

The Role of Health Insurance Literacy in Reducing Patients' Financial Toxicity

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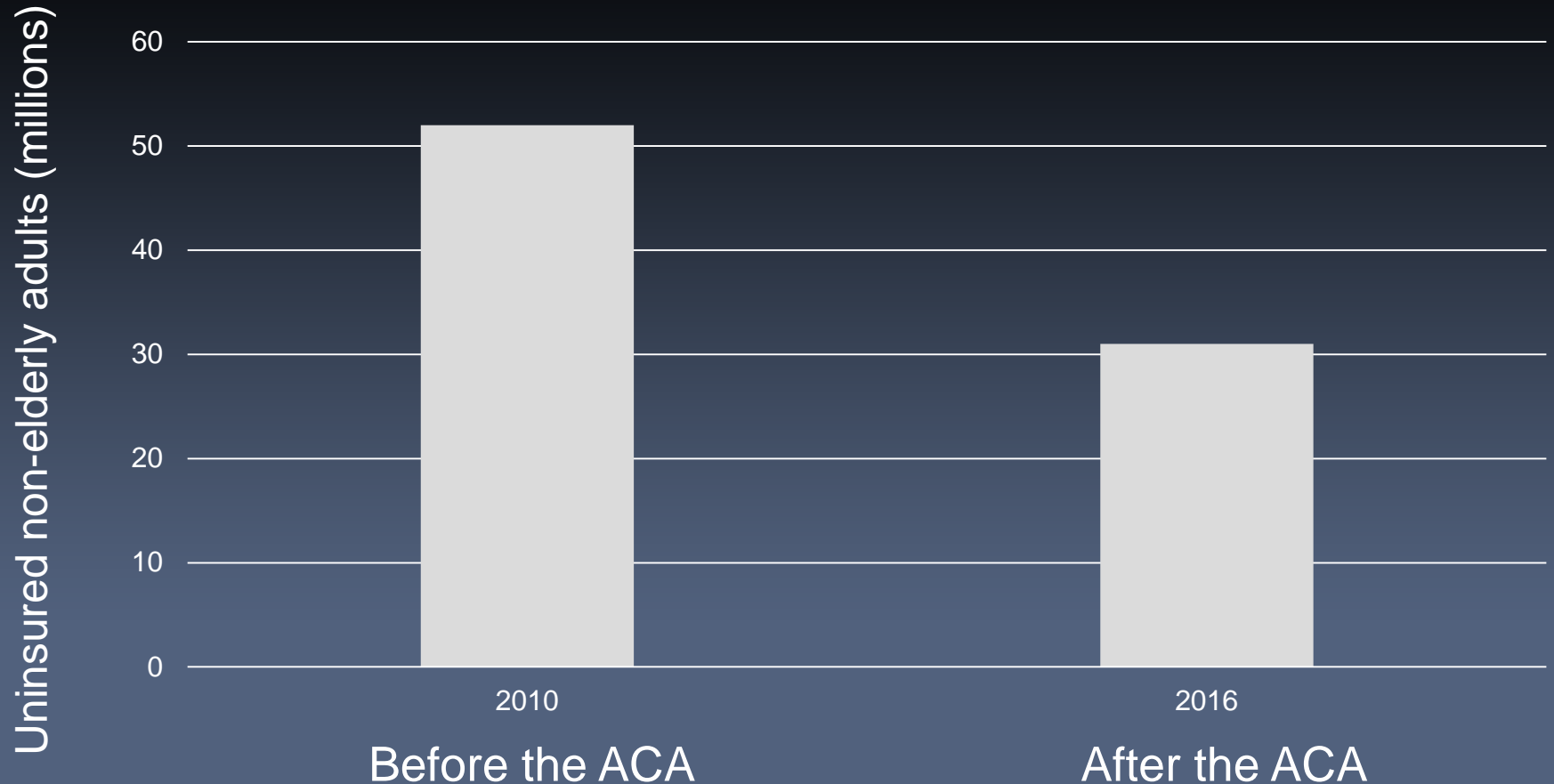
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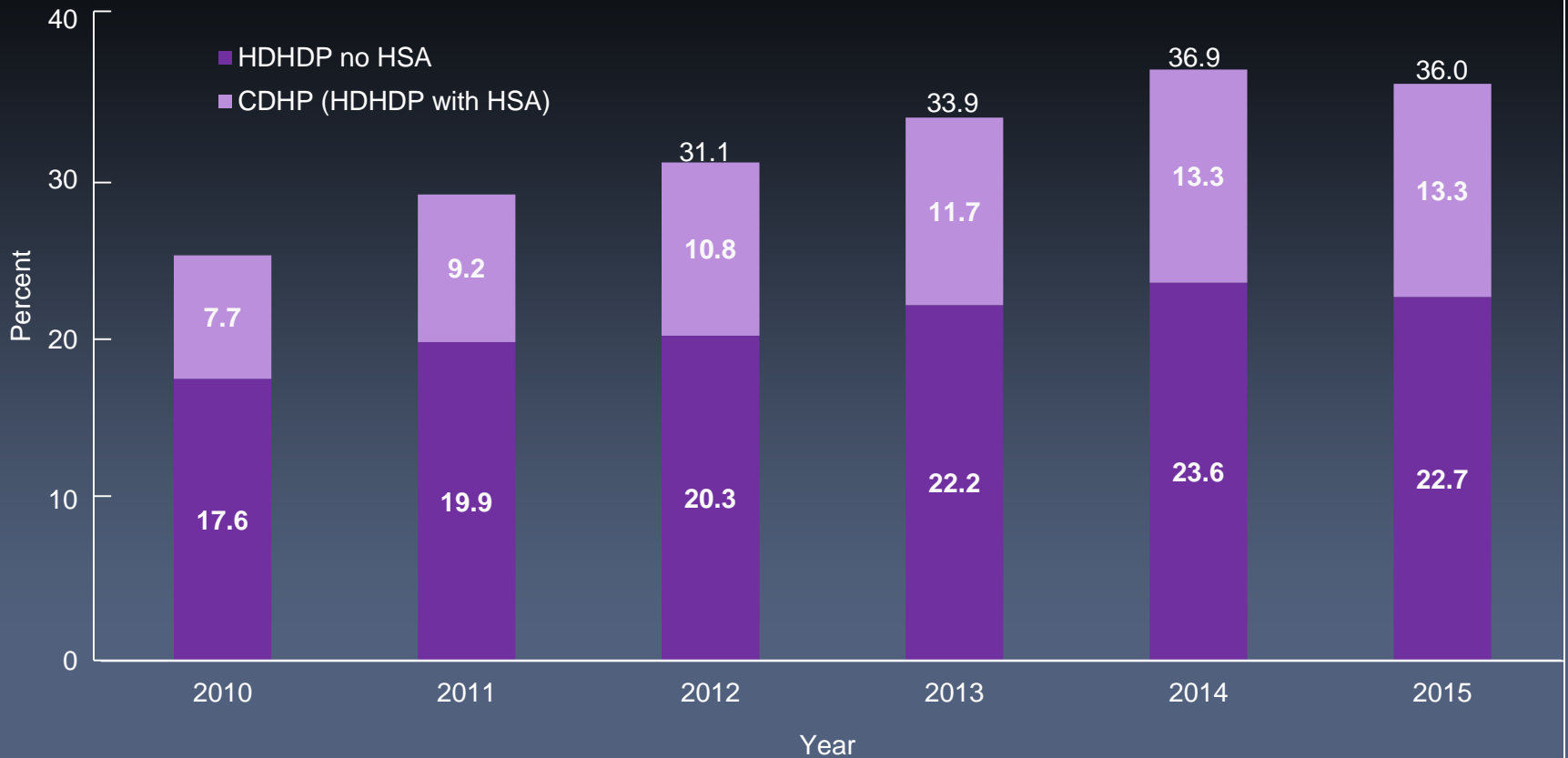
The Health Insurance Landscape



<https://aspe.hhs.gov/sites/default/files/pdf/187551/ACA2010-2016.pdf>

Underinsurance

Figure 1. Percent of persons under 65 enrolled in high-deductible health plan without a health savings account or in a consumer-directed health plan, among those with private health insurance coverage: United States, 2010-March 2015



NOTE: CDHP is consumer-directed health, which is a high-deductible health plan (HDHP) with a health savings account (HSA). HDHP no HSA is a high-deductible health plan without an HSA. The individual components of HDHPs may not add up to the total due to rounding. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

SOURCE: CDC/NCHS, National Health Interview Survey, 2010-2015, Family Core component.

<http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201508.pdf>

The Challenges: Health Insurance Literacy

<i>Annual Calendar Year Deductible</i>		UnitedHealthcare CHOICE HMO	UnitedHealthcare CHOICE PLUS POS	UnitedHealthcare HDHP PPO	Anthem BCBS EXCEL PPO	Anthem BCBS BASIC PPO
Individual	In-Network	None	None	\$1,500	\$500	\$750
	Out-of-Network	N/A	\$300	\$1,500	\$500	\$750
Family	In-Network	None	None	\$3000	\$1,500	\$2,250
	Out-of-Network	N/A	\$900	\$3000	\$1,500	\$2,250
<i>Out-Of-Pocket Maximum (applies to co-insurance)</i>		UnitedHealthcare CHOICE HMO	UnitedHealthcare CHOICE PLUS POS	UnitedHealthcare HDHP PPO	Anthem BCBS EXCEL PPO	Anthem BCBS BASIC PPO
Individual	In-Network	\$1,500	\$1,500	\$1,250	\$1,500	\$2,500
	Out-of-Network	N/A	\$3,000	\$2,500	\$3,000	\$5,000
Family	In-Network	\$3,000	\$3,000	\$2,500	\$4,500	\$7,500
	Out-of-Network	N/A	\$6,000	\$5,000	\$9,000	\$15,000
<i>Co-Payment/ Co-Insurance</i>		UnitedHealthcare CHOICE HMO	UnitedHealthcare CHOICE PLUS POS	UnitedHealthcare HDHP PPO	Anthem BCBS EXCEL PPO	Anthem BCBS BASIC PPO
Chiropractic/ Spinal Manipulation	In-Network	\$40	\$40	20%	20%	20%
	Out-of-Network	N/A	30%	40%	40%	40%
Durable Medical Equipment	In-Network	20%	20%	20%	20%	20%
	Out-of-Network	N/A	30%	40%	40%	40%

Readability

Complex Numeric Information

Unfamiliar Concepts

Ordering

Hospital	In-Network	\$300	\$300	20%	20%	20%
	Out-of-Network	N/A	30%	40%	40%	40%
Inpatient Rehabilitation/ Skilled Nursing	In-Network	\$300	\$300	20%	20%	20%
	Out-of-Network	N/A	30%	40%	40%	40%

Health Insurance Language Has Little Meaning

“Um, deductible means, um, where you can get a lesser price and deduct down the bill because you can't pay the original, you know, cost of it.”

[Deductible, Female, St. Louis City]

Politi et al. 2014, *Medical Care Research & Review*

Non-Health Contexts Aid Understanding

“...like if I should have an accident I have to pay the \$250 before they will fix my car and then the uh, the insurance company will pay everything over that.”

[Deductible, Female, St. Louis City]

Politi et al. 2014, *Medical Care Research & Review*

Trust in Providers

“Some doctors just say "oh, you got this [illness]." And you go to another doctor, you don't have that [illness]...because you don't have...health insurance, they really just don't take the time out to really see you.”

[Female, St. Louis City]

Politi et al. 2014, *Medical Care Research & Review*



which health



which health insurance is the best
which health issue is associated with malnutrition
which health plan should i choose
which health insurance covers braces
which health plan is best for medicaid
which health insurance covers iud
which health insurance is better
which healthcare career is right for me
which health insurance company is the best
which health-related activity could be effectively

Google Search

I'm Feeling Lucky

Report inappropriate predictions



how can i pay for health



how **much** i pay for health **insurance**
how **much should** i pay for health **insurance**
how **much will** i pay for health **insurance**
how **much should** i pay for **healthcare**
how **to** pay for health **care**
how **to** pay for health **insurance** in early retirement
how **to** pay for health **insurance** on your own
how **to** pay for **healthcare.gov**
how **to** pay for health **insurance deductible**
how **to** pay for health **surcharge**

Google Search

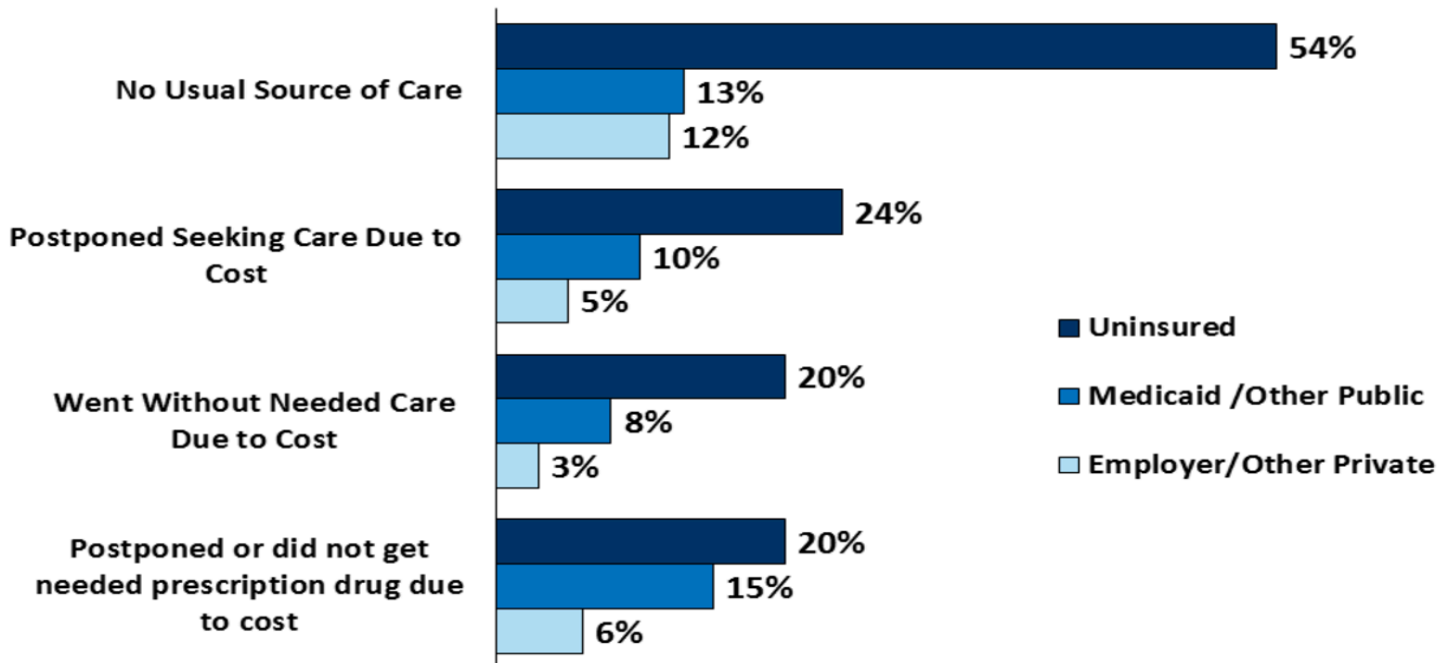
I'm Feeling Lucky

Report inappropriate predictions

Delaying or Avoiding Care Due to Cost

Figure 6

Barriers to Health Care Among Nonelderly Adults by Insurance Status, 2015

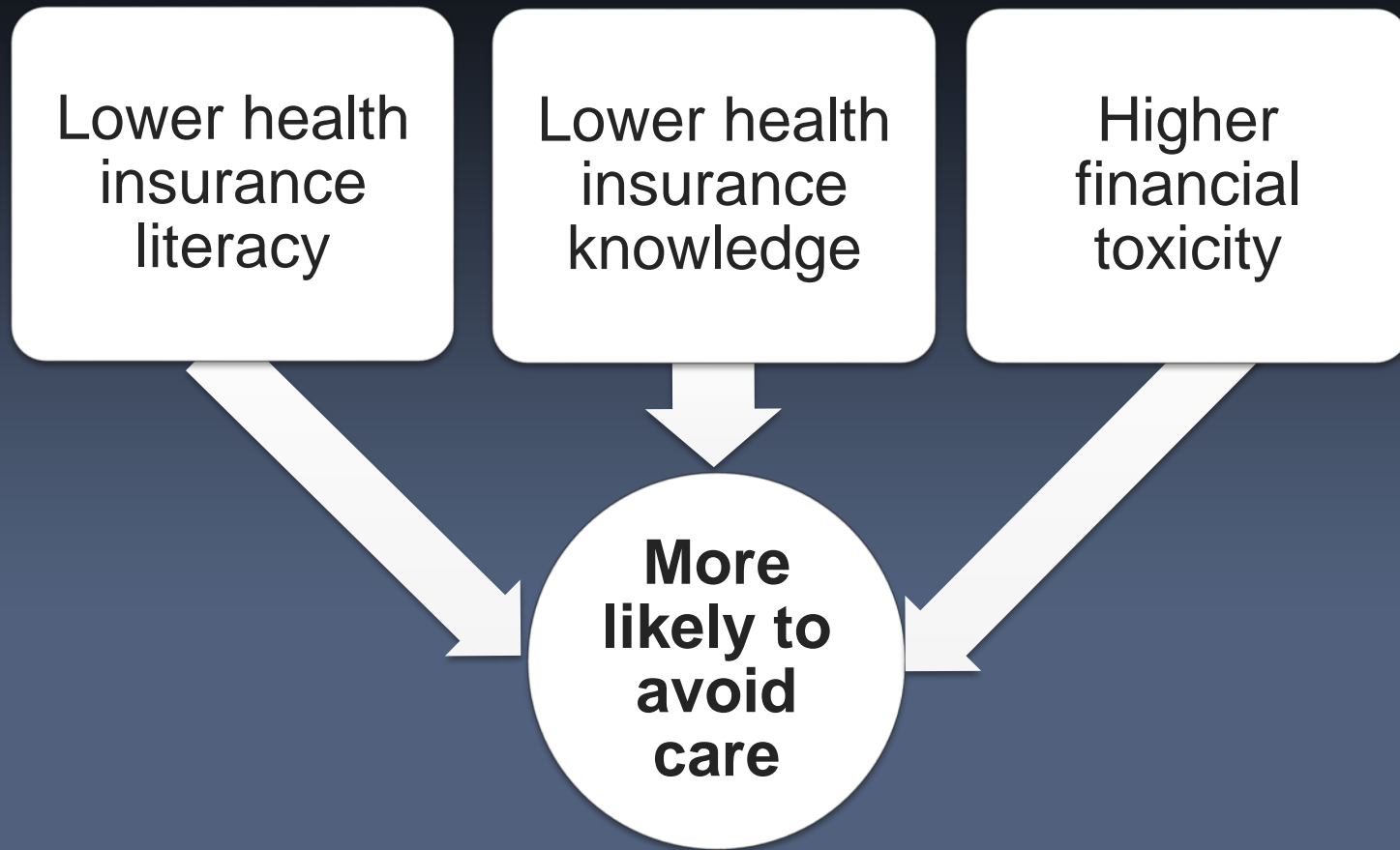


NOTE: Includes barriers experienced in past 12 months. Respondents who said usual source of care was the emergency room were included among those not having a usual source of care. All differences between uninsured and insurance groups are statistically significant ($p < 0.05$).

SOURCE: Kaiser Family Foundation analysis of 2015 National Health Interview Survey.

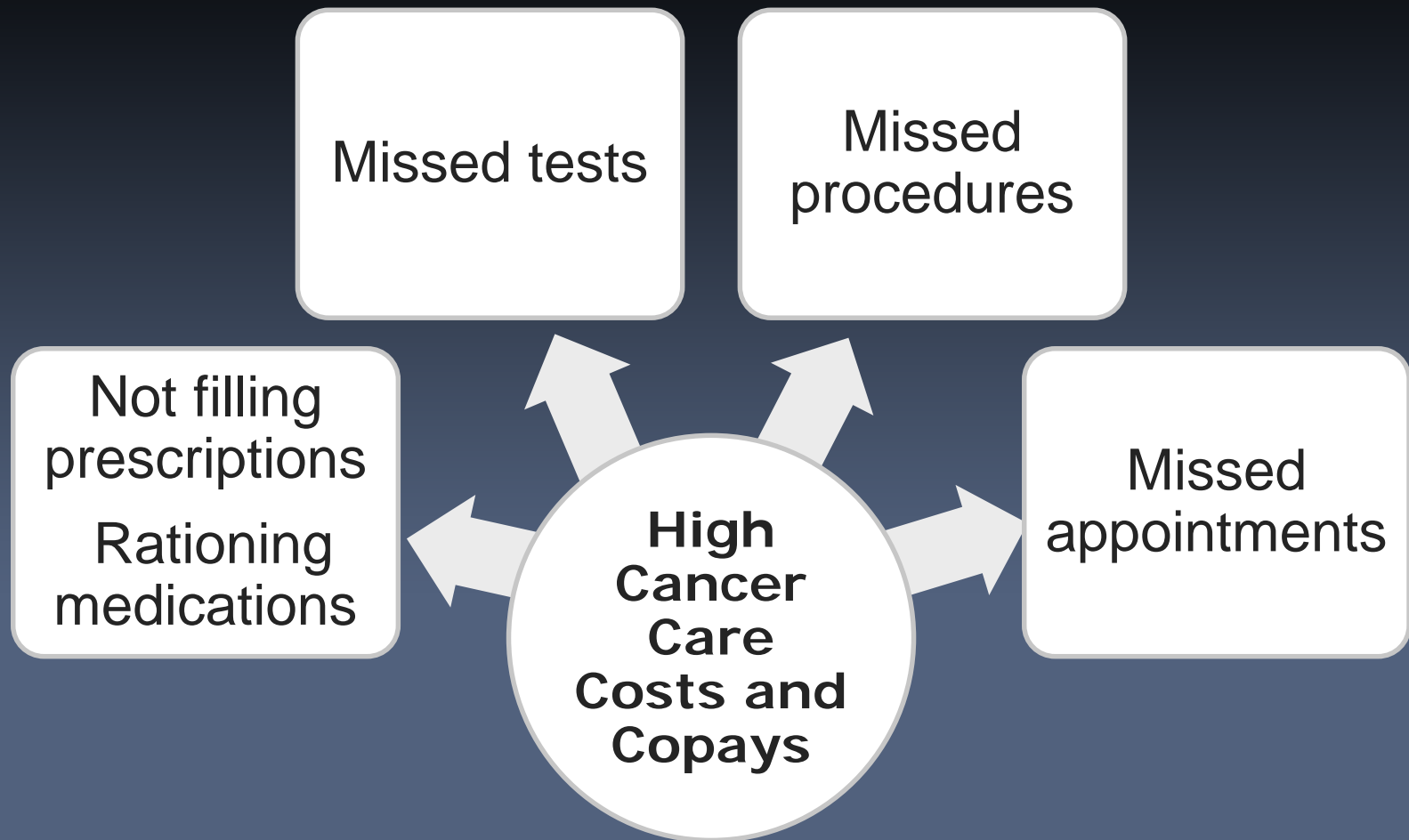


Health Insurance Literacy Can Impact Care-Seeking



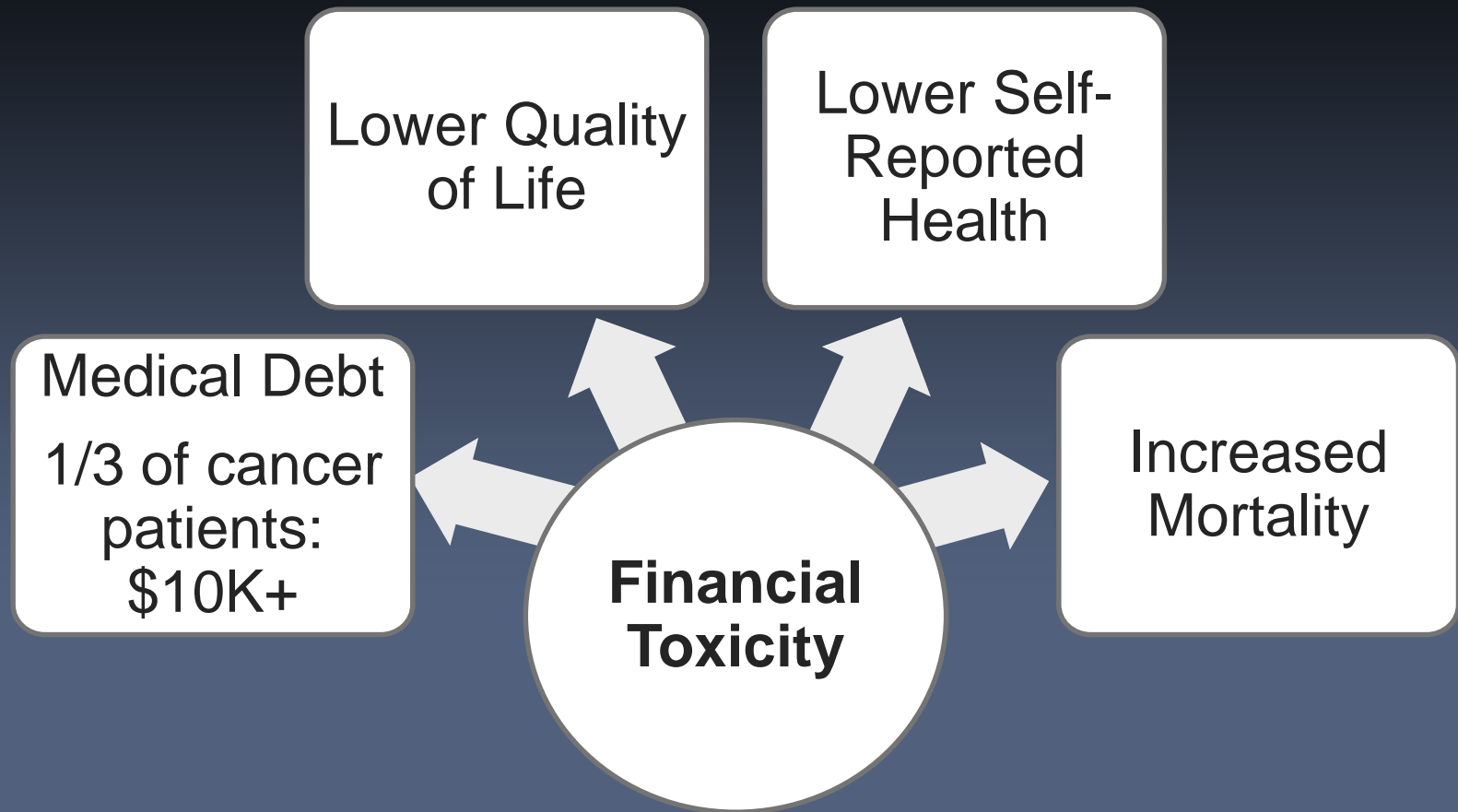
Tipirneni, Politi, Kullgren...Scherer, 2018; Smith, Monti, Mir, Peters, Politi, 2018

Cancer Patients are Particularly Affected



Nipp et al., 2016; Dusetzina et al., 2013; Casilla-Lennon et al., 2017; Bouberhan et al., 2019

Impact of Financial Toxicity on Cancer Patients



Banegas et al., 2016; Chino, Peppercorn, & Rushing, 2017; Kale & Carroll, 2016; Ramsey et al., 2016

Patient-Clinician Cost Discussions Can Lead to Lower Out-of-Pocket Costs

- ❖ 50% of cancer patients want to talk about cost
- ❖ Cost discussions can impact financial toxicity

Without changes to care plan

- Changing logistics of care
- Facilitating co-pay assistance
- Providing free samples
- Changing/adding insurance.

With changes to care plan

- Switching to lower cost option
- Switching to generic
- Changing dosage/frequency
- Stopping some interventions.

Tina Shih & Chien, 2016; Zafar et al., 2015; Bestvina et al., 2014

“Nobody Tells You if You Don’t Ask...”

It was helpful to ask questions...A nurse came back, and said, Wow, I can't believe it's \$100.00. Let me see what I can do. They had some benefit card, and then it ended up being nothing...They wouldn't have said anything, though, if I hadn't said like, Wow, that's a lot for a medication for five days. I would've just ended up paying it...Nobody tells you if you don't ask.

- 34 year-old, female colorectal cancer survivor

George, Grant, James, Mir, & Politi, 2018

But...It Can't Completely Fix a Broken System

It was gonna be over \$1000.00 a month [for a medication]. I'm like, Are you kidding me? . . . Then they say they could get the generic, but even the generic was still gonna be that much. I'm like, This is insane . . . I did the thing most people would do, is try a cheaper drug that's not a Tier IV drug. Well, it didn't work.

- 64 year-old, female ovarian cancer survivor

George, Grant, James, Mir, & Politi, 2018

Discussing Cost in Decision Aids: RCT

Picture Option Grid™

9. How much will it cost?

Lumpectomy with radiation

Mastectomy



Both options have similar costs.

It is best to know what is covered by your insurance and what your out of pocket costs may be. Don't hesitate to ask your care team about this. They will know who can answer your questions.

Option Grid



Breast cancer: surgical options

Use this **Option Grid™** decision aid to help you and your healthcare professional talk about how to best treat your breast cancer. This decision aid is for women with early stage breast cancer (stages I to IIIA).

Frequently asked questions	Lumpectomy with radiation	Mastectomy
What is removed?	The cancer lump is removed, with some surrounding tissue.	The whole breast is removed.
Which surgery is best for long-term survival?	Long-term survival rates are the same for both surgeries.	Long-term survival rates are the same for both surgeries.
What are the chances of cancer coming back in the breast?	Breast cancer will come back in the breast in about 5 to 10 in 100 women (5-10%) in the 10 years after a lumpectomy.	Breast cancer will come back in the area of the scar in about 5 to 10 in 100 women (5-10%) in the 10 years after a mastectomy.
Will I need more than one surgery?	Possibly, 20 in 100 women (20%) may need another surgery to remove breast tissue or lymph node that have cancer.	Possibly, if your lymph nodes have cancer. Yes, if you choose breast reconstruction.
How long will it take to recover?	Most women are home within 24 hours of surgery.	Most women are home within 24 hours of surgery. It may take longer with reconstruction.
Will I need radiation after surgery?	Yes, for up to seven weeks after surgery.	Radiation is not usually given after mastectomy.
Will my lymph nodes be removed?	If cancer has spread to the lymph nodes under your arm, your doctor will discuss with you whether you need more treatment such as surgery or radiotherapy.	If cancer has spread to the lymph nodes under your arm, your doctor will discuss with you whether you need more treatment such as surgery or radiotherapy.
Will I need chemotherapy?	You may be offered chemotherapy, but this does not depend on the surgery you choose.	You may be offered chemotherapy, but this does not depend on the surgery you choose.
Will I lose my hair?	Hair loss is common after chemotherapy.	Hair loss is common after chemotherapy.

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Discussing Cost in Decision Aids: RCT Results

Picture Option Grid™

- ❖ Relative costs of treatments, initiated by surgeon

Option Grid, Usual Care

- ❖ Costs of MRIs, tests, time off work, asked by patients


- ❖ **67% vs 33%** of cost discussions were in POG group, $p < .001$

I Can PIC (Improving Cancer Patients' Health Insurance Choices)

AIM 1 – What challenges hinder cancer patients' insurance choices?



AIM 2 – *I Can PIC* tool development: plain language, cost calculator, resources



AIM 3 – *I Can PIC* evaluation



Welcome to I Can PIC!

There is a lot to think about when choosing a health insurance plan, especially after a cancer diagnosis.

This guide was designed for people who have had a cancer diagnosis. It will help you:



Think about what matters most to you as you weigh your health insurance choices



Choose a health insurance plan that works for you



Find other tools that can help you understand your health insurance

get started →



You can return to this site at a later time and review your selected plans. Just click on "Review a previous session" at the lower left and enter your session ID.

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Improving Cancer Patients' Insurance Choices

1 Welcome

2 Let's learn

3 Let's review

4 Your care needs

5 Your estimated cost

Premium

Deductible

Out-of-pocket maximum

Copayments and co-insurance

Network coverage

Tips to lower costs

Prescription drugs

Types of care

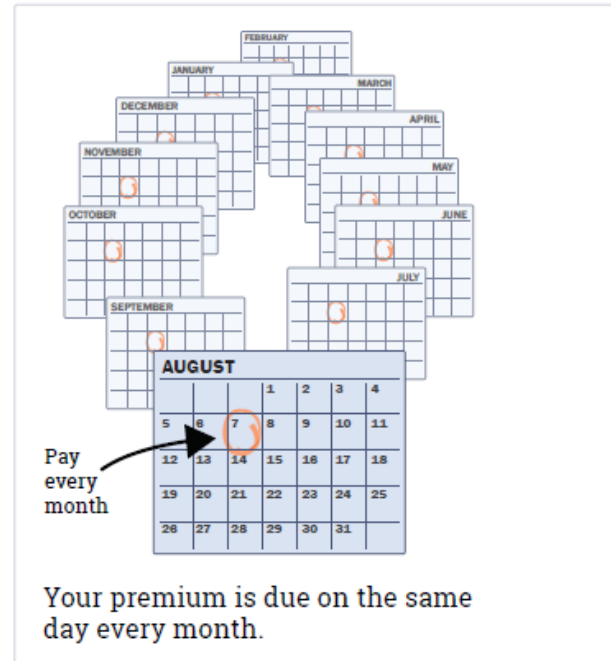
Types of health plans

Premium

To keep your health insurance, you pay a bill each month. This bill is called a **premium**.

How much you pay for your premium depends on:

- The plan you choose.
- The number of people you cover on your plan.
The more people you cover on your plan, the more your premium will cost.



← go back

next →

Deductible

Many plans will have a **deductible**. You pay this amount out of your own pocket for medical care each year before your insurance plan will start sharing the cost.

- The premiums you pay each month **do not** count toward your deductible.
- Bills for hospital stays, surgery, lab tests, imaging (X-Rays, MRIs, CAT scans), mental health care, and other covered care costs count toward your deductible.
- Some plans have a separate deductible for medicines.
- Low deductible plans often have higher premiums (premiums cost more each month).
- High deductible plans often have lower premiums (premiums cost less each month).

Remember that your deductible starts over at the beginning of each year.

2. Then, your health plan starts paying.

You still pay premiums, copayments, and coinsurance



1. You pay your deductible first.

FOR EXAMPLE

A plan with a deductible of \$500:

Doctor's visits	\$300
Prescription pills	\$100
X-Ray	\$100
Deductible met	\$500





Talk with your doctor about the cost of your care

Your doctor, nurse, or their other staff may be able to help lower your medical care costs.

To start the conversation, ask questions such as:

- My lab tests cost me so much. What are some ways we can lower the cost?
- This drug costs me so much. Is there a cheaper drug I can take? What are some other ways I can lower my cost?
- What hospital or clinic programs can help people pay their medical bills?
- Does the hospital or clinic offer care on a sliding scale? If so, how do I apply?
- Does my insurance cover all parts of this treatment? Does any part of this treatment need to be pre-approved by my insurance?

"Then, a nurse came back, and said, 'Wow, I can't believe it's \$100. Let me see what I can do.' They had some benefit card, and then it ended up being nothing. They wouldn't have said anything, though, if I hadn't said like, 'Wow, that's a lot for a medication for five days,' and I would've just ended up paying it."



This is an example of what you might spend on insurance and care in a calendar year, based on your care needs.

These sample plans are based on averages for those who get insurance through their jobs.

	Monthly premium	Deductible	Annual costs
Example costs High deductible health plan (HDHP)	\$XX	\$XX	\$0,000-\$00,000
Example costs Preferred provider organization (PPO)	\$XX	\$XX	\$0,000-\$00,000
Example costs Your plan	\$XX	\$XX	\$0,000-\$00,000

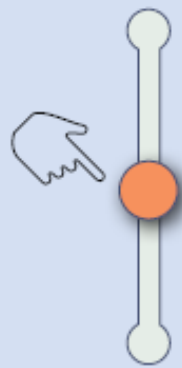
You can also use our cost calculator to enter details about your real health plan choices to change this display. Anything you don't know you can leave blank and we'll use a typical value.

The type of your current insurance plan	<input type="text"/>
The monthly premium	<input type="text"/>
The deductible	<input type="text"/>
The individual out-of-pocket maximum	<input type="text"/>
The family out-of-pocket maximum	<input type="text"/>

submit

How often do you think you will use health care services this year?

Click and drag the handle to the answer that best fits your situation



HIGH USE
I expect to use a lot of care this year.
I have some health issues that require a lot of visits to the doctor and prescription drugs.
I might even need to stay in the hospital this year.

MEDIUM USE
I use health care when I need it.
I go to the doctor to help manage my health, and I take some prescription drugs.
Some of these can cost a lot.

LOW USE
I do not expect to use much health care this year.
I might go to the doctor once or twice when I get sick or need a check-up.

Based on what you told us, here's what we think your costs might be:

Costs in a medium use year	
High deductible health plan (HDHP)	\$2,000
Preferred provider organization (PPO)	\$6,500

I Can PIC Results: *I Can PIC* group vs. Attention Control

- ✓ **More health insurance knowledge**
- ✓ **More confidence understanding insurance terms**
- ✓ **Described complex trade-offs between cost of insurance and coverage of needed services**
- ✓ **Prioritized network coverage**

Summary and Next Steps

Insurance choices are difficult, even for those with experience.

Cancer patients are savvy consumers, but costs are a burden.

Clinicians do not often discuss costs without training and prompts.
When they do, they can often lower patients' out-of-pocket costs.

Decision support and resources can help offset some costs.

System-level changes are needed.

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