

PRINT-A new tool to remove barriers to care

Even with insurance, facing the cost of cancer treatment can be daunting. Insurance broker and cancer survivor Paul Barbary of Alton, featured in an [earlier OSF Newsroom story about immunotherapy](#), said he's thankful he had great insurance because the cost of each of his treatments was as much as \$50,000. Barbary is doing well both physically and financially, but not all patients receiving treatment for cancer are in that position.

Maria Rodriguez, a financial navigator with OSF HealthCare, remembers the fear her family felt when her father was diagnosed with cancer. There was worry about his physical health but also his financial circumstances.

"My father is a cancer survivor and my motivation is him. I sat on the other side, so I know how patients feel – the devastation they're going through, anxieties, nervousness ... they go through it all. It's a personal privilege to be able to help these patients."

Financial navigators like Rodriguez not only help patients who are being treated for cancer, they also help patients with cardiovascular and chronic diseases, in addition to patients with costly copays for orthopedic procedures. And they've been able to help more patients in the past year with the use of [TailorMed](#), a secure, web-based financial assistance platform.

TailorMed says its platform accesses more than 6,000 resources for support including copay cards, foundations, free drugs, social drivers of health and government plans. Social drivers can include costs for transportation, housing, childcare and food assistance.

Rodriguez says the TailorMed software is easy to use. Patients with a care plan in their electronic medical record automatically populate the platform.

"We are able to see the potential savings for that particular patient, what programs they would qualify for, and they (TailorMed) give us an overview of the patient's insurance."

Jacque Doerman, director of Patient Access at OSF HealthCare, says arming financial navigators with TailorMed has allowed them to do more to support patients. It has replaced Excel spread sheets, calendar reminders and other labor-intensive approaches to tracking available grants and prescription drug assistance.

"It really took out the manual work and it was able to automate, make us more efficient, more effective and get to a lot more patients than we were able to before," she says.

OSF HealthCare has been able to help nearly 350 patients with copay and drug assistance in the past 12 months using the TailorMed platform. Doerman says that represents \$367,000 in help for patients.

"So, it could have ended up where the patient has this extremely large bill. It could have ended up where it even went to bad debt. The dollars that have come to OSF, that \$367,000 would have otherwise been some type of patient responsibility and burden that the patient would have had."

The National Institutes of Health says [cancer care costs](#) have risen from \$57 billion in 2001 to more than \$200 billion today, placing an increasingly unsustainable burden on patients, families, employers and payers. Stephanie Wilfong, who oversees financial navigators as a Financial Services manager at OSF, says patients too often consider avoiding treatment or abandoning it because of concerns about going into debt.

"The first thing that goes through their mind is they're going to drain their savings or retirement trying to pay for this and survive and they choose not to," Wilfong shares. "They choose not to drain it, and they choose not to deal with the diagnosis and that is the saddest piece (because) we can be helping them, and they don't realize we are here to help, and they don't have to make that decision at all."

[The Kaiser Family Foundation](#) (KFF) reports that those with health insurance and those with higher incomes are not immune to the high cost of medical care, but Wilfong says many insured patients who have cancer, or another high-cost diagnosis don't realize how quickly they can go into debt.

"You may have great insurance, but it may be a non-covered drug or a non-covered procedure or we just don't know, we just don't know so the first thing you should do is always at least have that contact because you don't know what's going to come up and we're there and happy to help."

Can also help those with insurance

According to KFF, about 1 in 12 adults or 20 million people in the United States have medical debt. For patients with cancer, prescription drugs account for about 20% of the total costs according to the President Biden's cancer panel. The drugs can be transformative and extend life, but they can be prohibitively expensive. That's why TailorMed has a pharmacy module being piloted with financial navigators at OSF HealthCare Saint Anthony Medical Center in Rockford.

Enrollment processes, for example for free drug programs, have also been fully streamlined or digitized, where possible, to reduce tedious manual form-fills, faxes and outreach for status updates. Wilfong says it helps with coordinating refills and making sure patients who qualify are continuously receiving the medications they need, often for life-saving treatment.

"It prevents any missed dosages so patients will not be waiting and it's really nice to see those claims coming in, how much the free drug was approved for. It just allows better site across the board and better communication between all teams."

Rodriguez says TailorMed allows the pharmacy team to manage ordering, tracking and keep inventory up to date on the free and replacement drugs. It also enables her to provide more help to people such as a patient who recently unexpectedly lost his job and was helped by Maria and TailorMed. His wife wrote a grateful patient note that read, in part, "We are in her debt and truly grateful for her dedication and compassion during a time of isolation and struggle. We thank God for her and for the OSF staff."