Patient Advocate Foundation

Solving Insurance and Healthcare Access Problems | *since 1996*

Patient Advocate Foundation: An Overview

Presented by :

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CDC Advisory Council on Breast Cancer in Young Women

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Our Mission & Our Impact

Our Mission

- **Patient Advocate Foundation** seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment and preservation of their financial stability relative to their diagnosis of life threatening or debilitating diseases.

Our Impact

- **Since our inception in 1996,** PAF has touched the lives of **millions** of American. From 1996 – 2015, PAF has served **780,000** individual patients through case management and/or financial assistance programs.

- Who We Are
- Whom we Serve
- The Patient Impact
- Resources at your fingertips

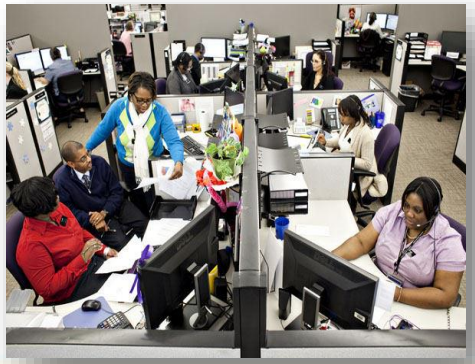
Who is PAF?

PAF employs professional case managers with experience in coding and billing, public health and disability systems, insurance, nursing and much more.

Highly-rated national 501 c(3) charity nonprofit earing 6 consecutive 4-star Charity Navigator designations and numerous Case Management awards

Provides case management services to patients facing chronic, life threatening and debilitating diseases at no cost.

PAF celebrates its 20th year serving patients in April 2016.



Who Did We Serve?

Age Groups

Birth to 18	2%
19-25	3%
26-35	9%
36-45	12%
46-55	23%
56-65	26%
Over 65	17%

Ethnicity

Caucasian	57%
African American	17%
Hispanic/Latinos	11%
Asian	2%
Blended Race	1%
American Indian	1%
Middle Eastern	<1%
Native Hawaiian/Pacific	<1%
Caribbean Islander	<1%

Data captured are self-reported and not vetted for accuracy unless required for program eligibility.
Patient Advocate Foundation does not mandate that patients provide data for all data variables. As a result of missing values, exhibit data may sum to less than 100%.

Who Did We Serve?

Insurance Coverage

Commercially Insured (29% in 2014)	32%
Medicare	26%
Uninsured (20% in 2014)	16%
Medicaid	12%
Military Benefits	1%

Household Income

Less than $11,000	25%
$12,000-$23,000	23%
$24,000-$35,000	13%
$36,000-$47,000	7%
$48,000-$59,000	4%
$60,000-$71,000	3%
$72,000-$83,000	1%
$84,00-$95,000	1%
$96,000-$107,000	1%
$120,000 or More	2%

Data captured are self-reported and not vetted for accuracy unless required for program eligibility.
Patient Advocate Foundation does not mandate that patients provide data for all data variables. As a result of missing values, exhibit data may sum to less than 100%.

What Does PAF Do?

Patient Advocate Foundation seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment and preservation of their financial stability.

- Provide real-time help for TODAY's needs.
- Personalized assistance
- Assigned Case Manager
- Short and Long term case duration
- "Active liaisons" that work on behalf of patient
- Phone-based interaction

- Free assistance to patients, caregivers, or their POC
- Confidential and Security-aware
- Engagement within 48 hours
- Issues are focused in 3 areas:

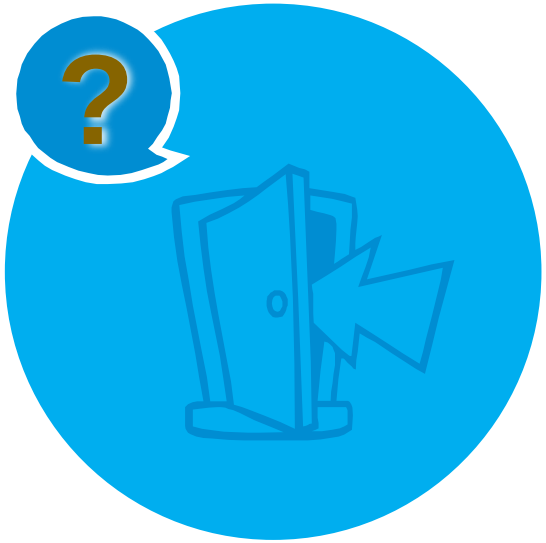
  Insurance | Financial Stability & Medical Debt | Employment Related

How we do it

- Case Management
- Co-Pay Relief
- Specialty Programs
- Financial Aid Funds
- College Scholarships
- Partnership Programs
- Educational Materials
- 20+ more programs!

got case managers?

Whom Does PAF Serve?



ELIGIBLE FOR CASE MANAGMENT SERVICES

- Patients may have any INSURANCE status
- Patients or caregivers of any AGE
- Any GENDER
- Any ETHNICITY or cultural heritage
- Any EMPLOYMENT status
- Any STATE in the U.S. or U.S. Territory
- Patients and households with any INCOME range
- Patients with a broad range of disease and diagnosis

ILLNESS DEFINED AS:

- Or “Debilitating” Illness
- Patient must have an official Diagnosis (or in the midst of screening) based on
  - “Chronic”
  - “Life Threatening”

What is NOT Included in PAF Services

Fraud

Active court litigation

Medical malpractice

Disease research

Provide medical or pharmaceutical advice

Accidents, injury, non-chronic illness

Emotional or mental health

CM does not provide direct funds or grants

Not a walk-in facility

- Case Management
- Co-Pay Relief
- Specialty Programs
- Financial Aid Funds
- College Scholarships
- Partnership Programs
- Educational Materials
- 20+ more programs!

The PAF Co-Pay Relief Program (CPR) exists to provide direct financial assistance to **insured** patients who cannot afford the co-payments and co-insurance required to access prescribed pharmaceutical therapies.

Patient Advocate Foundation
CO-PAY RELIEF℠

Program Eligibility Criteria

01 Connect patients in need with PAF through ***www.copays.org***

02 Must be insured and have some level of coverage for needed medication. Commercial insurance, Military Tricare or Medicare coverage are eligible.

03 Must have diagnosis matching fund with medication for treatment related to that diagnosis.

04 Must have household income ≤ 400% of Federal Poverty Guidelines

05 Must currently reside and receive treatment in the U.S.

Patient Advocate Foundation
CO-PAY RELIEF℠
DISPENSING HELP, DELIVERING HOPE

1-866-512-3861

http://www.copays.org

Four (4) Program Entry Points
Toll Free By Phone: 866-512-3861
8:30 am-5:00 pm EST

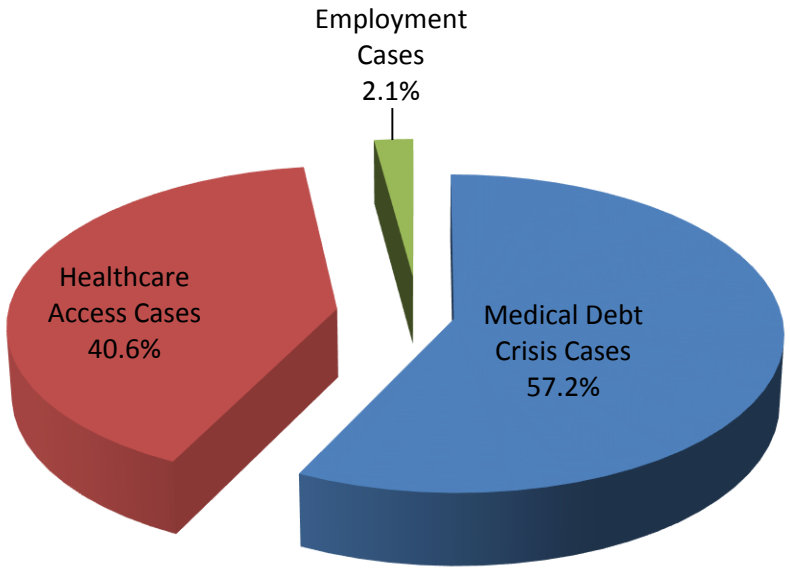
PATIENT ONLINE PORTAL
PROVIDER ONLINE PORTAL
PHARMACY ONLINE PORTAL
http://www.copays.org
24 hours a day, 7 days a week

PAF Impacting Lives

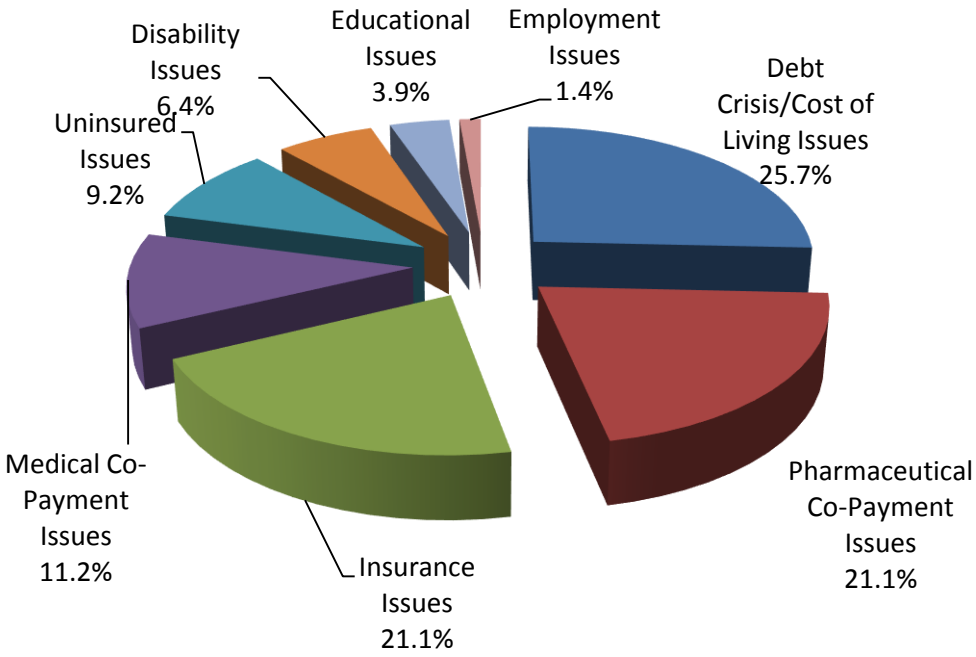
- 88,364 patients received direct, sustained assistance from PAF this year.
- 1,099,552 contacts were made by PAF professional staff on behalf of patients to relevant stakeholders in order to bring resolution to healthcare access issues.
- PAF case managers obtained debt relief valued at $39.7 million dollars for PAF patients through negotiated write offs, charity care access and coding/billing error resolutions.
- Since inception, PAF's Co-Pay Relief Program has served more than 158,294 patients and allocated more than $300 million in patience assistance.
- $0.94 of every dollar donated supports a direct patient service program offered by PAF.

PAF Mission Analysis

Mission Analysis



Medical Debt Crisis Issue Analysis



My Resource Search Mobile Phone App

My Resources

www.patientadvocate.org/myresources

Or from APP STORE directly from your phone

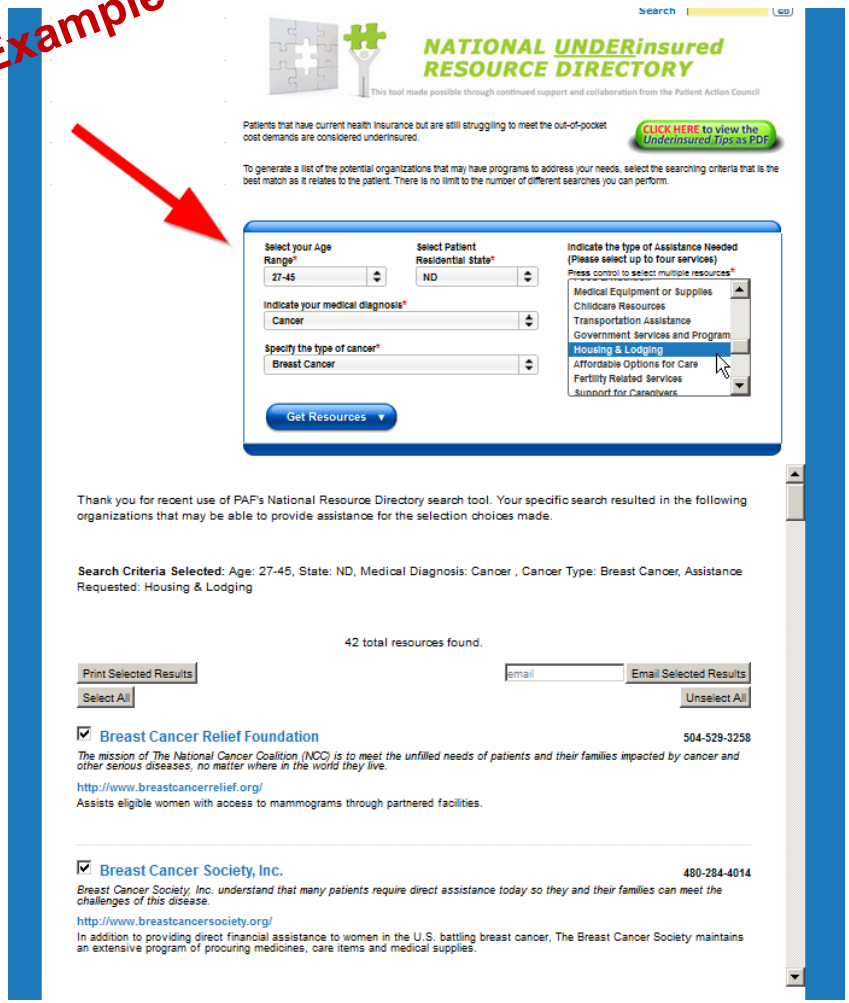
Available on the iPhone App Store

ANDROID APP ON Google play

Available on the Android App Store

The NURD in ACTION

Example Search



27 – 45 Age Range
Breast Cancer
North Dakota
Needs Housing & Lodging

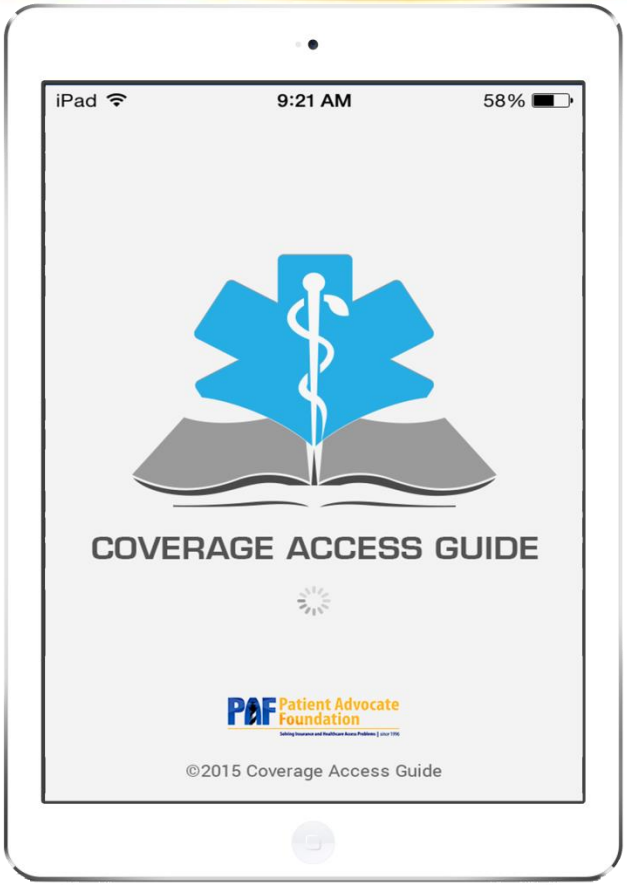
Pink Fund 877-234-7465

http://www.thepinkfund.org

Distributes short-term financial aid in the form of direct bill payment of expenses for breast cancer patients (male and female) during active treatment or recovery for breast cancer. This support can come in many forms: a car payment, house or rent payment, payments for medical or car insurance and utility payments are the most common.

Coverage Access Guide App

- *Coverage Access Guide: A Consumer's Guide to Insurance*, is designed to answer frequently asked questions about accessing, enrolling and maintaining healthcare coverage.
- FREE, user-friendly, article-based educational guide geared to help current and future patients overcome common healthcare obstacles in order to enhance their overall healthcare experience.
- Available exclusively in Apple's App Store for iOS phones and tablets
- Embedded active and actionable URL links and phone numbers within articles, as appropriate



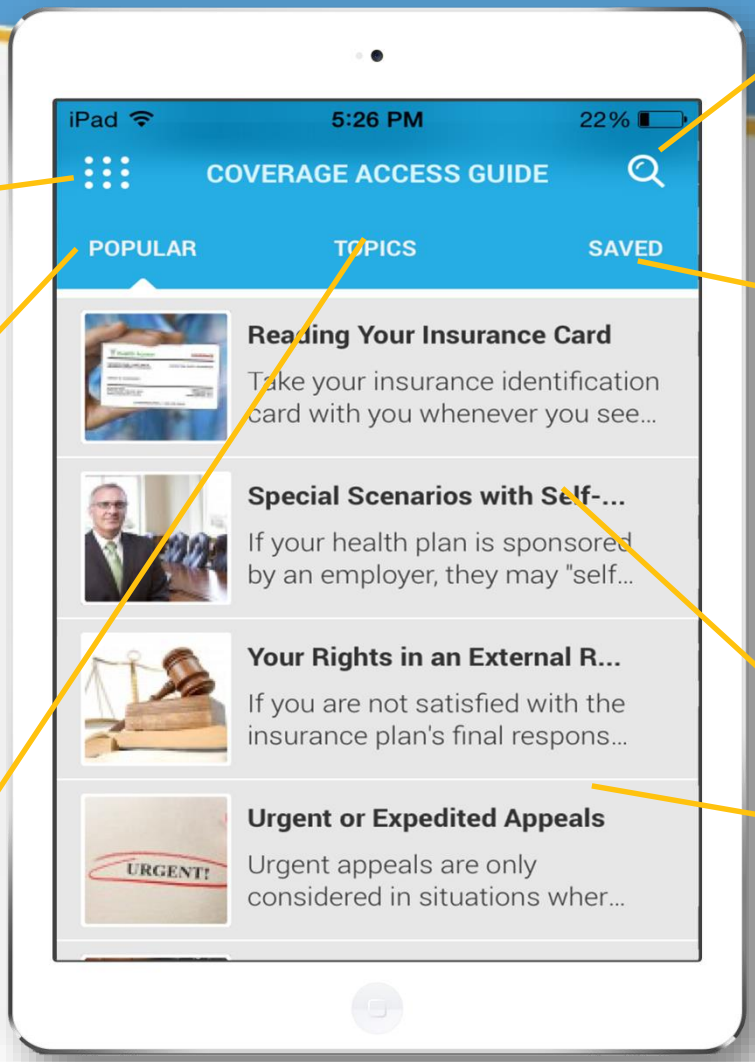
Available on the iPhone
App Store

Easy Menu Access

The primary menu lets you get to your home screen and other areas including the suggestion forms, about PAF, about CAG, and Privacy policy.

Search for specific topic

Keyword search searches all titles and article text to get you to what you need quickly



Saved Articles

Your custom list of saved articles

Most Popular

This section shows the most sought after articles from all topic areas.

Article Information

A quick look at the title and first few lines of the article will help user identify articles of interest.

Sort by Category

Pull up a list of topic areas and go directly to the articles that address that area.

Easy Vertical Scrolling

Smooth vertical scrolling allows the user to peruse articles easily at a speed that is convenient.

Educate and *Empower*

Managed Care Answer Guide (refreshed & updated Spring 2015)

- Health insurance eligibility
- Enrollment process, timelines and materials
- Choosing the right plan for your medical needs
- Essential Health Benefits
- Understanding and navigating you plan structure
- Vocabulary and terminology
- Understanding your out-of-pocket costs, co-payments, drug tiers and more
- Insurance Denials and Appeals
- Protections under Affordable Care Act
- And more!

Educate and *Empower*

Metastatic Breast Cancer Insert

Paired alongside our Managed Care Guide

- Disability eligibility & Compassionate Allowance
- Medication tiers and drug reimbursement within plan language
- Clinical Trial options
- Importance of Prior Authorization in costs and access
- Understanding vocabulary in MBC treatment
- Options for palliative and hospice care
- Personalized treatment
- Genetic screening and biomarker testing
- Re-entering the workforce
- Negotiating medical bills and seeking alternate funding
- Resources specific to mBC patients
- And more!

- English & Spanish
- Available in Print format & Electronic delivery

Contact Us

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Thank You!

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