Clinician Follow Up Reference for Supportive Care

Practical Concerns –
“YES” to Insurance coverage or no health insurance

Start With
Asking the patient the below question:

Do you have health insurance?

If YES

1. Do you understand your Healthcare Insurance and Benefits?
2. Do you need help to pay for your care not covered by your health insurance?
3. Do you know what is covered by your health insurance? (Some insurances [County Care, Family Health Network] will cover medical expenses but will not reimburse for things like psychotherapy or complimentary alternative treatments (like acupuncture or massage))
4. Do you need help to pay for your health insurance?

If NO

1. Do you need help getting health insurance?
2. Do you need to reinstate your insurance?
   - Instruct patient to contact their insurer immediately if they have not done so to explain their situation.

Next Step

Refer to a social worker, patient advocate or patient navigator. Refer to your institution’s financial (billing) counselor if one is available to assist with billing issues.

Social workers and caseworkers can help better understand insurance coverage as well as submit claims and paperwork for Medicare or Medicaid, and may be able to refer patients to assistance programs from organizations that may help with the cost of remaining bill.

- Make sure patient read and understand their policy to learn which services are covered and the portion of medical expenses they’ll be responsible for paying. If patient is being denied health coverage for specific treatments, meet with the hospital administrator or a patient advocate.
- Journey Connections has specific “Financial Assistance” category, that contains resources to assist with paying for health insurance and care.
- Share Patient Links and Handouts as appropriate.
- See ACA links below in References for additional information.

- Patient may need social worker or patient navigator assistance.
- If appropriate, connect patient to Affordable Care Act (ACA) health insurance website (link below). ACA agencies can help patients enroll, but patient may need social worker or patient navigator assistance connecting with best agency from which to acquire health insurance.

Notes

Healthcare insurance can be acquired through several avenues based on income, age, employment, lack of employment, dependents, etc. Some options may include private health insurance, employer provided, Affordable Care Act Health Insurance Marketplace policies, Medicare or Medicaid. Undocumented immigrants might apply for coverage on behalf of documented individuals. Charity care may also be available through your institution.

Patient Links and Handouts:

- American Cancer Society, Health Insurance Options
- Affordable Care Act, (ACA) Health Insurance Marketplace
- ACA Premium Payments, Grace Periods & Termination Information
- American Cancer Society, Financial and Insurance Matters
- HealthCare.gov, Health coverage for immigrants
- LLS, Finances and Insurance Coverage
- HealthWell Foundation*
- Patient Advocate Foundation, Co-pay relief
- ASCO answers, Managing the cost of Cancer Care
- Cancer.Net, Financial Considerations
- Livestrong, Health and Disability Insurance
- Livestrong, Cancer Navigation
- PAF, Patient Advocate Foundation, Getting Care When Uninsured

CSOC Patient Handout can be accessed at: [http://cancer-help.me/insurance](http://cancer-help.me/insurance)

References:

- About the Affordable Care Act, Regulations & Guidance
- Compliance and Enforcement at CMS
- Social Security Disability
- Medicaid
- Medicare

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