

RCCA August Article

Financial Assistance

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HEADLINE: **Reducing the Financial Burden for Patients**

Over the years, our team of four Financial Counselors have seen their department grow and their jobs evolve. Kimberly Paxon, Zoraida Seda, Jenna Riccitello and Natasha Scutro are more than precertification coordinators and financial counselors. They are financial advocates who handle

financial needs for our patients, helping people offset the costs of their medical care. We spoke with Kim and Zoraida about how they reduce the financial burden for patients in our community.

**How do patients find and qualify for financial assistance?**

Our department connects patients in need of financial assistance with funds through pharmaceutical companies, foundations, and co-pay cards to offset the costs of care. We inform them of their options and then get to work getting them assistance.

**What is your role as a Financial Advocate?**

It all starts with insurance, requirements, costs, and approvals. We discuss it all with patients. “You have a responsibility of $X, but there is a co-pay card you can register for. Or a prescription card. Or I found a foundation for you…” We explain what the requirements are and have a discussion prior to treatment about costs and responsibilities. Our job is to offer solutions and continually update patients and physicians, so everyone is on the same page.

**What else do you offer our patients?**

We are problem-solvers, working around obstacles and looking for solutions. We’re always saying, “Is this an option? Is that an option?” Emotional support is also important as we guide patients through the process. Individuals are already handling a diagnosis, so we reassure patients that we’re going to do everything we can. We don’t want them to worry about the costs, so we try to take on the emotional and paperwork burdens.

QUOTE CALLOUT: **“We reassure patients that we’re going to do everything we can. We don’t want them to worry about the costs, so we try to take on the emotional and paperwork burdens,” - Kim Paxson**

**What challenges do patients encounter?**

Many people don’t know their Medicare or insurance benefits. Patients often need assistance, so we explain benefits, copays, high deductibles and what costs they are responsible for. Our financial advisors even advise patients during enrollment, so patients can search for the best coverage for their individual needs.

**Any tips as patients navigate financial assistance?**

It can be beneficial to get family support, if it’s available. If a patient can transfer business and financial discussions to a trusted loved one, then a family advocate can do this for them. Family members or even trusted friends can all be a fresh pair of eyes and lessen the stress.

**Tell us more about your relationships with patients.**

Every day is about putting ourselves in our patients’ shoes and asking what they are feeling. An upbeat approach and good communication naturally builds relationships. We do all that we can to provide excellent service to help patients get through any worries, offering them a little “financial breathing room.” We reassure them that we will go down *every single avenue* to try to get them help.

CALL OUT QUOTE: **“We are problem-solvers, working around obstacles looking for solutions. We are always saying, ‘Is this an option? Is that an option?’” - Zoraida Seda**

**What are your best days at work?**

The best days are when we can get drugs covered by pharma companies or financial assistance for patients. It’s like Christmas morning for us and for them.

**How do patients find out about our services?**

It’s part of the pre-certification process. Our department reaches out to patients directly if there’s a need for financial assistance or if something is denied.

**What else is important for patients to know?**

It’s a process. It depends on insurance, and it can be a complicated process on our end with authorization and finding financial assistance. And it can take up to 14 business days to approve treatment. We’re at the mercy of the insurance agencies, so it’s not always a quick process.

**What’s your hope for the future?**

Hopefully patients will have more opportunities to learn about health insurance: what they have, what they should look for, and what questions they should ask before they sign up. Personally, we look forward to more funding and more financial resources for our patients. We only see it growing from here.

*Thank you, Kim, Zoraida, Jenna and Natasha for all you do for our patients.*

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