# Making Cents of Cancer Coverage: How Providers Can Support Behavioral Health Patients in Financing Cancer Care



Comprehensive Cancer Control Webinar Series October 17, 2017 2:00 PM EDT







- Jointly funded by CDC's Office on Smoking & Health & Division of Cancer Prevention & Control
- Provides resources and tools to help organizations reduce tobacco use and cancer among people with mental illness and addictions
- 1 of 8 CDC National Networks to eliminate cancer and tobacco disparities in priority populations

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- Integral Care, Austin, TX
- Meridian Health Services, Muncie, IN
- Mental Health America of Los Angeles, Long Beach, CA
- Northwest Alabama Mental Health Center, Jasper, AL
- Oakland County Community Mental Health Authority, Auburn Hills, MI
- Saginaw County Community Mental Health Authority, Saginaw, MI
- Shiawassee County Community Mental Health Authority, Owosso, MI
- West Texas Centers for MHMR, Big Spring, TX



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- Submit questions using the Q & A pod.
- Tech Support can be reached at 1-888-523-8445.



# Agenda

- Laura Hale American Lung Association
- Shannon Morris American Cancer Society
- Dr. Diane Beneventi MD Anderson
   Cancer Center
- Q & A
- Wrap-up





**Laura Hale** is a Program Manager for the American Lung Association. In her nationwide capacity, she provides expertise and technical assistance on tobacco cessation coverage issues to state programs and national partners. At the local level, Laura also oversees a smoke free multi-unit housing initiative in the nation's capital, where she provides technical assistance for property managers seeking to end in-unit smoking. Laura studied sociology and women's, gender, and sexuality studies at American University in Washington, DC.

# **‡** AMERICAN LUNG ASSOCIATION®

# **Tobacco Cessation Coverage Policy**

October 17, 2017

Laura Hale
Program Manager
American Lung Association

# **Overview**

- Background
- Types of Healthcare Coverage and Requirements
- Resources





# **Background**



# **Comprehensive Benefit**

- 3 Types of Counseling
  - Individual (face-to-face)
  - Group
  - Phone
- 7 Medications
  - 5 NRTs (Gum, Patch, Lozenge, Nasal Spray, Inhaler)
  - Bupropion
  - Varenicline





## **Common Barriers to Access Care**

- Cost Sharing
- Prior Authorization
- Duration Limits
- Yearly or Lifetime Limits
- Dollar Limits
- Stepped Care Therapy
- Required Counseling



#### **Background**

# **Quitting Tobacco**

#### In 2015:

- 68 percent of smokers wanted to quit
- 55.4 percent had tried to quit
- Half received advice to quit from a provider
- Only 1/3 of smokers who tried to quit used an evidencebased cessation treatment
- Only 1 in 10 smokers had quit successfully



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# Types of Healthcare Coverage: Cessation Coverage Requirements

#### **Types of Health Coverage**

## **General Overview**

- Private/Commercial
  - Group (employment-based)
  - Individual Market (direct purchase)
- Government
  - Medicare
  - Medicaid
  - Other government (VA, Tri-Care, etc.)



# Medicaid - Standard/Traditional

- Population prior to Medicaid expansion
- Low-income or some other "needy" group
- Eligibility criteria vary by state
- Some federal requirements
- Program administered by the state
- Combination of Federal and State funding (FMAP)



# Standard Medicaid – Medications Requirement

- Section 2502 of the Affordable Care Act (ACA) removed tobacco cessation medications from the exclusions list.
- Counseling not addressed.
- Many States are still not covering all 7 Food and Drug Administration (FDA)-approved medications.
- Allows states to still charge a co-pay.



# Medicaid – Pregnant Women

- 2010 ACA requirement
  - All pregnant women on Medicaid have access to all treatments with no cost sharing.
  - Written into the Law- ACA Section 4107
  - Includes all FDA-approved pharmacotherapy and counseling



# Medicaid expansion

- Covers all individuals up to 138
   percent of the Federal Poverty Level
   (FPL)
- 138 percent of FPL is \$16,643 for an individual and \$33,948 for a family of four
- Federal government pays for most of the cost
- Must cover the Essential Health Benefits (EHB)
- Expansion is optional for states



# Private Coverage – Exchange/ Marketplace

- Affordable Care Act Impact
  - Individual Marketplaces
  - Rating Rules
  - Essential Health Benefits
  - Premium Assistance (100 400 percent of the Federal Poverty Level)
  - Cost Sharing Subsidies (Up to 250 percent of the Federal Poverty Level)







## **Private Insurance – Employer Sponsored**

- Employers and plans make decisions
- Can be fully insured or self- insured
- Covers the largest segment of the population
- Trend towards self-insured plans
- **Geography Matters** 
  - Single State vs. Multi-State Employer
  - Decisions made at corporate headquarters
  - Plan is based on the headquarters state



# Private Insurance – Fully Insured vs. Self Insured

#### **Fully Insured Plans**

- Premium paid to a insurer (typically split between employee and employer)
- > Health insurer (company assumes the risk)
- Regulated by StateInsurance Commissioner

#### **Self Insured Plans**

- Employees will still pay a premium
- Employer assumes the risk for the care
- Employer determines what benefits to cover
- Frequently a health plan administers the plan
- Regulated by Department of Labor

# **ACA Preventive Services Requirements**

#### This Requirement

- > Almost all private plans
- > Plans sold in the exchanges
- > Small group plans
- > Individual plans
- > Medicaid expansion plans

#### <u>Difference Requirements</u>

- Medicare
- Standard MedicaidPlans
- Grandfathered Plans

## **Essential Health Benefits**

- ACA requires most plans to cover a minimum set of benefits: the Essential Health Benefits(EHB). The types of plans include: Private Plans, Exchange plans and Medicaid expansion plans.
- Includes the Preventive Services requirement.



# **ACA Preventive Service Requirement**

- ACA requires most private plans, including any plan sold on the exchange and Medicaid Expansion plans, to cover without cost-sharing all services given an 'A' or 'B' grade by United States Preventive Services Task Force (USPSTF).
- Tobacco Cessation receives an 'A' grade



# **Cessation Guidance FAQ**

- On May 2, 2014 the Departments of Labor, Treasury and Health and Human Services issued a FAQ guidance on how the tobacco cessation recommendation should be implemented.
- Tobacco Cessation Guidance
  - At least 2 quit attempts per year, with each quit attempt including:
    - No cost-sharing\*
    - No prior authorization
  - At least 4 sessions of individual, group and phone counseling
  - At least 90 days of all FDA-approved smoking cessation medications, when prescribed

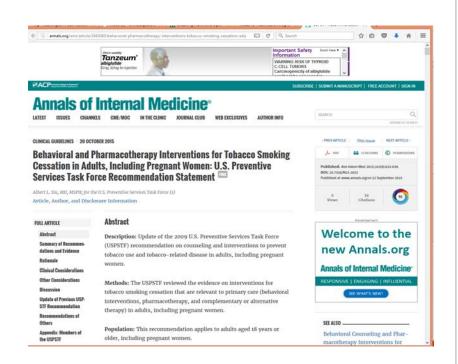


Q5

\*cost-sharing prohibited by law: Patient Protection and Affordable Care Act, 42 U.S.C. § 18022 (2010)

# September 2015 USPSTF Updated Cessation Recommendation

- In September 2015, the USPSTF updated their recommendation, reaffirming the "A" grade for tobacco cessation.
- Found that both counseling and pharmacotherapy are effective to help smokers quit.
- States are responsible for implementation for private plans.



#### **Cessation Coverage**

### What does it mean?

- Studies have suggested that many private plans in the exchanges are not covering all cessation treatments and in some cases are imposing costsharing and other barriers.
- Information on coverage is often conflicting and confusing
- Some states are reaching out to large private employers to improve coverage.
- Some states have reached out to their Insurance Commissioner to ask for a bulletin or consumer alert clarifying what needs to be covered.



#### **Types of Health Coverage**

# Medicare

- Health coverage for people over 65
- Funded by the federal government and member premiums
- There are 4 Parts
  - A: Hospitalization
  - B: Outpatient care
  - C: Medicare Advantage
  - D: Prescription Drug
- National Coverage Determinations



# **Medicare Tobacco Cessation Coverage**

- Coverage Includes:
- Group and Individual Counseling (4 sessions per quit attempt; 2 quit attempts per year)
- Medications (Part D Plans)
  - NRT Nasal Spray
  - NRT Inhaler
  - Bupropion
  - Varenicline
- Cost-sharing and other barriers may apply



# **Other Types of Health Coverage**

- Tricare Military and Military Families
- Veteran's Healthcare (VA)
- Still a sizable population that is uninsured
  - States that haven't expanded Medicaid
  - Premiums are still too expensive
  - Undocumented immigrants



# **Tobacco Surcharges**

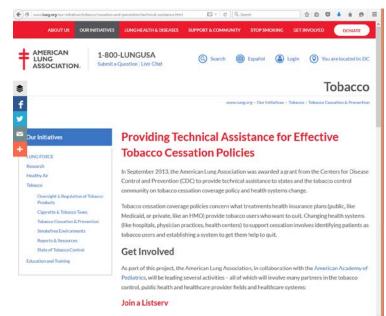
- Variation in insurance premiums based on a policyholder's tobacco use
- Also referred to as tobacco premiums, premium/rate differentials, non-smoker discounts
- ACA allows surcharges of up to 50 percent for tobacco use in group & individual markets (subsidies do not apply to tobacco surcharges)
- States can limit or prohibit the surcharge



#### Resources

# Lung.org/Cessation TA

- Listservs
- Local Lung Association
- Resource Library: <u>www.lung.org/cessationta</u>
- ACA Toolkit: <u>www.lung.org/acatoolkit</u>
- Cessation Guidance Toolkit: www.lung.org/cessationguidance
- Working with healthcare enrollment assistors: www.lung.org/assistorstoolkit
- Technical assistance



**Contact Information** Laura Hale Laura.Hale@lung.org **AMERICAN LUNG ASSOCIATION**®





**Shannon Morris,** Service Delivery Senior Manager at American Cancer Society's National Cancer Information Center (NCIC), supports specialists working directly with constituents who have been touched by cancer to provide lifesaving services such as lodging, transportation, health insurance and cancer information. She provides oversight and guidance to several ACS programs and initiatives including the Health Insurance Assistance Service (HIAS) which provides critical information regarding health insurance options to cancer patients, survivors and those concerned about a possible diagnosis. Shannon started her career with ACS over 13 years ago, and has had a variety of roles including Patient Navigator, Cancer Information Specialist and was one of the founding members of the Health Insurance Assistance Service.

# **ACS** Resources and the Health Insurance Assistance Service (HIAS)



# **Background on HIAS**



# **Health Insurance Assistance Service Goals**

- Provide consistent and unbiased information about health insurance options to over 65,000 callers since HIAS was created in April of 2005
- Document patient cases that illustrate barriers to insurance <u>A</u>dequacy, <u>A</u>vailability, <u>A</u>ffordability and <u>A</u>dministrative Simplicity
- Share patient stories and advocate for public policy change
- Track implementation of the Affordable Care Act



# **HIAS Video**

https://www.youtube.com/watch?v=8oZ9v2Be0Ls



# Who is calling?

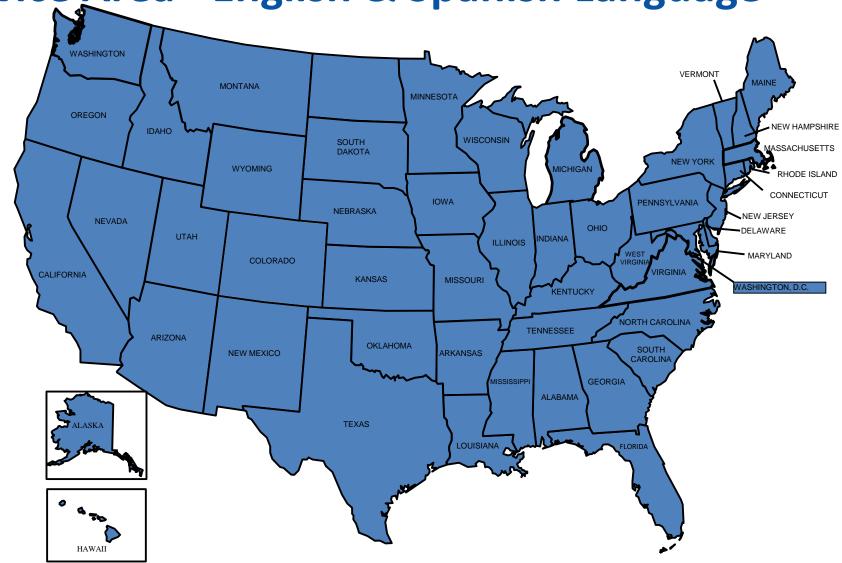
- No single caller profile
- Three main groups:
  - Uninsured
  - Insured facing a transition
  - Insured with affordability and/or adequacy issues



This is HIAS caller "Raina" who had insurance when she faced thyroid cancer, but still faced financial debt that resulted in her medical bills being turned over to collection agencies.



Service Area - English & Spanish Language



# **How HIAS Helps**









Patient, family member, friend, or healthcare professional calls 800-227-2345. NCIC specialist refers to HIAS for health insurance information



HIAS PRS receives request, performs assessment, probes to understand referral, explains HIAS, clarifies what they have heard to see how they can help.



HIAS PRS gathers details such as DOB, health insurance history, income, etc. to prepare for discussion of available health insurance options.



HIAS PRS uses Society resources to help with other needs the constituent might have (e.g. questions about treatment options, where to locate a treatment center, assistance with transportation or support)



HIAS PRS
provides health
insurance
options and
discusses
insurance
questions and
issues.



# **Details of the Service**

- Help callers obtain and maintain private health insurance, find solutions to allow for this
- Provide information, not advice
- Careful, complete documentation
- When callers cannot afford private health insurance, educate on ways to seek medical care as an uninsured person

# **Program Description**

- This program provides service to cancer patients, people with symptoms, and cancer survivors (or someone calling on their behalf) who are struggling with health insurance-related problems.
- This program can assist in identifying health insurance options for which you might be eligible, and advocating for large-scale public policy change.
- While this program does not *provide financial assistance* to patients, it helps patients navigate insurance-related issues.
- This program is also able to discuss options with someone's current coverage and situation, such as insurance appeal processes and co-pay relief organizations. In addition, the Health Insurance Assistance Service is interested in learning patient stories for advocacy purposes.

## **How We Help Future Constituents**

#### Work with ACS CAN to identify disparities

- Legislative Action
  - BCCEDP/BCCPTA



#### Media Attention

- CBS News
- ABC News
- CNN.com
- New Work Times
- Wall Street Journal
- National Public Radio
- Consumer Reports
- Self Magazine
- USA Today
- US News and World Report
- Los Angeles Time
- Washington Post
- Associated Press
- TIME Magazine
- A2C Campaign
- PBS Documentary
- AARP

And HIAS data published in the Journal of Cancer Education!

# **Historical Volume**

2015

3,221 Cases 2016

2,684 Cases

# What is out of scope for HIAS?

HIAS does not assist with the following:

- life, dental, supplemental and vision insurance
- constituents seeking health insurance information from U.S. territories, such as Puerto Rico, the U.S. Virgin Islands and Guam
- patients currently receiving ongoing assistance
   from Medicare or Medicaid programs (someone seeking a Medicare supplement is not eligible; a patient losing N

# **Tools and Resources**

#### Refer constituents to 800-227-2345

- A specialist will assess and address needs 24/7
- One of 8 HIAS PRS will contact the constituent if there is a health insurance need
- Available Monday Friday, 7:00 a.m. 6:00 p.m.
   CT

## **ACS Resources**





## **National Cancer Information Center (NCIC)**

- Located in Austin Texas
- Over 500 staff in a variety of roles
  - Cancer Information Specialists
  - Cancer Resource Specialists
  - Patient Resource Specialists
  - Support Staff
    - Quality, Reporting, Leadership, etc.
- Available 24 hours a day, 7 days a week



# **ACS Programs**

- Road to Recovery
- Hotel Partners Program
- Reach to Recovery
- Look Good Feel Better
- Wigs
- Database of over 40,000 local and national resources



# **National Resources Spotlight**

- Medication Assistance
  - NeedyMeds
    - www.needymeds.org
  - Partnership for Prescription Assistance (PPA)
    - www.pparx.org
- CancerCare
  - www.cancercare.org



# **National Co-Pay Assistance Resources**

- HealthWell Foundation
  - www.healthwellfoundation.org
- Good Days from CDF (formerly Chronic Disease Fund)
  - www.mygooddays.org
- Patient Advocate Foundation (PAF)
  - http://www.patientadvocate.org



cancer.org | 800.227.2345





**Dr. Diane Beneventi** is an Assistant Professor in the Department of Behavioral Science at University of Texas MD Anderson Cancer Center. She has served as a supervisor in the MD Anderson Tobacco Treatment Program for the past five years and has been a licensed psychologist for 17 years. She is also a Certified Tobacco Treatment Specialist.





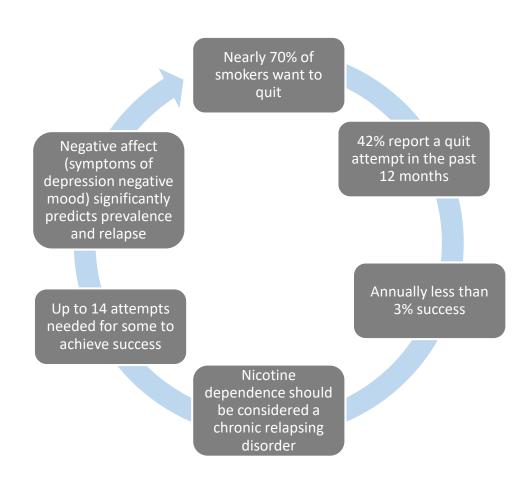
# Tobacco Cessation Treatment Protocol and Outcomes at UT MD Anderson Cancer Center

Dr. Diane Beneventi
Assistant Professor - Tobacco Treatment Program
Department of Behavioral Science
The University of Texas MD Anderson Cancer Center

<u>DMBeneventi@MDAnderson.org</u> 713-563-5835 (V) 713-794-4730 (fax)

# Need for Cessation Intervention





# **Tobacco Treatment Program (TTP)**

- Mission: To evaluate and treat all MD Anderson Cancer Center patients, their cohabitants, employees, employee spouses and their dependents who self-report as current tobacco users or recent quitters
- Center of Excellence since 2006:
  - Outcomes
  - Research
  - Customer service



# TTP Funding

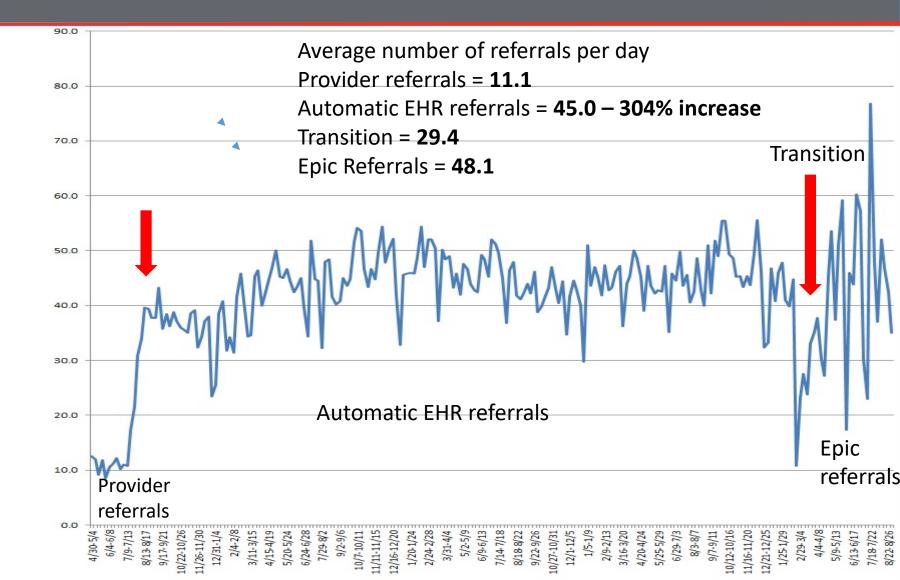
- University of Texas MD Anderson Cancer Center receives funding from state appropriations as part of the Texas Master Settlement Agreement (MSA).
- This funding is then allocated to several service line items at the institution. The TTP is one of the beneficiaries of this funding mechanism.



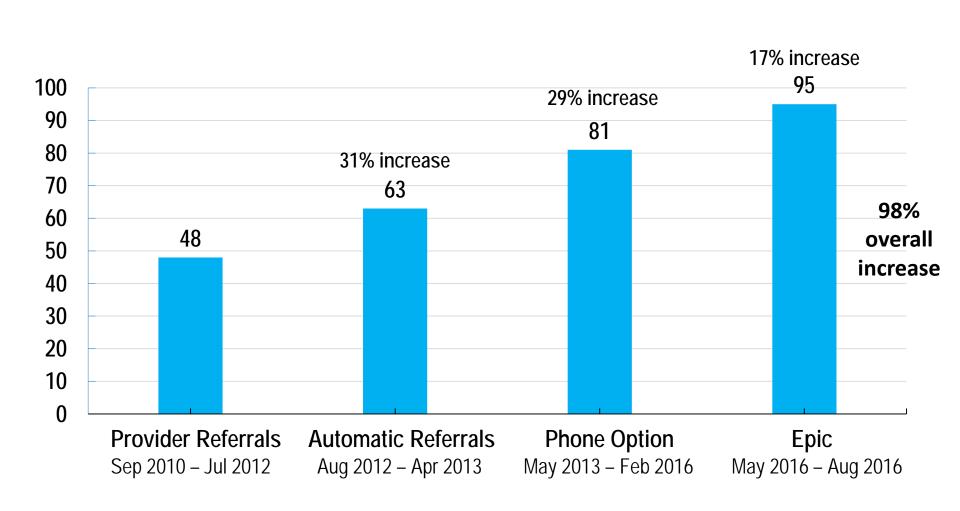
# TTP Comprehensive Approach: Evidence-Based, Outcomes-Driven

- Professional evaluation of tobacco use, assessment for depression, anxiety, insomnia, alcohol use, etc.
- 6 − 8 intensive therapy sessions
- Proactive medication management using 1<sup>st</sup> line, 2<sup>nd</sup> line, and offlabel medications
- Identification & referral for psychiatric comorbidities
- Long term follow-up every 3 months for up to a year
- Multidisciplinary team approach to maximize patient outcomes

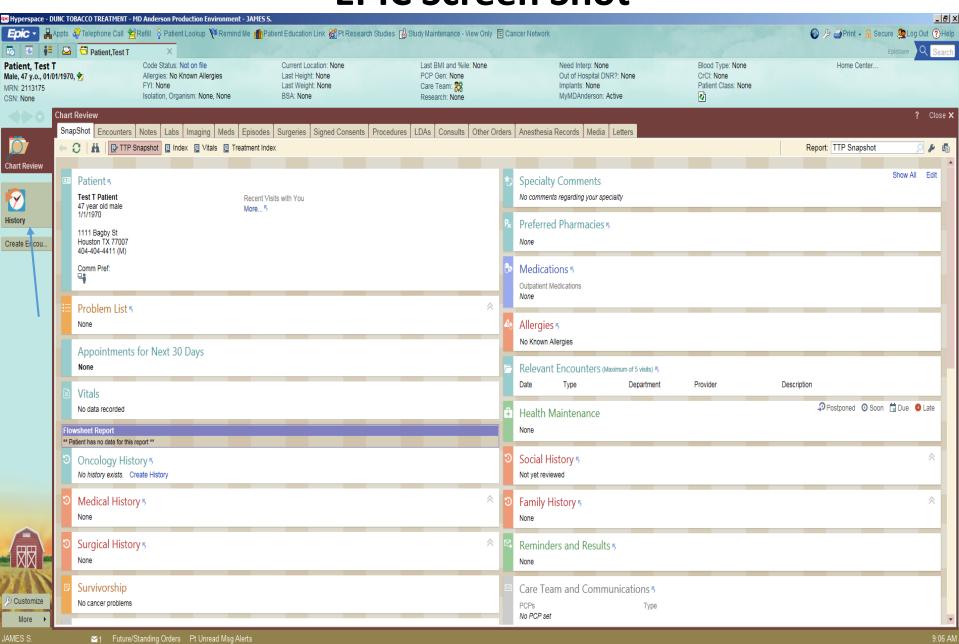
# Referral Tracking Average Number of Referrals per Day by Week April 30, 2012 through August 31, 2016



# Average Number of Patients Per Month 2010 – 2016 Referral Tracking

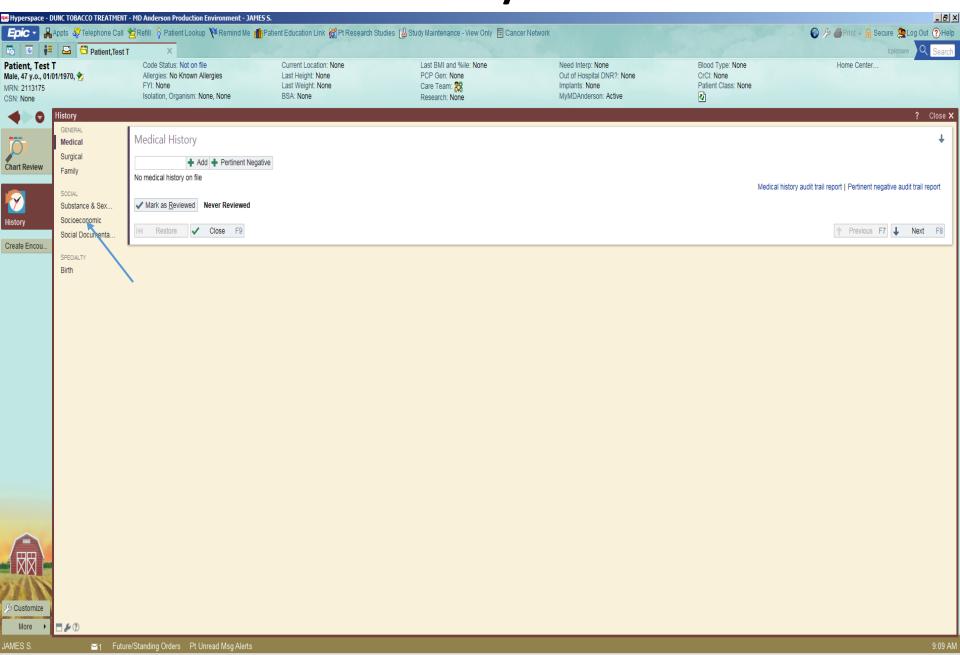


#### **EPIC Screen Shot**



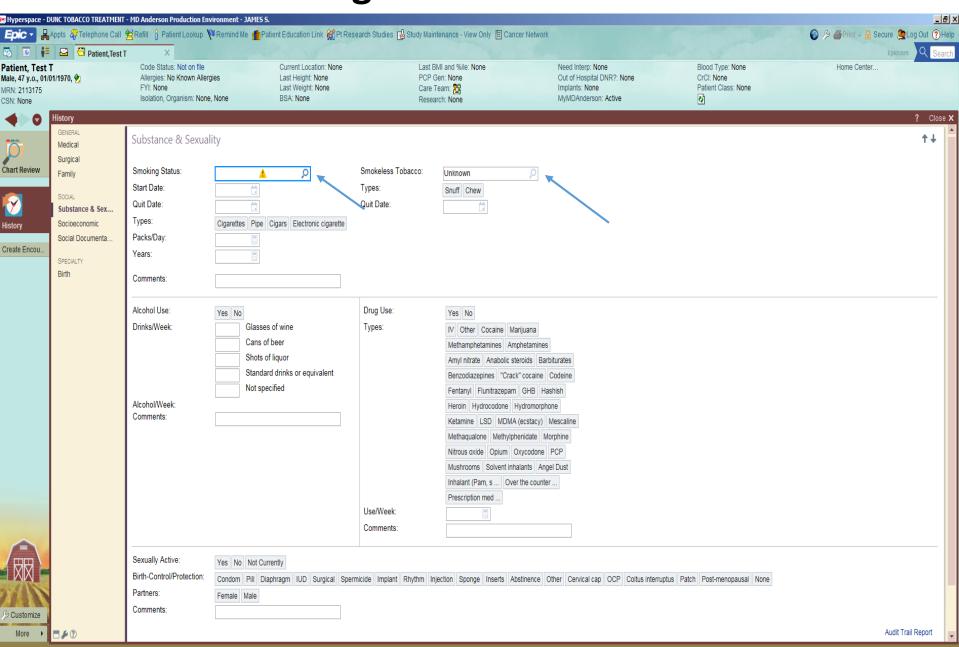
**₽**Start

# **Medical History Screen Shot**

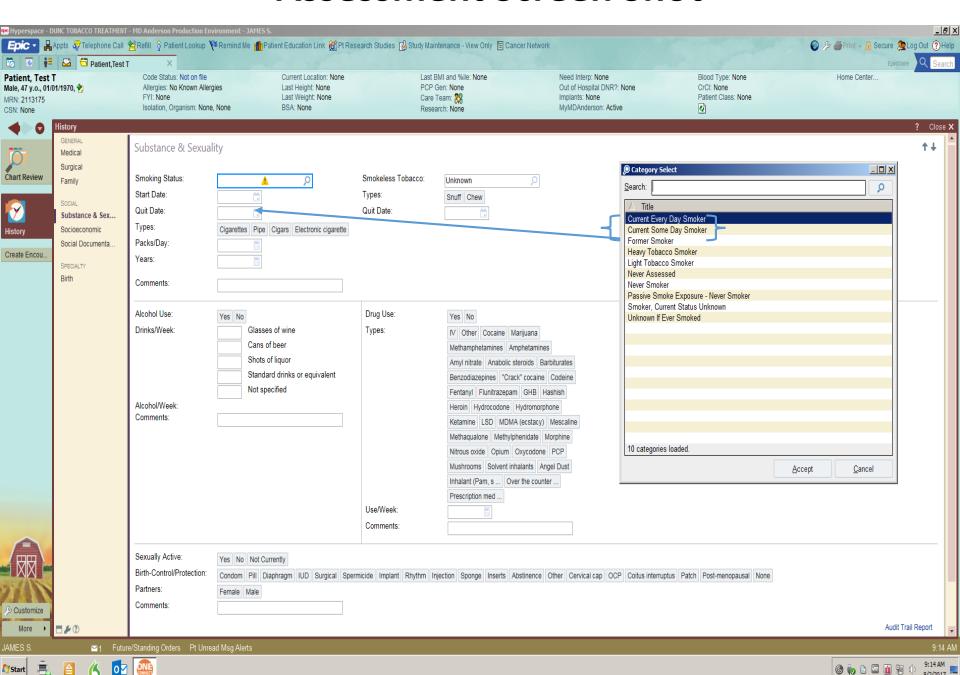


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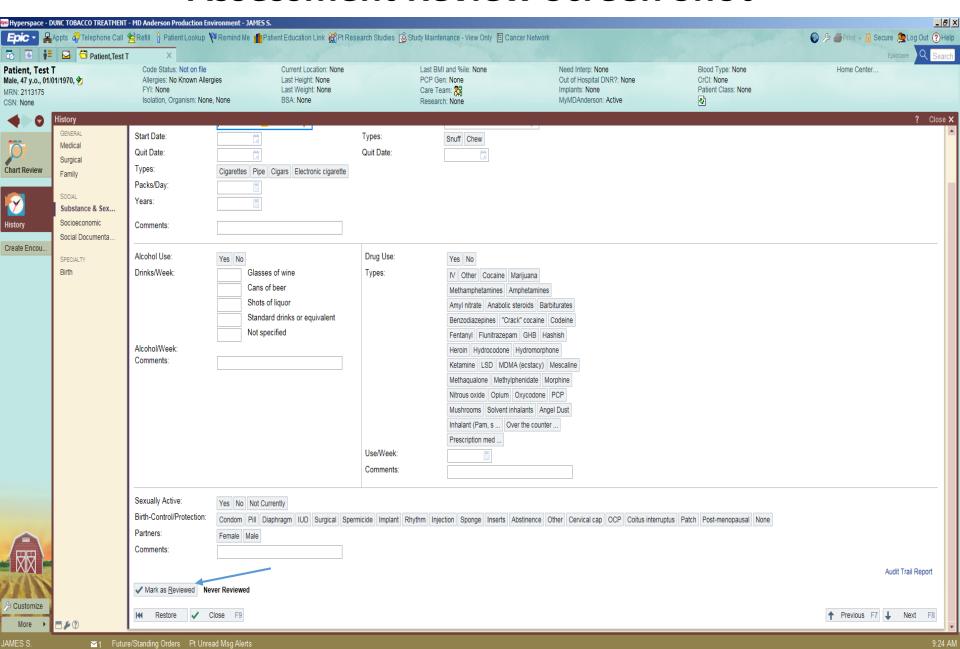
# **Smoking Status Screen Shot**



#### **Assessment Screen Shot**



#### **Assessment Review Screen Shot**







#### A Proactive Treatment Model Operating System-Wide within MD Anderson



- Referral to the TTP is automatic and not provider dependent
- Automatic identification of smokers and recent quitters (within12 months)
   on the EHR triggers action from the TTP staff
  - Response/triage is made within 3 business days
    - Four Available Treatment options



# Treatment Options for Every Patient



Self-Help & follow-up

Every patient is called (4X). If not reached, materials are sent & followed in 3 months Self-Help Packet includes tip guide, local and web resources and medication information

Motivational Enhancement

- All reached patients receive a motivational intervention on first call from bachelor level support staff to assess smoking status, readiness to quit and patient preferences
- Can be triaged to counselor, scheduled for in-person or phone-option or receives self-help plus 3 mos. follow-up. All patients accepted regardless of motivation level.

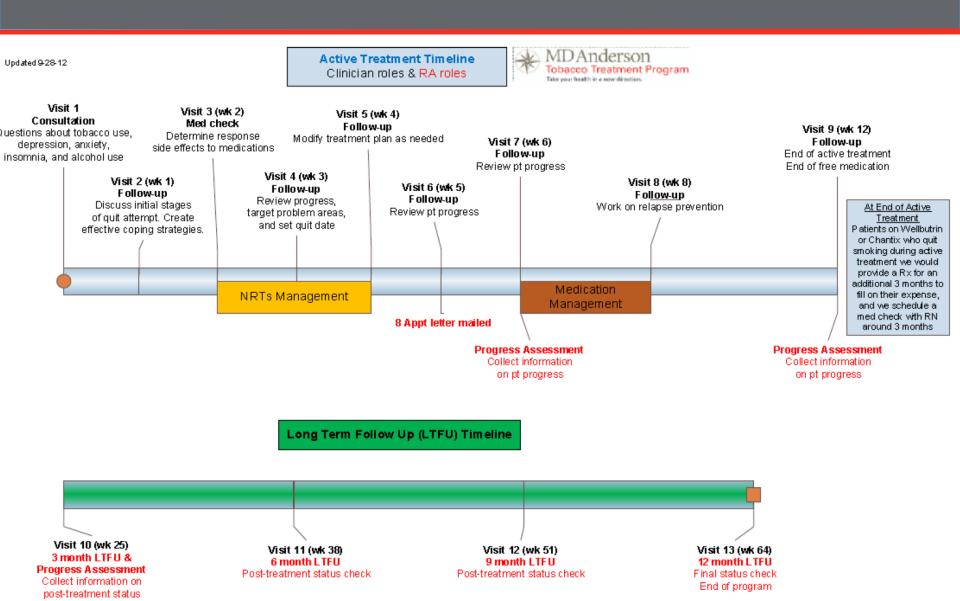
**Phone Only** 

- Telephone counseling only, similar to in-person, but no medication consultation with program physician, or program provided medication. Keeps same counselor, schedules follow-ups as in-person
- Also receives all self-help information and offer to send information or consult with their physician for Rx

Comprehensive

Highly individualized treatment done by Masters level professionals (assigned at consult) Address motivation, cancer care, psychosocial and financial stress, mental health concerns. Pharmacotherapy-full range of monotherapies; combinations & on-going management/change

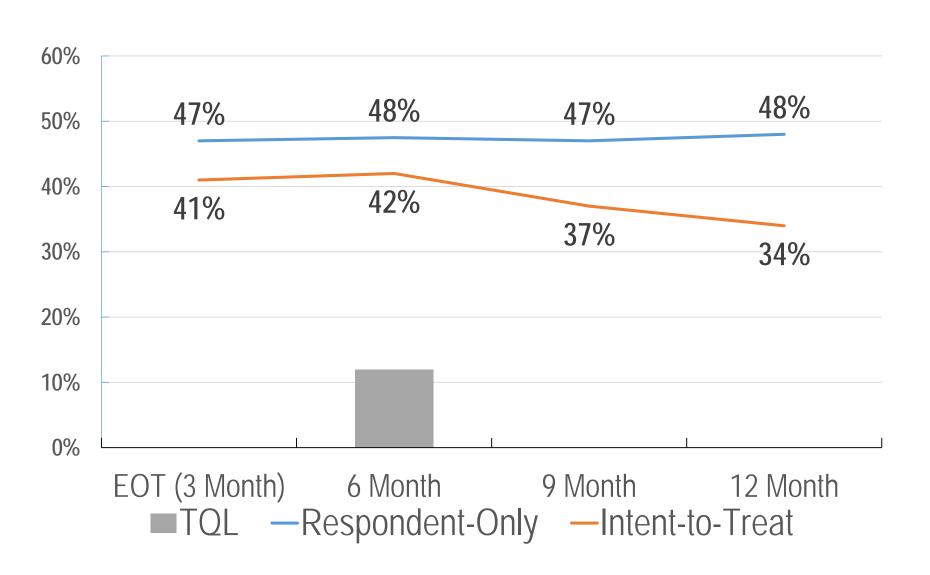
# **TTP Overview**



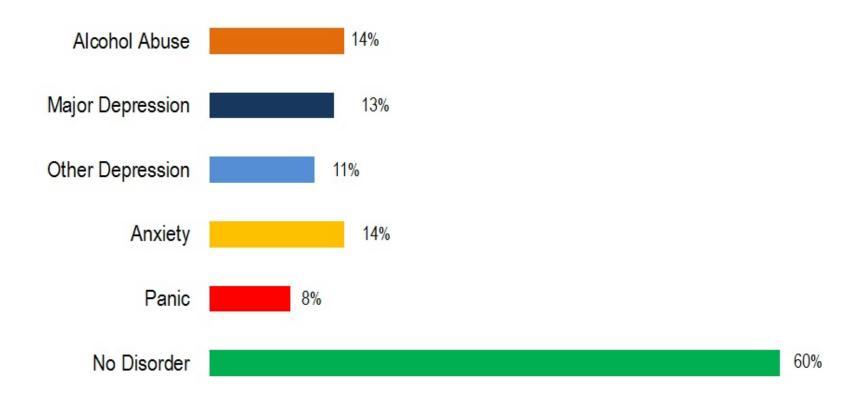




### Cessation Rates 2012 – 2015



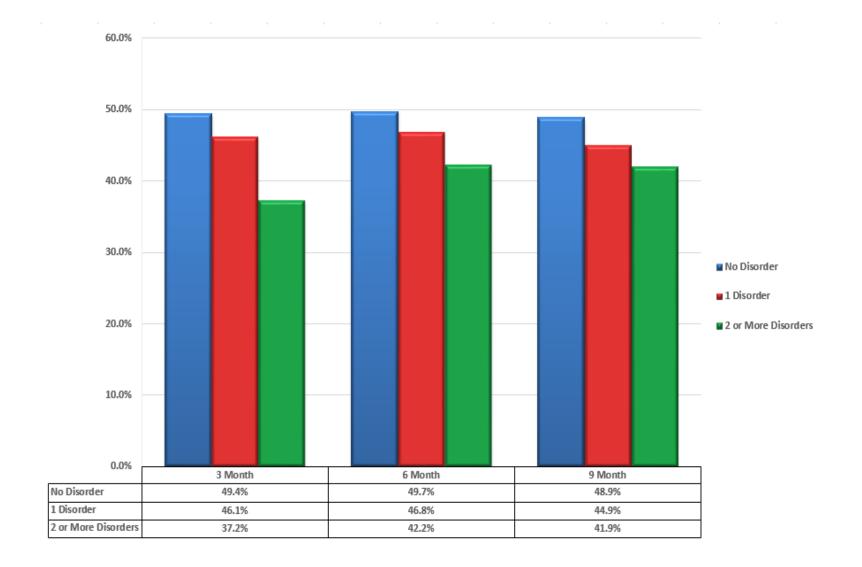
# Patient Characteristics FY-2014: Psychiatric Comorbidities



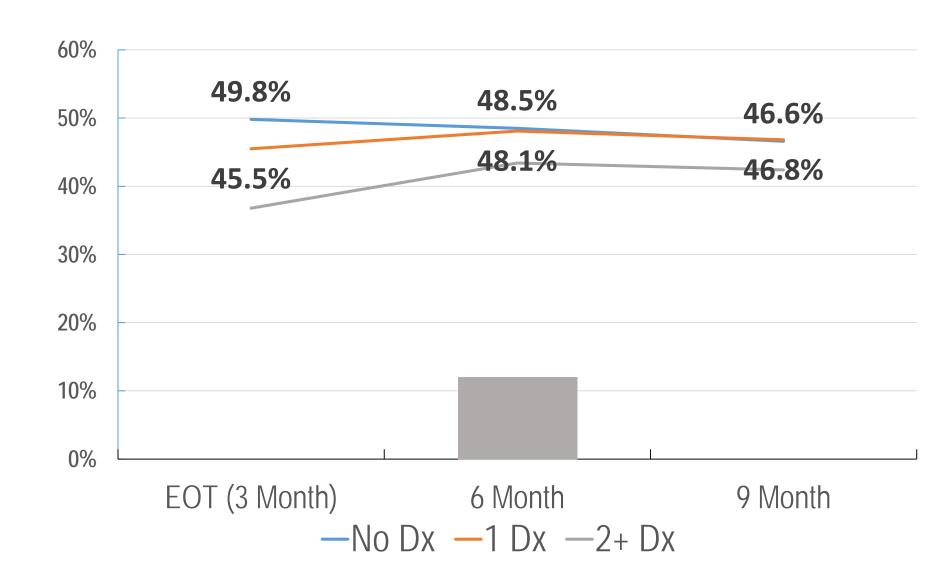








#### **Cumulative Cessation Rates**



## **Acknowledgements**



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# Questions?

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Thank you!

