Incorporating Cost of Care Conversations Into Your Clinical Practice: Why It’s Important and What You Can Start Doing Today

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Speakers & Agenda

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1 | Welcome & Overview
2 | Why Is This Topic Important?
3 | Making Cost-of-Care Conversations a Normal Part of Your Practice
4 | Q & A
The Goal of This Webinar is Twofold

- Highlight the need and importance of cost-of-care (CoC) conversations
- Share research and examples of how to make CoC conversations a normal part of your practice
What Are Cost-of-Care Conversations?

Varying definitions exist /

Out-of-Pocket Costs

- Co-payments
- Deductibles
- Insurance premiums
- Everything not covered by insurance

Indirect Costs

For example:
- Travel
- Child/elder care
- Time off work

Cost-of-care conversations usually take less than a minute

Why Is This Topic Important?

Over the last decade, the percentage of patients annually spending $1000 or more OOP has increased / 

Why Is This Topic Important?

If faced with an unexpected expense of $400 / 

40%

Adults unable to directly cover this cost

Why Is This Topic Important For New York?

Deductibles in New York were lower than the national average until 2016 when deductibles rose substantially /

Insurance premiums in New York are also among the highest in the nation; in 2016, New York had the third-highest average family premium cost in the nation ($19,375) and fifth-highest single premium ($6,614)

Why Is This Topic Important?

Most individuals would like to discuss the costs of their care with their care teams...

However, less than 1/3 of individuals report having these conversations

Why Is This Topic Important?

National surveys found that /

- **89%**
  - Physicians reporting patients did not fill a prescription for medicine

- **75%**
  - Physicians reporting patients took medicine in smaller doses/less frequently than prescribed because of cost

- **40%**
  - Patients skipped recommended medical test/treatment in last 12 months because of cost

- **32%**
  - Patients unable to fill prescription/took less of their prescribed dose of medication due to cost

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2. Ibid
4. Ibid
Why Is This Topic Important?

PATIENT COSTS CAN AFFECT CLINICAL OUTCOMES

“They'll ask me side effects of the medicine. And I'll say, hey, the side effect of this medicine is going to be cost. I'll even list it as a side effect… Oh, I could go on and on. It's a big issue.”

Physician, Consumer Reports study

“I'll see the patient back in a few months, and their diabetes is under poor control, but they don't tell me anything. And so, I'll call them a couple of days later… And at that point, and only at that point, the patient says, well, I haven't been taking those new medicines because I couldn't afford them. So, you've wasted months and months and months, and several office visits, just to find out the patient couldn't afford the medicines.”

Physician, Consumer Reports study
Background on the Robert Wood Johnson Foundation CoC Conversation Project

To see the full infographic, visit: http://bit.ly/1OqdydA
For additional insight on our thinking, read the blog posted here
Background on the Robert Wood Johnson Foundation CoC Conversation Project

The Robert Wood Johnson Foundation (RWJF) awarded 8 grantees a total of $1.9M to conduct research focused on optimizing conversations between clinicians and vulnerable patients, and integrating cost conversation resources into the clinical workflow.

**Clinical Workflow**

**Aim**: To establish best practices for how tools/resources that support CoC conversations can be better embedded into clinical workflow and patient/caregiver “life flow.”

**Grantees:**
- Kaiser Permanente Washington
- University of Rochester
- University of Southern Maine
- Sinai Urban Health Institute

**Vulnerable Populations**

**Aim**: To test specific messages, best practices, and other principles for improving cost conversations between clinicians and vulnerable patients.

**Grantees:**
- Center for Health Progress
- Migrant Clinicians Network
- Consumers Union
- University of Alabama Birmingham
Making Cost-of-Care Conversations a Normal Part of Your Practice

We will cover 4 topics:

1. How To Welcome Cost-of-Care Conversations During the Clinical Encounter
2. How To Talk to Your Patients About the Costs of Their Care
3. How To Integrate Cost-of-Care Conversations into Workflow
4. How To Overcome Common Barriers to Implementing Cost-of-Care Conversations
Why the Costs of Care Need to be Raised by Providers

“I didn't know that I could say, ‘How much does it cost to come here?' I didn't know they had anything to do with the money part of it”
Patient, Consumer Reports study

- Patients have different levels of comfort to initiate CoC conversations
- Cost transparency strengthens patient trust in their provider
- Clinicians report waiting for patients to bring up costs, but not all patients are comfortable doing so
- Clinicians could be missing an opportunity to build trust and address patients’ cost concerns

Patients are waiting for permission to bring up costs
Physicians are waiting for patients to bring up costs
Two Key Tactics To Welcome CoC Conversations During the Clinical Encounter

**CoC Conversation Triggers**

Use CoC conversation triggers to bring up costs with your patients and initiate the conversation.

**Patient Education Materials**

Develop and share patient-facing education materials to encourage patients to bring up costs and help them feel CoC conversations are welcomed.

Consider other staff (e.g., front desk staff, medical assistants, and social workers) to support the initiation of CoC conversations.
<table>
<thead>
<tr>
<th>Example Conversation Triggers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What you're experiencing is increasingly common, so let's work together to see what you and I can come up with. Does that sound ok?</strong></td>
</tr>
<tr>
<td><strong>Do you have any concerns about the costs of your medical treatment, medication, or labs?</strong></td>
</tr>
<tr>
<td><strong>What has it been like for you dealing with the copays and drug costs? Tell me more about how you've been dealing with the expenses?</strong></td>
</tr>
<tr>
<td><strong>How about if we take another look at your medications and see if there are any less expensive alternatives. Does that sound ok?</strong></td>
</tr>
<tr>
<td><strong>Do any of these medications represent a significant financial burden for you? If so, which ones?</strong></td>
</tr>
</tbody>
</table>
Develop & Share Patient-Facing Educational Materials

Example Resource: University of Southern Maine Wall Poster /

Do you have questions about your healthcare treatment and costs?
We want to help!

We know that the cost of medicines and healthcare services can influence your decisions. The costs you pay can vary by several factors such as the type of treatment you need, if you have insurance, your type of coverage, and where you receive services. We want to help you to find the treatment options that are best for you that you can afford.

How can your healthcare provider help?
✅ We will work as a team to give you the best care possible.
✅ We promise to help you make cost-informed choices.
✅ We will discuss with you lower-cost treatments that may be just as effective for your health.
✅ We will help you understand what you will pay for the treatment options we discuss.

What can you do as a patient?
✅ Talk to us about your cost concerns.
✅ Find out what your insurance plan and network covers.
✅ Look up costs of procedures or treatments at www.CompareMaine.org and compare costs of prescription medicines at www.goodrx.com
✅ If you are uninsured, having insurance problems or need help finding a way to get health care, call the Consumers for Affordable Healthcare Helpline at 1-800-985-7476 or visit www.maineahc.org for assistance.

ADD PRACTICE NAME AND/OR LIST OF PROVIDERS
Example Resource: Center For Health Progress Flier /
Are your medication costs a burden?

Things you can do to lower your medication costs:

- Discount prescription cards
- S4 medication lists
- Pharmacy price comparisons
- Coupons
- De-prescribing
- Generic Medications
- Pill Splitting
- 90 day prescriptions

Talk to your medical professional to discuss the best option for you!

Discount prescription programs Save up to 85%

GoodRx.com
Or call 1-844-329-3341
Local area price comparisons, too

EasyDrugCard.com
Or call 1-877-891-2198

$4 Prescription Drug Programs
www.needymeds.org

Sign up for free membership
www.singlecare.com
Discount also for dental & vision

www.rxassist.org
or call 1-877-537-5537

www.pparx.org
To locate prescription assistance programs

Front

Back
## Talking With Your Patients About Costs of Care: 3 Use Cases

### Varying Patient Needs Require Different CoC Conversations

<table>
<thead>
<tr>
<th>Use Case</th>
<th>Patient Need</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Patient Has an Acute Financial Need</strong></td>
<td>• Seeking care for an immediate need</td>
</tr>
<tr>
<td></td>
<td>• Expressing financial burden</td>
</tr>
<tr>
<td></td>
<td>• Unable to afford immediate out-of-pocket (OOP) expenses</td>
</tr>
<tr>
<td><strong>Patient Needs Assistance With Planning &amp; Budgeting</strong></td>
<td>• Seeking care for a chronic condition</td>
</tr>
<tr>
<td></td>
<td>• Understands and has agreed to treatment plan</td>
</tr>
<tr>
<td></td>
<td>• Wants to plan and budget for expected OOP expenses</td>
</tr>
<tr>
<td><strong>Patient Needs To Engage in Clinical Decision Making</strong></td>
<td>• Choosing between different treatment options, with different OOP costs</td>
</tr>
<tr>
<td></td>
<td>• Expressing no immediate financial distress</td>
</tr>
</tbody>
</table>

1. Kaiser Permanente Washington Health Research Institute, Nora Henrikson, Project Orca
Framework for How To Structure the CoC Conversation with Your Patients

1. The University of Alabama at Birmingham. Maria Pis. Let’s Talk About the Cost of Cancer Care: Finding What is Understandable and Useful for Patients and Providers

Reassurance
Express empathy by asking the patient if they feel they will be able to cover their out-of-pocket (OOP) costs

Action
Let patients know that you and your team will work with them to explore options, identify cost effective options, and find available financial support

Resources
Connect patients to resources or a staff member who can assist them in finding available resources
## Key Takeaways for Successful CoC Conversations

### Use Compassionate Messaging

“I know this is a difficult time for you and I know you might have a lot of questions … you might have some financial questions that you need to ask. I’m here to answer your questions,” breast cancer survivor, UAB study

### Be Informed on Estimated Costs to Patients

“I’d want the person to be sympathetic that [it’s expensive] and to have a general idea of how much it might cost. Have the person be knowledgeable about what insurance I had,” breast cancer survivor, UAB study

### Build Relationships with Patients

“I wouldn’t want them to say ‘Will that be MasterCard or a personal check? I would worry about well, I can’t afford this…I’m just going to die from cancer? I would want her to have an answer,” patient, UAB study

### Ensure Conversations Are Occurring with All Patients

“When it comes to money, most of us feel we’re being judged or thought about as poor, broke — so I would feel extremely awkward about having a discussion like that with the doctor,” pregnant patient, SUHI study

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UAB: University of Alabama at Birmingham; SUHI: Sinai Urban Health Institute

1. The University of Alabama at Birmingham. Maria Pisu. Let’s Talk About the Cost of Cancer Care: Finding What is Understandable and Useful for Patients and Providers
## Key Considerations When Implementing Workflows To Support CoC Conversations

<table>
<thead>
<tr>
<th>Integrating into Workflow</th>
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</thead>
<tbody>
<tr>
<td><strong>Employ a team-based approach and clearly outline roles</strong></td>
</tr>
<tr>
<td><strong>Establish a process for sharing information among staff in your practice</strong></td>
</tr>
<tr>
<td><strong>Ensure the workflow is integrated into existing processes and culture</strong></td>
</tr>
<tr>
<td><strong>Implement electronic health record alerts and/or trigger questions</strong></td>
</tr>
<tr>
<td><strong>Implement measures to track CoC conversations</strong></td>
</tr>
<tr>
<td><strong>Implement feedback loops and check-ins with practice staff</strong></td>
</tr>
</tbody>
</table>
# Example Workflow Template

## University of Rochester Study

<table>
<thead>
<tr>
<th>Component</th>
<th>Team Member Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Screening questions</td>
<td>Nursing staff ask questions to screen patients for cost concerns</td>
</tr>
<tr>
<td>Communication of patient cost concerns to the clinician</td>
<td>Nursing staff communicates concerns to the clinician, e.g., medication record documentation, EHR or secure message, paper note, face-to-face communication, etc.</td>
</tr>
<tr>
<td>Conversation with patient regarding options</td>
<td>The clinician/designee confirms patient concerns and presents the patient with potential options</td>
</tr>
</tbody>
</table>
| Assisting patients in implementing strategies  | • **Low support**: generic/drug class substitution or 90-day prescription  
• **Moderate support**: use a pill splitter or referral to a discount program  
• **High support**: enrollment in insurance, change in drug plan, enrollment in pharmaceutical assistance program |

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1. University of Rochester, Kevin Fiscella, Assessing the feasibility and impact of a team-based approach to integrating cost-of-medication conversations into primary care
Modified Based on Learnings /

Team huddle to ID patients w/ Low Back Pain

MA Rooming Patient
- Give patient wallet card & flyer
- Remind the provider to ask about concerns about the costs of care

Provider/Patient Visit
- Trigger Question: Do you have any concerns about the costs of your medical treatment?
  - If yes, hold a CoC conversation and track it on the encounter form
  - If needed, refer the patient to another team member (e.g., billing and/or patient navigator)

At Check Out
- Verify that CoC conversation has been tracked on encounter form

MA: Medical Assistant
1. University of Southern Maine/ Maine Quality Counts, Kimberly Fox, Enhancing Cost-of-Care Conversations for Low-Back Pain Treatment in Clinical Practice Using Publicly Reports Cost Information in Maine
Note: this workflow has been modified for the purposes of this webinar
Overcoming Common Challenges To Implementing CoC Conversations

- Burnout
- Change Management
- Education & Training
- Vulnerable Population Needs
Burnout

**Challenge /** Physicians feel that lack of time and burn-out are among the biggest barriers to discussing costs

“In a 15-minute appointment, 7 minutes are already going to required assessments, leaving me with 8 minutes to understand the patients reason for coming to the doctor and entering everything into the EHR.”

Primary Care Provider

**Tips /**

- Remind colleagues these conversations can take less than a minute
- Consider CoC conversations to improve the patient-provider relationship
- Encourage a team-based approach
  - Medical assistants screen patients for financial burden
  - Clinicians discuss costs within the context of clinical decision making
  - Social workers connect patients to financial assistance & planning support
- Lean on relationships with community-based organizations that can help support your patients’ financial concerns

**Challenge /** Leadership can be protective of clinicians’ time due to cost pressures and other competing priorities

“Leadership would approve the use of a tool if there were metrics and a proven business case. The improved patient experience angle would also probably work.”

Director of Patient Access Unit in a health system

**Tips /**

- Share data on the need for CoC conversations to improve patient outcomes
- Propose a workflow that builds on existing organizational practices and integrates a team-based approach
- Tie CoC conversations to other existing organizational priorities

**Education & Training**

**Challenge** / Effective training can be complex due to the distinct roles of different staff and the variation in patient needs

“Junior clinicians are just trying to figure out what to prescribe…adding on an additional layer of costs is difficult.”

**Primary Care Clinician / Medical Director**

**Tips** /

- Include a clear definition of CoC conversations
- Deploy tailored training resources
- Provide tips for how to tailor CoC conversations to varying patient needs
- Hold multiple training sessions
Vulnerable Population Needs

**Challenge /** Vulnerable populations worry about receiving “lesser care” if they bring up costs, and the indirect costs of care may pose a greater burden for them.

“When it comes to money, most of us feel we’re being judged or thought about as poor, broke.”
*Pregnant patient, Sinai Urban Health Institute study*

“I don’t hear much about the cost of childcare, but I do have patients that you ask them why they haven’t been seen in two months and the reason is childcare.”
*Obstetrician-Gynecologist, Sinai Urban Health Institute study*

**Tips /**

- Consider incorporating a standard question to trigger cost conversations with all patients and reduce stigma.
- Share the potential indirect costs of receiving care, e.g., time off work, child care, travel.
- Lean on relationships with community-based organizations that can help support your patients’ financial concerns.
# Summary of Today’s Learnings

1. **How To Welcome Cost-of-Care Conversations During the Clinical Encounter**
   - Use CoC conversation triggers to bring up costs with your patients
   - Develop & share patient education materials to encourage patients to bring up costs

2. **How To Talk to Your Patients About the Costs of Their Care**
   - Tailor CoC conversations to patients’ needs (acute financial need, assistance with planning & budgeting, and clinical decision making)
   - Use the “Reassurance, Action, and Resources” framework to structure CoC conversations

3. **How To Integrate Cost-of-Care Conversations into Workflow**
   - Implement a workflow that is team-based and is integrated into existing processes
   - Implement a process for sharing information, EHR alerts, measures, and feedback loops

4. **How To Overcome Barriers to Implementing Cost-of-Care Conversations**
   - Employ tips to: overcome concerns with burn out; implement effective change management, education and training; and address the needs of vulnerable populations