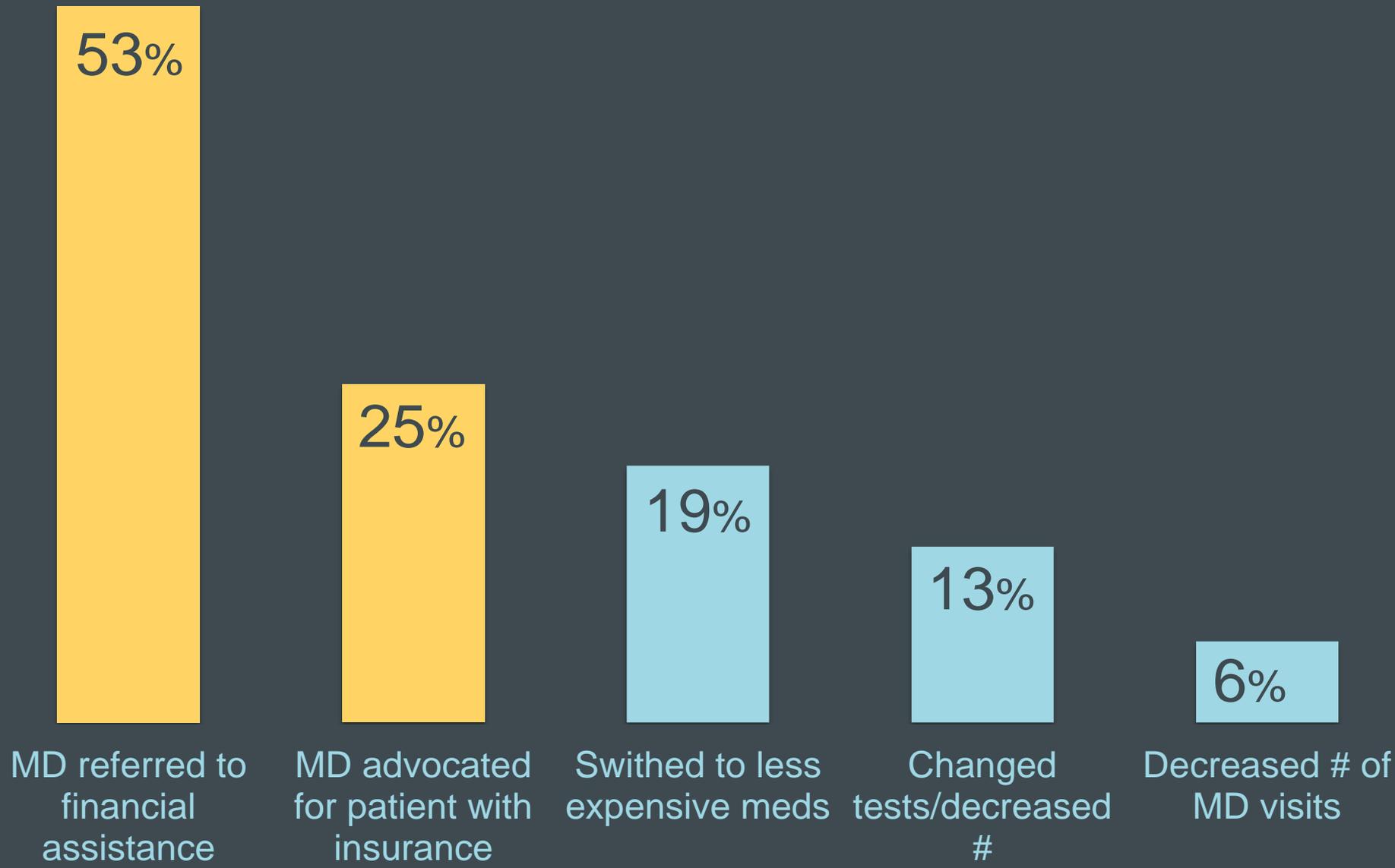
DISCUSSING COSTS DECREASED EXPENSES



HOW WERE COSTS DECREASED?



HOW WERE COSTS DECREASED?



FinANCE

**Financial Assistance,
Navigation, and
Communication
Education**



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