

Clinical Pathways: Talking It Over

The Need for a Candid Conversation with Patients

Historically, physician office staff or insurance representatives have been the ones to discuss cancer costs with patients and usually, after there is agreement on the treatment regimen. Now, however, the situation is changing as more government and private plans implement clinical pathways to control costs and limit the risk for the payer. Although many pathways are patient-focused and allow patients to weigh multiple treatment options, others place restrictions on drug regimens, require prior authorization for therapies that are not on the pathway, or preclude patients from enrolling in a clinical trial. In light of these differences, having a candid discussion about what is covered by the pathway governing a patient's care is a valuable step in helping him or her choose the best course of therapy and anticipate any out-of-pocket costs involved.

Getting Started

Remember that when talking to patients or their caregivers, they are a family. They want to know from you, a medical professional, what their treatment options are and how clinical pathways will influence their decisions. Under the best situations, deciding on the best course of therapy is a daunting task for patients and caregivers. Therefore, encourage them to consider the discussion as a partnership where they are welcomed to ask questions and take notes. This will ensure the open and honest communication necessary to achieve cooperation and treatment success.

Getting Ready For the Pathways Discussion

When preparing to talk to patients and caregivers about a complicated subject like pathways, there are some fundamental steps that will improve the flow of conversation. Here are some points to keep in mind:

- Be aware that some patients think it is inappropriate to question their health care providers. Remove this misperception and let your patients know you welcome their questions and participation.
- Offer patients and caregivers a pad of paper and pencil/pen to take notes of the conversation.
- Some patients may be embarrassed to discuss personal issues, including their financial status. Encourage them to voice their concerns, especially regarding their ability to afford certain treatments.
- Make patients aware that you would like to hear any concerns they may have about the course, duration, and likely side effects of different treatments so you can address these matters with them.
- Arrange for the patient and caregiver to meet with your office staff to verify the patient's insurance benefits and arrange a meeting to discuss approximately how much the patient will have to pay for medical services and procedures.

Having the Pathways Discussion

Although clinical pathways have been in use for more than 30 years, most patients are not aware their care may be determined by a pathway and don't know how to navigate in this new system of medical decision-making.

Changing this situation will require the kind of patient-provider interaction that is the hallmark of quality cancer care where health professionals take the time to explain treatment-related matters, such as the role of clinical pathways, and patients feel comfortable asking questions. Here are some basic talking points to guide the conversation:

- The cancer care you receive is governed by what is called a clinical pathway. This is the term for a care plan that translates medical evidence into the specific steps in treating your cancer.
- Clinical pathways provide detailed information on different treatment regimens to consider at every stage of cancer care. They cover the use and timing of laboratory tests and scans and specify different treatment regimens, including the names of the drugs, dosing levels, and schedule for administration.
- Under the pathway that governs your care, your health plan will cover the costs of the tests, scans and drugs that are included. However, you may be responsible for certain deductibles and copayments.
- Even if a regimen you prefer is not included on the clinical pathway, there may be ways to get access to this treatment. One avenue is to obtain prior authorization from the health plan, where my office will submit the paperwork. The insurer may also require you to try another covered treatment first and if it isn't effective, allow coverage for the preferred therapy. The office staff can provide you more information about what is possible.
- You also have the option of choosing a different treatment than those included under the clinical pathway but this will mean paying the costs directly. In this case, there is the option to make payment arrangements rather than having to pay all at once. It is important you understand this so you can make the best decisions affecting your care.
- If you need financial assistance, there are programs available to assist with your out-of-pocket medication costs. This includes copay relief programs, discounted drugs and pharmaceutical assistance programs. Our office staff will give you information on these programs and how to apply.

Offering Ways to Help Patients

Besides educating patients and caregivers about clinical pathways, the Affordable Care Act (ACA) now requires insurance companies to make available in concise, easy-to-understand language what their health plans cover. Although the main purpose is to make it easier for consumers to compare different plans, this information can also help cancer patients whose care is governed by a payer pathway.

Suggestions to offer to patients and caregivers:

- Visit the insurer's website to review the list of prescriptions the plan includes.
- Ask the insurance company to provide the "Summary of Benefits and Coverage," a form that summarizes the key features of the plan, such as the covered benefits, cost-sharing provisions, and coverage limitations and exceptions.
- Call the insurance company directly to find out what drugs are covered.

Also below are a list of commonly used discount, free, or copay programs available to patients:

NeedyMeds - www.needymeds.org

Operating as a 501(c)(3) national non-profit organization headquartered in Gloucester, MA, NeedyMeds is an information resource that helps people locate assistance programs to cover the costs of their medications and other health care services. NeedyMeds also works with the patient assistance programs of several pharmaceutical distributors.

Rx Assist – www.rxassist.org

Established in 1999 with funding from The Robert Wood Johnson Foundation, Rx Assist is a national web based medication assistance resource with information on company patient assistance programs and other resources that help patients reduce their medication costs.

Patient Advocate Foundation – www.patientadvocate.org

Founded in 1996, the Patient Advocate Foundation (PAF) is a national non-profit organization that provides a range of services to patients and caregivers dealing with significant medical issues. This includes individual assistance from over 200 professional case managers who help patients, caregivers and providers find sources of reimbursement to pay for care or to resolve specific access hurdles. PAF also operates the Co-Pay Relief program, which offers copay assistance for insured patients meeting disease and income eligibility guidelines.

Partnership for Prescription Assistance – www.pparx.org

The Partnership for Prescription Assistance (PPA) is funded by the biopharmaceutical research companies to help uninsured and underinsured patients find programs that provide prescription medicines for free or nearly free. PPA offers a single point of access to information on more than 475 public and private patient assistance programs, including nearly 200 programs offered by pharmaceutical companies. The program also helps patients contact government programs such as Medicaid and Medicare.