

CONTENTS

Web Exclusive: Identifying Insurance Challenges (and Solutions)

BY ELIZABETH WHITTINGTON

While much publicity centers around health care for the uninsured, the Kaiser Family Network and the American Cancer Society released a report on February 5, 2009, outlining the severe problems faced by cancer patients who have insurance.

The report, [“Spending to Survive: Cancer Patients Confront Holes in the Health Insurance System.”](#) calls out large medical debts, bankruptcy filings, and treatment delays as a few of the challenges encountered by patients with insurance and provides 20 profiles of people who ran into serious problems with their health insurance coverage during a life-threatening illness. The individuals were selected after they requested help through the [ACS’s Health Insurance Assistance Service](#) (800-227-2345).

The report singled out five distinct and common problems:

1. High deductibles and co-pays combined with lifetime coverage caps can quickly pile into major medical debt, forcing patients to file for bankruptcy or cut costs for other necessities.
2. Because most patients carry health care plans tied to their employers, they may lose their insurance if they become too sick to work. Although people who leave their jobs because of disability have 60 days to decide to keep their insurance coverage through COBRA, many miss the deadline or are unable to pay the high premiums.
3. Because a cancer diagnosis is considered a pre-existing condition, patients who buy coverage as an individual and not through an employer are frequently turned down for coverage or are forced to pay high premiums for less-than-adequate coverage.
4. High-risk insurance pools are not available in all states, or are too expensive for many patients.
5. Patients may have long waits when applying for public programs, such as Social

Security and Medicare. Restrictions on eligibility may also hurt patients.

While there are resources and aid for the uninsured, many patients with health insurance often don't know where to turn for help when faced with these very serious problems. Here are some suggestions:

- > [CURE's 2009 Cancer Resource Guide](#) has information on insurance issues, including suggestions for record-keeping of expenses, options for the uninsured, and how to handle an insurance claim denial in "Insurance Issues." The guide also contains resources for financial assistance and tips on how to create a financial plan in "Financial Matters."
- > The Kaiser Family Foundation, in partnership with Center for Consumer Health Choices, created "[A Consumer Guide to Handling Disputes with Your Employer or Private Health Plan](#)". Information in the guide includes how to determine what is covered in your plan and how to appeal insurance decisions.
- > Many survivors are unable to get quality, affordable health care after a cancer diagnosis on the individual market. [The Patient Advocate Foundation](#) provides help regardless of insurance status. The nonprofit offers several resources to patients, including case managers and attorneys who can provide help with access to specific health care needs, the insurance appeals process, and expediting applications for government programs. The organization's [Copay Relief Program](#) offers financial assistance to patients with insurance coverage.
- > [The Health Insurance Resource Center](#) offers a list of states that provide high-risk insurance pools, as well as other resources.
- > There are several programs that offer prescription drug assistance to both the uninsured and underinsured, including the [National Council on Aging's "BenefitsCheckUp"](#), [Pharmaceutical Research and Manufacturers of America \(PhRMA\)](#), and [HealthWell Foundation](#). Find a more detailed listing from the [ACS](#).
- > [The Disability Rights Legal Center](#) offers its services to patients regarding cancer-related legal issues, including those involving insurance coverage, COBRA, and disability. The Cancer Legal Resource Center is a joint program of the Disability Rights Legal Center and Loyola Law School that provides free and confidential information and resources on cancer-related legal issues to cancer survivors, their families, friends, employers, and health care professionals. CLRC can be accessed at www.lls.edu/academics/candp/clrc.html.
- > The American Society of Clinical Oncology released a guide to help patients talk to their doctors about managing costs associated with their treatment. The guide also includes financial resources, a glossary, tips for organizing bills and expenses, and information on health insurance issues. "Managing the Cost of Cancer Care" can be accessed at www.cancer.net/managingcostofcare.

View the video documentary, "[The Cost of Cancer](#)," produced by Kaiser Family Foundation.