



WELCOME & INTRODUCTIONS

Blood Cancer: Navigating the New Era of Care

Welcome to LLS Community

We are a community of blood cancer patients, survivors, and caregivers. We're here to support you, give you trusted information and resources, and help you feel connected. No one should have to face a blood cancer diagnosis alone.



To join LLS Community, visit www.LLS.org/community.

Program will begin shortly

BEATING CANCER IS IN OUR BLOOD.



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**BEATING
CANCER
IS IN
OUR BLOOD.**

**BLOOD CANCER:
NAVIGATING THE
NEW ERA OF CARE**

Tuesday, February 23, 2021



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LEUKEMIA & LYMPHOMA SOCIETY™

FREE TELEPHONE/WEB EDUCATION PROGRAM

BLOOD CANCER: NAVIGATING THE NEW ERA OF CARE



Lizette Figueroa-Rivera, MA
Senior Director, Education & Support
 The Leukemia & Lymphoma Society
 Houston, TX

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DISCLOSURES

Blood Cancer: Navigating the New Era of Care

Naveen Pemmarju, MD

- **Committee:** ASH Communications Committee, ASCO Leukemia Advisory Panel
- **Consultancy:** Pacylex Pharmaceuticals, Immunogen, Bristol Myers Squibb, Blueprint Medicines
- **Grants:** Affymetrix, SagerStrong Foundation
- **Honoraria:** Incyte, Novartis, LFB Biotechnologies, Stemline Therapeutics, AbbVie, MustangBio, Roche Diagnostics, Blueprint Medicines; DAVA Oncology, Sprinter Science + Business Media, LLC
- **Research Support:** Novartis, Stemline Therapeutics, AbbVie, Collectis, Affymetrix, Daiichi Sankyo, Plexikon
- **Travel:** Stemline Therapeutics, Celgene Corporation, MustangBio, DAVA Oncology, AbbVie
- **Volunteer Uncompensated:** Dan's House of Hope, HemOnc Times/Oncology Times

Andrea Conners

- Has no conflicts of interest to disclose.

Joanna Fawzy-Morales, Esq.

- Has no conflicts of interest to disclose.

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BLOOD CANCER: NAVIGATING THE NEW ERA OF CARE



Naveen Pemmaraju, MD
Associate Professor
Director, Blastic Plasmacytoid Dendritic
Cell Neoplasm (BPDCN) Program
Department of Leukemia
The University of Texas MD
Anderson Cancer Center
Houston, TX

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CANCER CARE – WILL CANCER CARE LOOK & FEEL THE SAME WAY IT LOOKED PRE-COVID-19?

- **Cancer care pre-COVID-19**
 - Doctor visits in person
 - Caregivers able to accompany patients to visits
 - Insurance – medication frequency, out-of-state medical visits/ second opinions

- **Cancer care during COVID-19**
 - Tele-medicine appointments introduced
 - Some treatments delayed/ some clinical trials paused
 - Caregivers not able to accompany patients for in-person visits
 - Insurance – more flexibility to ensure patient safety
 - Medical centers put measures in place to increase patient and staff safety

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**CANCER CARE –
WILL CANCER CARE LOOK & FEEL THE SAME WAY IT LOOKED PRE-COVID-19?**

- Hematology patients
 - More susceptible to COVID-19?
 - Slow-growing diagnosis
 - Aggressive diagnosis
 - Should patients delay treatment now?
 - Safety measures to improve patient care
- Future changes in cancer care – What have we learned that works for patients, as we were changing the way we cared for them?
 - Will there still be telemedicine visits?
 - Will insurance companies continue to show more flexibility?
 - Will caregivers be invited back to attend in-person appointments?
 - Will medical centers keep measures in place to increase patient and staff safety, such as continue to wear masks, take temperatures, physical distancing, etc.
 - Will clinical trials for cancer move more quickly in the future, as we saw with the COVID-19 vaccine trials?

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**CANCER CARE –
WILL CANCER CARE LOOK & FEEL THE SAME WAY IT LOOKED PRE-COVID-19?**

- Will the COVID-19 VACCINE make cancer care look like it did pre-COVID?
- Vaccine – is it safe?
- Should I take the vaccine since I have a blood cancer?
- Should I stop any of my medications in order to take the vaccine?

For continued updates on the COVID-19 vaccines: [LLS.org/Coronavirus](https://lls.org/coronavirus)

CORONAVIRUS: RESOURCES & WHAT YOU SHOULD KNOW

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Andrea Conners
Executive Director
Patient Empowerment Network
Bothell, WA

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PEN-Powered Step-By-Step Guide to Using Telemedicine



Patient Empowerment Network

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Patient Empowerment Network (PEN)

We educate, then **ACTIVATE** cancer patients and care partners to attain the most current and personalized care available in order to achieve the best possible outcome.

Our Focus

- Teach digital literacy to...
- Enhance health literacy to...
- Enable shared decision-making and, ultimately, a better outcome by...
- Asking the right questions at the right time.

 Patient Empowerment Network

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What is telemedicine?

- In lieu of an in-person visit.
- Receive care using a webcam on a computer or mobile device.
- You can share medical issues, symptoms, and more with your doctor— in real-time—from the comfort of your own home.



 Patient Empowerment Network

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Your Guide to Using Telemedicine

Step 1:
Scheduling an
Appointment

Step 2:
Preparing for an
Appointment

Step 3:
Day of an
Appointment

Step 1: Scheduling an Appointment

Tip:

Keep in mind that every provider's technology is slightly different. The platforms and instructions you receive may vary for each healthcare system.



	<h2><u>Equipment & Technical Requirements:</u></h2> <ul style="list-style-type: none"> • A computer or mobile device, like a tablet or smartphone, with a webcam and a microphone (this is standard on most mobile devices). • A strong Internet connection, like a home WiFi network. 	<h2><u>Scheduling Tips:</u></h2> <ul style="list-style-type: none"> • Ask how you will receive instructions for joining the virtual appointment. • Request a telephone number to call if you encounter technical difficulties.
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Step 2: Preparing for Your Appointment

Tip:
Do not use a public WiFi connection to access personal information.





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Tips:

- Test your system using the virtual appointment technology.
- Ensure that your audio and video are working properly.
- You may be asked to fill out an intake form or to sign a consent form online prior to the visit.
- Prior to the appointment, write down questions and topics you would like to address with your provider.

Step 3: Day of Appointment

Tip:

Log in at least 10 minutes prior to your appointment time.



Considerations:

- Be sure the sound, camera, and microphone on your device are turned ON and check that the levels are up and not muted.
- Patience is key. Audio and video adjustments are necessary at the start of these types of appointments (or any video chat technology).
- You may need additional lab testing or follow-up. If necessary, your doctor can provide specific instructions.

Questions to ask when deciding on telemedicine vs. in-person

Telemedicine is not appropriate for emergency situations.

In-person



Are you having a heart attack, severe allergic reaction, or anything that requires immediate, hands on care?

Are you on a new agent within a trial?

Telemedicine



Is this a routine visit?

Are you well into the survivorship stage or living with your diagnosis?

Are you on a clinical trial receiving standard of care/maintenance phase?



The Future of Telemedicine

According to findings of MJH Life Sciences' State of the Physician Survey, more than half of physicians surveyed noted that they will continue to utilize telehealth at a high frequency to serve patients, even after the pandemic has ended.

54%

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Become Digitally Empowered™

The Digitally Empowered™ Course helps you become more tech-savvy so you can find information and support to empower you and your loved ones during your cancer journey.

In this 10-module course, you will learn the skills to empower your healthcare journey in the following areas:

How to Access the Internet	Identifying Credible Resources and Websites	The Benefits of Your Patient Portal	Using Social Media to Connect and Learn
Navigating Your Health With Mobile Devices	Apps for Convenience and Fun	How to Use Telemedicine	Accessing and Joining Online Support Communities

powerfulpatients.org/digitally-empowered



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Joanna Fawzy Morales, Esq.
Chief Executive Officer
Triage Cancer
Chicago, IL

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TRIAGE CANCER

Blood Cancer: Navigating the New Era of Care

Key Tips for Navigating Insurance

Joanna Fawzy Morales, Esq.
CEO, Triage Cancer

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Don't Understand Health Insurance? You Are Not Alone.

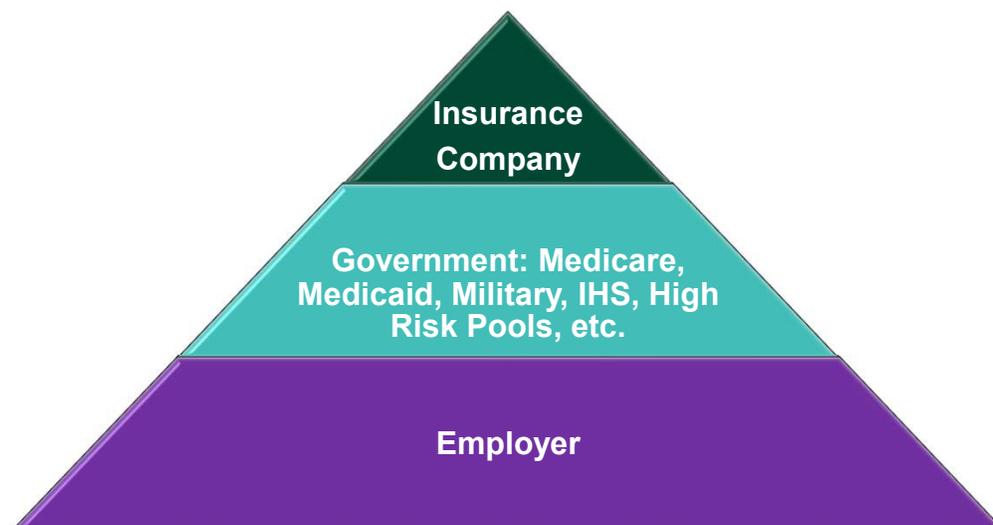
- Only 23% understood terms in their policy
- Only 50% knew their monthly premium
- Very few understood acronyms: HMO (36%), PPO (20%) & HSA (11%) (*eHealth, 2008*)
- Only 50% could define insurance terms and calculate their bill (*The Regence Group, 2008*)



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Where We Get Health Insurance



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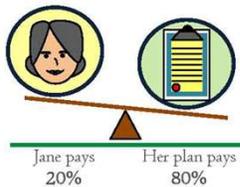
Health Insurance Terms

Cost to Have Health Insurance

- Premium – each month

Costs When You Use Your Health Insurance

- Deductible – each year (fixed \$ amount)
- Co-Payment – each time you get care (fixed \$ amount)
- Co-Insurance or Cost-Share – each time you get care (%)
- Out-of-Pocket Maximum* =



deductible + co-payments + co-insurance

*usually only for in-network services

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Case Study: Dan

Dan's Plan: Deductible = \$2,000

Co-insurance = 80/20 plan

OOP Max = \$8,000

If Dan has a \$102,000 hospital bill, what does he pay?

1. His deductible of \$2,000

$$\$102,000 - \$2,000 = \$100,000 \text{ left}$$

2. His co-insurance amount of 20%

$$20\% \text{ of } \$100,000 = \$20,000$$

But OOP max is \$8,000. So, he would only pay the \$2,000 deductible + \$6,000 of the \$20,000 co-insurance amount, for a total of \$8,000.



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Health Insurance Rights (after 1/1/14)

1. Premium Rating

- Individual vs. Family Plan
- Geographic Location (Ex: LA has 8 regions)
- Age (64 can only be charged 3 times more than a 21 year old)
- Tobacco (some states have eliminated this – CA, DC, etc.)



2. No Pre-Existing Condition Denials/Exclusions

- Insurance companies **cannot** look at:
 - Pre-existing condition (physical or mental) or health history
 - Gender or age

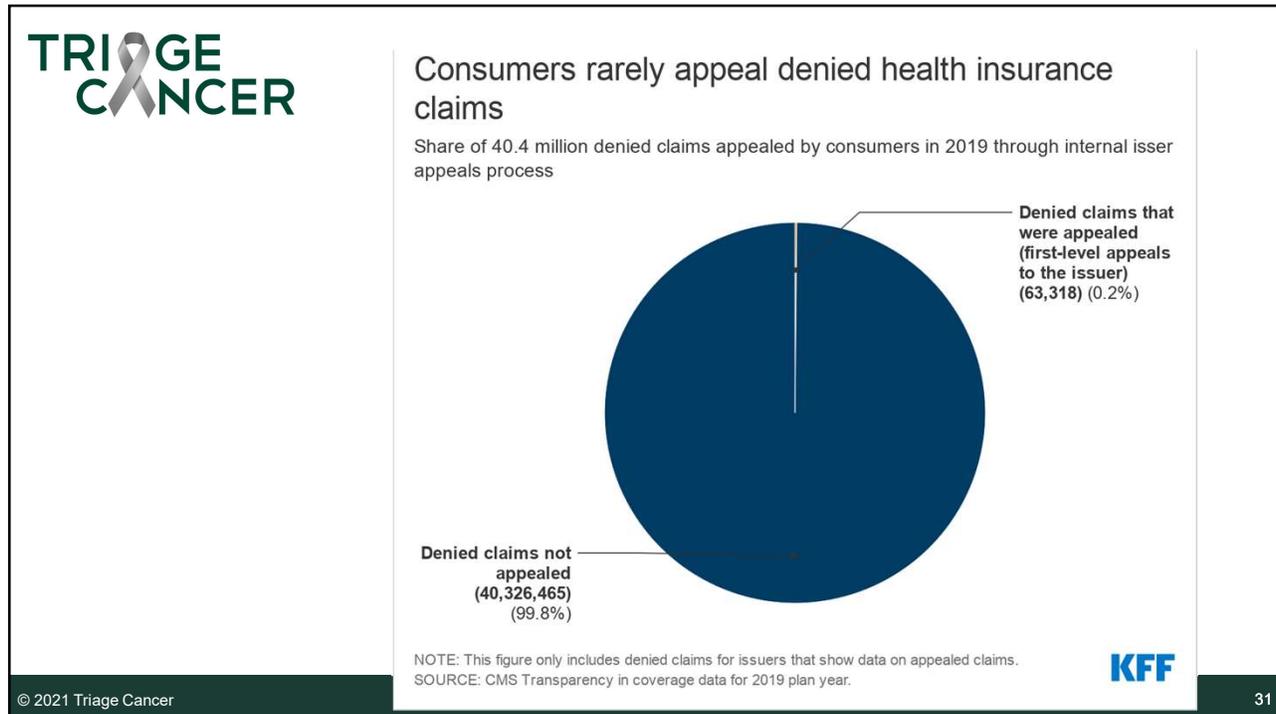


Health Insurance Appeals

- Denials of coverage (aka “adverse benefit determination (ABD)”)
 - Internal appeals (ERISA – employer plans)
 - External appeals (ACA and/or state law – all private plans)
 - AKA: Independent or External Medical Review
 - Conducted by an independent medical review organization (IRMO) or independent review entity (IRE*)
 - State Health Insurance Agency
 - Triagecancer.org/StateResources

If your health plan denies
treatment apply for an
Independent Medical Review (IMR)


60%
OF ENROLLEES RECEIVE
REQUESTED TREATMENT
THROUGH IMR



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**TRIAGE
CANCER**

Insurance Coverage for Clinical Trials

- As of 1/1/14, ACA requires most private insurance to cover “routine” costs for approved clinical trials*
- State laws may be better: <https://TriageCancer.org/statelaws>
- **BREAKING NEWS:** Medicaid
- Medicare, TRICARE, & VA also cover routine costs

*Does not apply to grandfathered plans

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Coverage for Telemedicine

- Coverage expanded as a result of COVID
- Coverage varies greatly by type of health insurance:
 - Individual & employer plans
 - Some included preventative services and/or mental health
 - Some eliminated out-of-pocket costs
 - Medicare
 - Part B covers telehealth; co-payments same as in-person, except due to COVID:
 - Waived for evaluation and management, mental health counseling, and preventative health
 - Medicaid
 - Covers telehealth but details depend on state
 - TRICARE & VA Health
 - Covers telehealth for medically necessary services, including preventative care and mental health

Bottom line: contact your insurance company to find out how they cover different types of telehealth visits

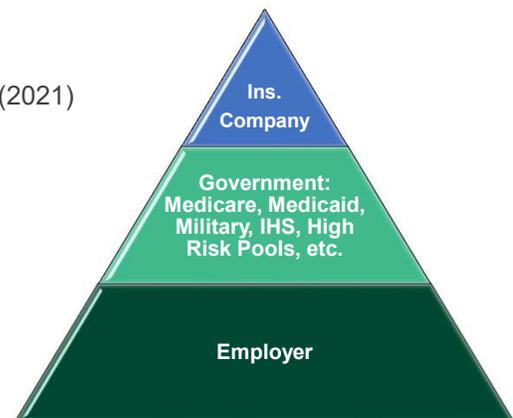
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State Health Insurance Marketplaces – Now Reopened!

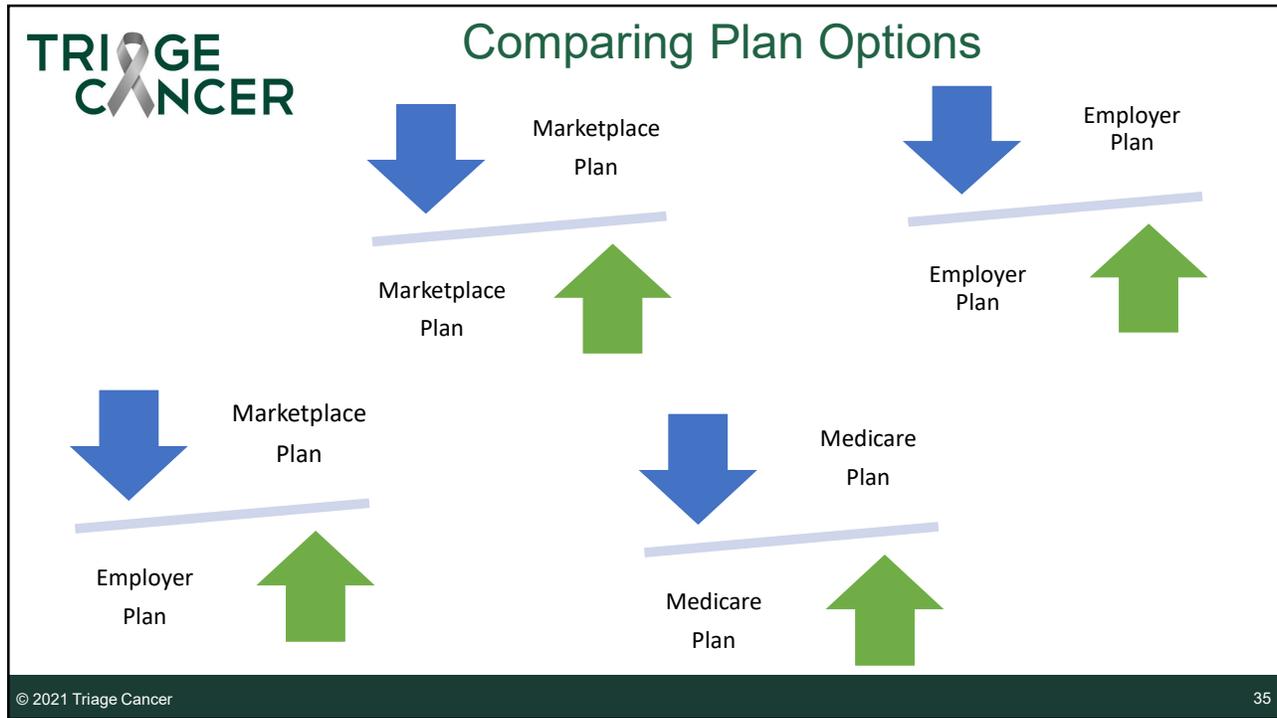
- “Exchanges” = insurance shopping mall
- Benefits:
 - Cap on OOP max: : \$8,550 individual / \$17,100 family (2021)
 - Financial help
 - Premium tax credits
 - Cost-sharing subsidies (aka “reduction”)
- HealthCare.gov reopened 2/15–5/15, see: [TriageCancer.org/blog](https://www.triagecancer.org/blog)



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TRIGE CANCER

Do the Math!

	Bronze: Monthly Premium	Deductible	Out-of-pocket Maximum
➔	\$173	\$6,000	\$6,000
	Silver: Monthly Premium	Deductible	Out-of-pocket Maximum
➔	\$271	\$2,500	\$5,200
	Platinum: Monthly Premium	Deductible	Out-of-pocket Maximum
➔	\$398	\$0	\$1,150

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Do the Math!

	Bronze: Monthly Premium	Deductible	Out-of-pocket Maximum
➔	\$173	\$6,000	\$6,000
	Silver: Monthly Premium	Deductible	Out-of-pocket Maximum
➔	\$271	\$2,500	\$5,200
	Platinum: Monthly Premium	Deductible	Out-of-pocket Maximum
➔	\$398	\$0	\$1,150

The Math Matters!

Total potential costs for year = 12 months of premiums + OOP max

#1:
 $\$173 \times 12 = \$2,076$
 + OOP = \$6,000
 Total = \$8,076

#2:
 $\$271 \times 12 = \$3,252$
 + OOP = \$5,200
 Total = \$8,452

#3:
 $\$398 \times 12 = \$4,776$
 + OOP = \$1,150
 Total = \$5,926

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What are the differences between plans?

- Cost
 - Premium, Out of Pocket, Co-Pay, Deductibles, Cost-Share
- Networks of doctors and hospitals
 - Check to make sure your doctors are covered by the plan you choose
- Prescription drug coverage
 - Which drugs are covered?
 - Is there a separate drug deductible?

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Requirement to Have Health Insurance

Most U.S. citizens & lawfully present must have health insurance

What coverage counts?

Employer or Individual Plans COBRA/HIPAA Plans
 Medicare, Medicaid, Veterans Health High Risk Pools, & others

How much is the penalty?

2019:
 Individual Mandate
 penalty drops to \$0
 But these states
 have a penalty:

- California
- DC
- Massachusetts
- New Jersey
- Rhode Island
- Vermont

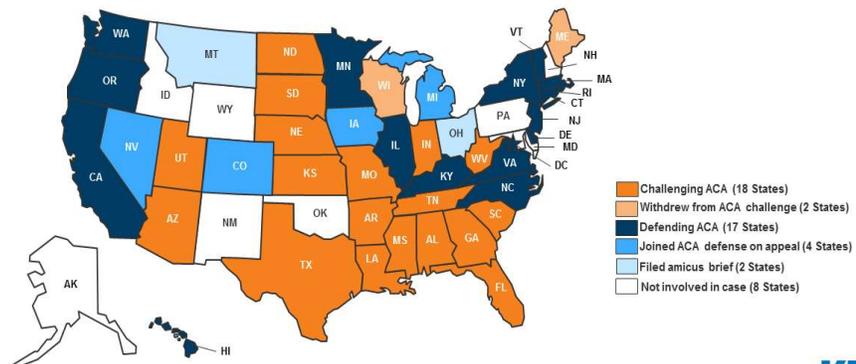
Year	Adult Penalty	Child Penalty	Family Max	or % of Income, whichever is more
2014	\$95	\$47.50	\$285	1%
2015	\$325	\$162.50	\$975	2%
2016, 2017, 2018	\$695	\$347.50	\$2,085	2.5%
2019+	\$0			

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California v. Texas ACA Unconstitutional?

- 2/18: 19 states and 2 individuals file in TX
- 17 states & U.S. House of Representatives defend ACA in court
- 12/18: TX judge rules ACA unconstitutional
- 12/19: 5th Circuit rules individual mandate unconstitutional and sends back to TX judge
- 1/20: both sides appealed to SCOTUS
- SCOTUS heard oral arguments 11/10/20 with a new Supreme Court Justice



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Triage Cancer Free Resources



- TriageCancer.org
- Educational Events
 - Triage Cancer Conference: 5/15
 - Live & Recorded Webinars
- Resources by Topic
- Quick Guides & Checklists
- State Resources & Chart of State Laws



Triage Cancer Animated Videos

<https://TriageCancer.org/AnimatedVideos>

Health Insurance:

- Health Insurance Basics
- Picking A Health Insurance Plan
- Options When Losing Insurance at Work
- How to Find & Pay for Clinical Trials
- When an Insurance Company Says No
- Managing Medical Bills

Work:

- Dealing with Side Effects at Work
- Taking Time Off & Paying For It
- Supporting Caregivers

Cancer Survivorship:

- Cancer Survivorship Care Plans

Estate Planning:

- Planning Ahead ~ Practical Things to Think About
- Planning Ahead ~ Documenting Your Wishes
- Planning Ahead ~ Financial & Medical Decision Making



English & Spanish versions; with Tagalog subtitles



CancerFinances.org

Topics include:

- Health Insurance
- Disability Insurance
- Education Rights
- Employment
- Financial Assistance Resources
- **Think Broadly!**
- Estate Planning
- Life Insurance
- Family Building
- Clinical Trials
- Caregiving
- COVID-19
- Managing Finances
- Understanding Genetics
- Prescription Drug Assistance



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QUESTION & ANSWER

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- **Ask a question by phone:**
 - Press star (*) then the number 1 on your keypad.
- **Ask a question by web:**
 - Type your question
 - Click enter

Due to time constraints, we can only take one question per person.
Once you've asked your question, the operator will transfer you back into the audience line.

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LLS EDUCATION & SUPPORT RESOURCES

HOW TO CONTACT US:

To contact an **Information Specialist** about disease, treatment and support information, resources and clinical trials:

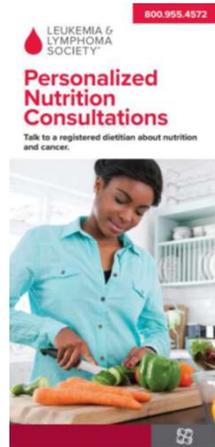
-  **Call:** (800) 955-4572
Monday to Friday, 9 a.m. to 9 p.m. ET
-  **Chat live online:** www.LLS.org/InformationSpecialists
Monday to Friday, 10 a.m. to 7 p.m. ET
-  **Email:** infocenter@LLS.org
All email messages are answered within one business day.



CLINICAL TRIAL SUPPORT CENTER

Work one-on-one with an LLS Clinical Trial Nurse Navigator who will help you find clinical trials and personally assist you throughout the entire clinical-trial process.
www.LLS.org/Navigation

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Personalized Nutrition Consultations

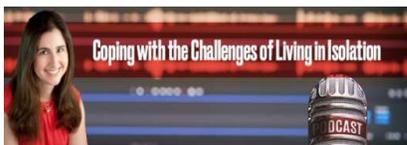
Talk to a registered dietitian about nutrition and cancer.

NUTRITION CONSULTATIONS
Our registered dietitian has expertise in oncology nutrition and provides free one-on-one consultations by phone or email.
www.LLS.org/Consult

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LLS EDUCATION & SUPPORT RESOURCES



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Online Chats

Online Chats are free, live sessions, **moderated by oncology social workers.**

Banding Together Fridays Online Chat is specifically addressing questions and concerns about living with a blood cancer during COVID-19. Register now at www.LLS.org/Chat

Education Videos

View our free education videos on disease, treatment, and survivorship. To view all patient videos, please visit www.LLS.org/EducationVideos.

Patient Podcast

The Bloodline with LLS is here to remind you that after a diagnosis comes hope. To listen to an episode, please visit www.TheBloodline.org.

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LLS EDUCATION & SUPPORT RESOURCES


877.557.2672

Help With Finances

The Leukemia & Lymphoma Society (LLS) offers financial assistance* to help individuals with blood cancer.

The **LLS Patient Aid** Program provides financial assistance to blood cancer patients in active treatment. Eligible patients will receive a \$100 stipend. Visit www.LLS.org/PatientAid

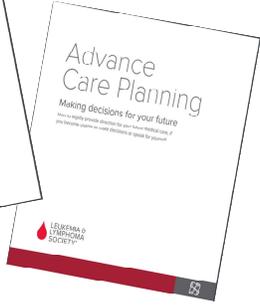
The **Urgent Need** Program, established in partnership with Moppie's Love, helps pediatric and young adult blood cancer patients, or adult blood cancer patients who are enrolled in clinical trials, with acute financial need. The program provides a \$500 grant to assist with non-medical expenses, including utilities, rent, mortgage, food, lodging, dental care, child care, elder care, and other essential needs. Visit www.LLS.org/UrgentNeed

The **Susan Lang Pay-It-Forward Patient Travel Assistance** Program provides blood cancer patients a \$500 grant to assist with transportation and lodging-related expenses. Visit www.LLS.org/Travel

The **Co-Pay Assistance** Program offers financial support toward the cost of insurance co-payments and/or insurance premiums for prescription drugs. Visit www.LLS.org/Copay

*Funding for LLS's Co-pay Assistance Program is provided by pharmaceutical companies. Funding for other LLS financial assistance programs is provided by donations from individual donors, companies, and LLS campaigns.

The Leukemia & Lymphoma Society (LLS) offers the following financial assistance programs to help individuals with blood cancer: www.LLS.org/Finances

To order free materials: www.LLS.org/Booklets

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THANK YOU

We have one goal: A world without blood cancers



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