

Why You Didn't Get Paid for that Expensive Drug

The ins and outs of the insurance games

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Disclosure

I have no conflict of interest to disclose. All opinions are my own.



Objectives

- ❖ Clarify the order to adjudication process for high-cost drugs
- ❖ Highlight the challenges in receiving maximum reimbursement
- ❖ Give examples of pharmacist interaction to assist the positive outcome in drug claims



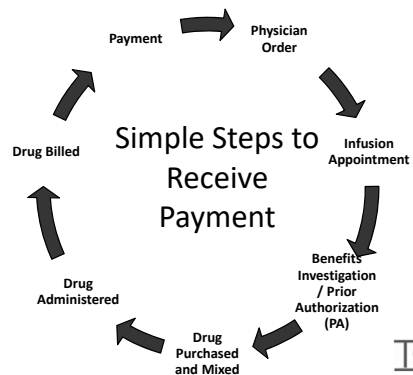
First Things First \$\$\$

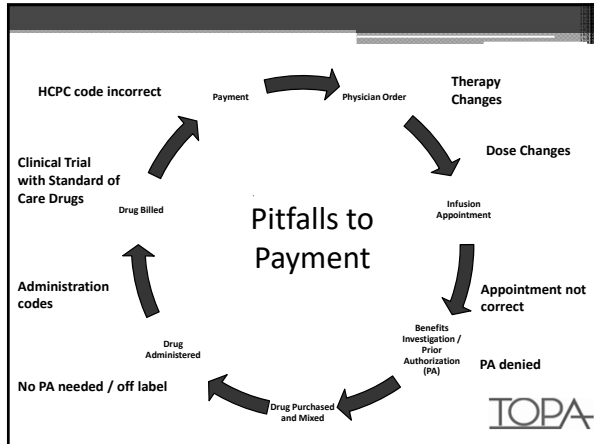
- ❖ What is expensive for a practice?
 - ❖ Drugs can cost as little as a few cents a dose
 - ❖ Cost for one dose of administered drugs can now be over \$100,000
 - ❖ Charges for these drug have different mark-ups depending on the practice
 - ❖ Not only cancer medications



Expensive for Patients may be all drugs

- ❖ **What is Expensive to the Patient?**
 - ❖ All drugs may be expensive to patient
 - ❖ Patients have insurance obligations to meet
 - ❖ Allowable
 - ❖ Deductible
 - ❖ Out-of-pocket
 - ❖ Non-covered
 - ❖ ABN's and Waivers
 - ❖ Patients can often times offset the drug charges with copay cards





Every Day Scenarios that Cause Issues

- ❖ Patient is here and he drove over 100 miles – for his sake I want to administer this today
- ❖ Patient is due for his dose next week but he's going to be out of town and I want to move up his appointment schedule
- ❖ I am going to add this on to his current treatment plan
- ❖ Patient has been in the hospital for the last week before he goes home I just want him to have this treatment – we will do in the outpatient infusion area
- ❖ Patient is in a skilled nursing home and the family brought him here to see me

Is this really that important?

- ❖ Health care is very expensive for everyone, not receiving payment adds to the expense
- ❖ You or your family may be that patient one day
- ❖ It affects the course of treatment, if the expense is a surprise
- ❖ We bill millions of dollars of drugs in one day, we are denied millions of dollars of drugs a month

How you can help in the process

- ❖ Identify Potential Issues
 - ❖ Is this drug going to be used in a unique way
 - ❖ Has this drug been just added on today
 - ❖ Has the dose changed
- ❖ Find a contact person – Business Manager, Financial Counselor, Billing Manager
- ❖ Patient care and satisfaction is important
 - ❖ Identifying issues prior to infusion
 - ❖ All infusions and injections can be expensive to patient

Objectives - Revisited

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Questions