

Tackling Patient Access Barriers 2014 and Beyond

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LEUKEMIA &
LYMPHOMA
SOCIETY®

fighting blood cancers

The LLS Mission: Cures and Access

Blood cancers cannot be prevented or detected early.

So LLS is focused on finding **cures** and ensuring sustainable **access** to quality, affordable, coordinated care.

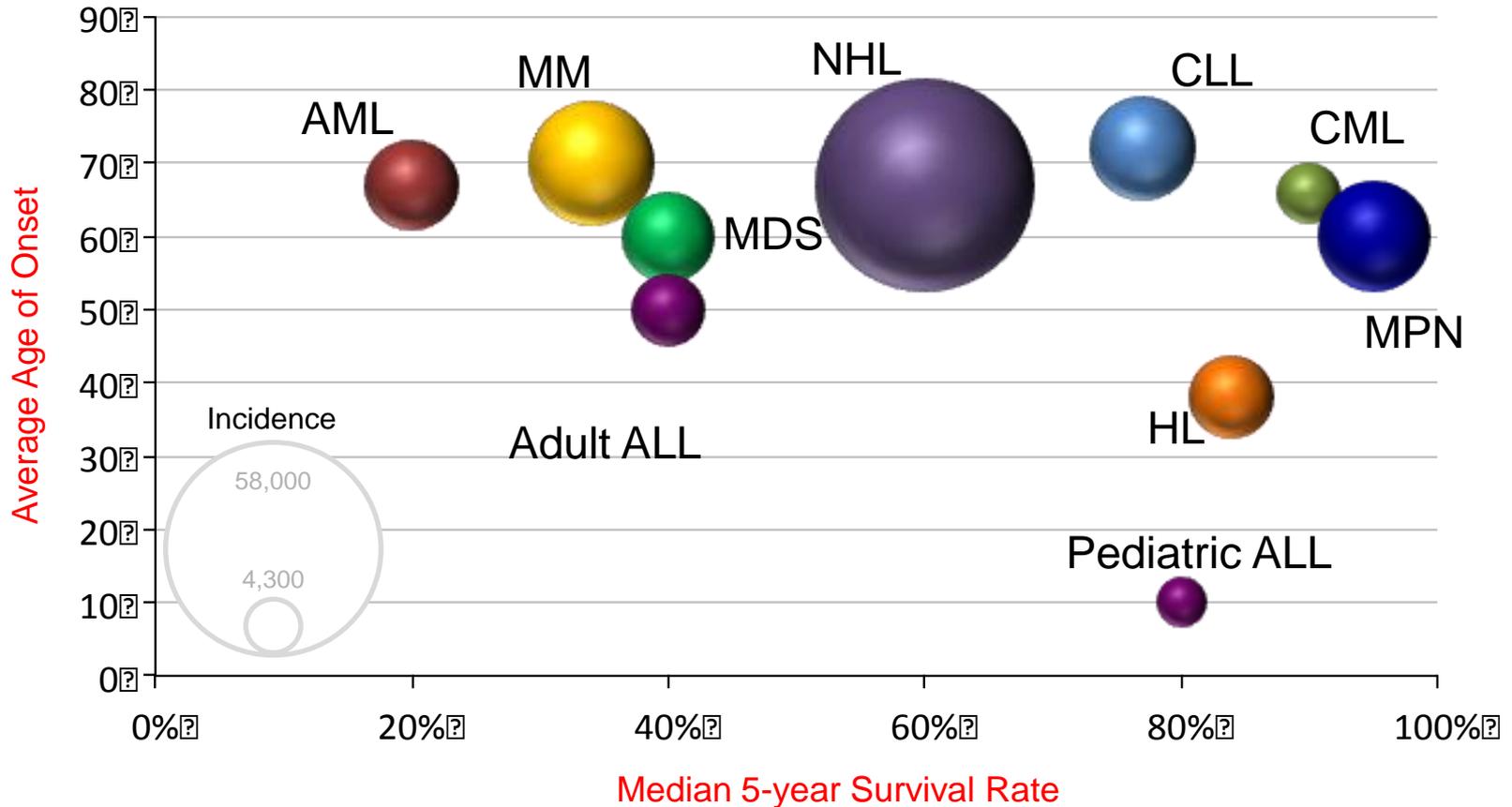


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Confronting a Broad Spectrum of Diseases

Comparison of Diseases by Survival Rate, Age of Onset & Incidence



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Immunotherapy to treat leukemia: Emma's story



December 10, 2012: [front-page article](#) in ***The New York Times***

LLS [Letter to the Editor](#), December 16, 2012.

<http://www.dbproductionsnyc.com/fire-with-fire/>

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ACA Basics

- No one can be denied coverage for pre-existing conditions
- No lifetime limits on care
- Dependents can stay on their parents' insurance until age 26
- Total out-of-pocket maximum of \$6,350 in 2014 for an individual
- Non-discrimination standard
- Essential Health Benefits sets “floor for coverage”
- Subsidies for individuals below 400% of FPL

Patient Access Concerns

- Implementation of ACA under current federal guidance raises several concerns for cancer patients' access to life-saving therapies
 - **Breadth of Rx and Network Coverage:** Limited number of therapies on formulary and narrow networks of physicians and hospitals
 - **Cost-sharing:** Exorbitant cost-sharing on services and specialty drug products violates the spirit of the anti-discrimination principles of the ACA
 - **Transparency:** Patients must be able to determine which Plan best meet their individual needs, but not all the necessary information is available

Benefit Design

- A Plan's benefit design determines the type and level of a patient's out of pocket expenses.
- The affordable care act requires that Plans structure the benefits in "metal tiers": Platinum, Gold, Silver and Bronze but leaves significant flexibility with the health plans.
- Different states have different philosophies on how much direction to provide to insurers.

	Bronze – covers 60% of actuarial value of benefits
	Silver – covers 70% of actuarial value of benefits
	Gold – covers 80% of actuarial value of benefits
	Platinum – covers 90% of actuarial value of benefits

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Florida Individual Benefit Designs

Carrier	Deductible	OOP Max	Specialist Visit	Specialty Drugs
Humana				
Silver	\$4,600	\$6,300	\$35 copay	50% after ded
Bronze	\$6,300	\$6,300	0% after ded	0% after ded
Florida Blue				
Silver	\$5,750	\$6,250	10% after ded	\$150
Bronze	\$6,250	\$6,250	0% after ded	0% after ded
Aetna				
Silver	\$5,000	\$6,350	\$60 copay	50% after ded (max \$500/script)*
Bronze	\$6,350	\$6,350	0% after ded	0% after ded

- 11 carriers are approved to offer individual plans in the Florida Exchange.
- Humana and Florida Blue offer the lowest- and second-lowest priced silver plans in Hillsborough County.
- Aetna's silver plan is moderately priced.
- *Preferred specialty drugs are capped at \$500 per script; non-preferred specialty drug costs are not capped

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Florida Family Benefit Designs

Carrier	Deductible	OOP Max	Specialist Visit	Specialty Drugs
Humana				
Silver	\$9,200	\$12,600	\$35 copay	50% after ded
Bronze	\$12,600	\$12,600	0% after ded	0% after ded
Florida Blue				
Silver	\$11,500	\$12,500	10% after ded	\$150
Bronze	\$12,500	\$12,500	0% after ded	0% after ded
Aetna				
Silver	\$10,000	\$12,700	\$60 copay	50% after ded
Bronze	\$12,700	\$12,700	0% after ded	0% after ded

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Network Adequacy: Concerns

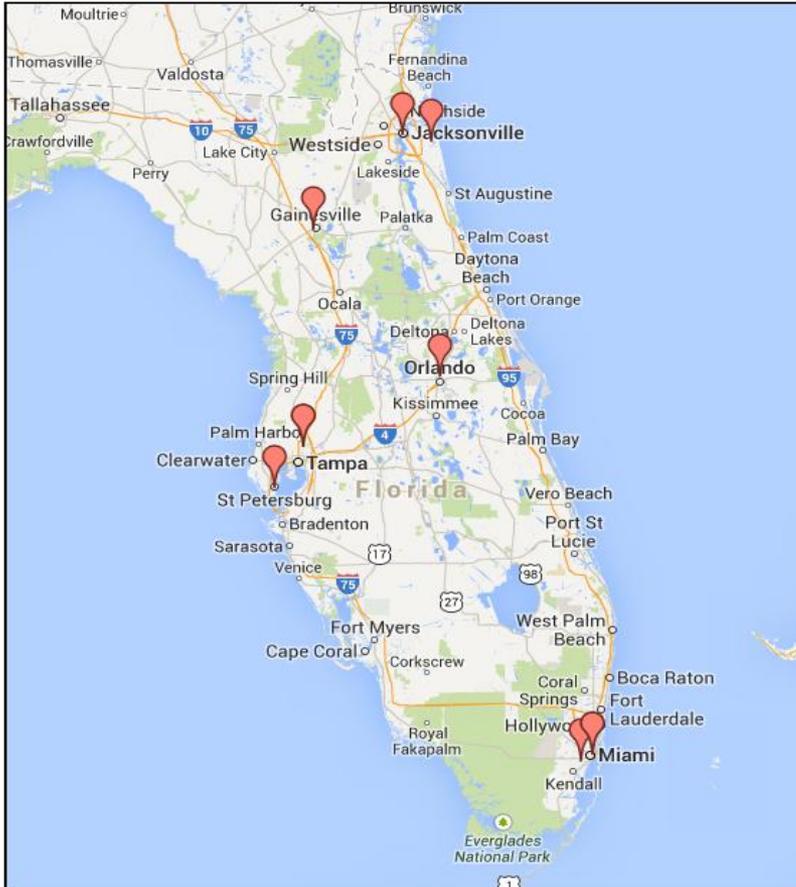
- In the early years of the Exchanges, CMS will rely on state reviews of network adequacy standards and accreditation to ensure adequate networks
- States vary in the strength of their network adequacy requirements
- Opportunity to work with states to develop clear network adequacy requirements for QHPs that guarantee access to a wide range of providers
- Seattle Children's Hospital recently filed suit over the WA Office of Insurance Regulation's decision to approve network carriers that excluded their hospital from networks.



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Florida Network Coverage

NCI Centers of Excellence and Transplant Centers



Carrier	NCI	Transplant
Preferred	N/A	N/A
CoventryOne	0 of 1	1 of 9
Humana	0 of 1	2 of 9

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State Level Opportunities

- **Transparency:** Opportunity to work with state legislators on health plans disclosure of formulary and network information.
- **Network Adequacy:** Proactive rulemaking on the adequacy of networks.
- **Cost-Sharing:** Legislation in individual states to limit patient out of pocket exposure remains a priority, particularly as we understand the impact of bronze and silver level benefit designs.

Thank you

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