

# EMPLOYER PERSPECTIVES ON CANCER MANAGEMENT

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# Overview

- Employer specific strategies for managing cancer in the workplace highlighting Delta Air Lines' approach
- Employer Toolkit on Cancer Treatment and Prevention - How to apply to your benefits
- Cancer management services and programs offered to Delta employees and associated employee communications

# Why a Focus on Cancer is Important:

## *The experience at Delta*

- Always in top two for trend and highest cost conditions
- 25% of high cost claimant expense and 16% of overall health plans cost attributable to cancer
- Cancer pharmacy spend is over 15% of total pharmacy spend
- Breast cancer is number one cancer cost and prevalence

A background image showing a series of smooth, light-colored stones arranged in a line across a body of water, creating ripples. The scene is captured in a soft, blue-tinted light.

*An Employer's Guide to*  
Cancer  
Treatment &  
Prevention

**Cancer in the Workplace:**  
*An Employer's Toolkit on Cancer Treatment and Prevention*

# The Toolkit – Overview

**Tool 1 – Quick Reference Guide:** A brief summary of benefit and program recommendations across the benefit continuum.

**Tool 2 – Employer Benefit Design and Assessment:** Provides practice recommendations and suggestions for comprehensive benefits, along with a methodology employers can use to assess their current benefits.

- Tools include recommendations related to medical and pharmacy benefits, short-term disability, family medical leave and employee assistance programs and health improvement.

**Tool 3 – RFP and Proposal Scoring Tools:** Resources to support implementation of recommendations from Tool 2.

**Tool 4 – SPD Guidance:** Offers guidance to help employers translate the recommended benefit or practice into summary plan description language for beneficiaries.

**Tool 5 – Vendor Contracting and Administration**

**Tool 6 – Vendor and Program Evaluation**

# Sample of Pharmacy Benefit Recommendations

- Reasonable out-of-pocket thresholds should be established so that cost is not a significant barrier for patients to obtain their medications. (Max of \$100 per script and aggregate \$200 per month)
  - *Delta Air Lines' approach*
- Specialty Pharmacy programs should counsel individuals who are prescribed oral oncology drugs to reduce prescription abandonment and non-compliance.
  - *Delta Air Lines' approach*
- Medical plans, pharmacy benefit plans and specialty pharmacy benefit plans should cover evidence-based cancer treatment, whether paid under the medical or pharmacy benefit.
- Benefit plan should establish parity of patient cost-sharing between the medical and pharmacy benefits.
  - *Delta Air Lines' approach*

# Sample of Medical Benefit Recommendations

- Benefit plan should include hospice coverage for individuals with an estimated life expectancy of 12 months or less to live if their disease runs its usual course.
  - *Delta Air Lines' approach*
- Beneficiaries should have access to clinicians with training in palliative care and end-of-life issues who can address hospice and other options.
- Beneficiaries should have coverage for residential services (in home or in residential hospice, assisted living facility or nursing home) when 24/7 care is required but hospitalization is not and when family or volunteer caregivers are not available or able to provide necessary care.
  - *Delta Air Lines' approach*

# Sample of Medical Benefit Recommendations

- Benefit plan should cover standard fertility preservation treatments when a medically necessary cancer treatment may directly or indirectly cause infertility.
  - *Delta Air Lines' approach*
- Benefit plan should cover elements of collaborative care for patients who are diagnosed with a behavioral health disorder (e.g., depression) but are primarily treated in a medical setting.
  - *Delta Air Lines' approach*
- Employers should consider offering a cancer care management program, staffed by oncology nurses, to work with patients.
  - *Delta Air Lines' approach*

# Cancer Benefits & Resource Guide

## *Resources for Beneficiaries*

Includes information on key topics individuals may need to think about when diagnosed with cancer or when a patient caregiver

- Coping with the news of a cancer diagnosis
- Understanding the diagnosis and treatment options
- Making informed decisions about care and providers
- Being an empowered patient
- Advance care planning
- Recovery and survivorship
- What will my benefits cover and what will I be responsible for?
- Dealing with a loved one's cancer and caregiver issues
- Helping a loved one with cancer (spouse, child, parent)
- Workplace concerns (workplace accommodations, medical leave, FMLA, returning to work, what to say to coworkers, etc.)
- Cancer risk and risk reduction
- Reliable sources for additional information

*Delta Air Lines' approach*

# Cancer Benefits & Resource Guide and Fact Sheets

**CANCER RESOURCE GUIDE**

## If You've Been Diagnosed with Cancer

**Introduction**

If you have been diagnosed with cancer, you're likely to have many questions and concerns. For example, you may be asking:

- What do I need to do next? Where do I start?
- What kind of treatment will I need, and when should I get it?
- What will the impact be on my job?
- What benefits do I have that will help me?

The best approach is to take one step at a time, gathering information, considering your options and talking to doctors, family members and others when you first begin making decisions.

This document is intended to help you think through important issues and make decisions during this challenging time. If you are employed and have employer-sponsored health insurance and other benefits, the human resources department should be able to answer questions about your benefits and other programs that may help you. They should also be able to discuss options with you to help you continue working, plan for absences from work and help you return to work after an absence. Regardless of what kind of health insurance plan you have, you should be able to call the plan's customer service number and get answers to many of your questions.

This Cancer Resource Guide focuses on some of the issues you need to think about soon after your diagnosis and in the future. It's intended to help you find the information you need, understand the benefits and programs that may be available to you and point you to reliable sources of information. We encourage you to gather information and consider what is best for you, based on your unique concerns, needs and preferences. The section of this Guide called "My Loved One Has Been Diagnosed with Cancer" is a resource that you can share with your loved ones so you can support each other.

**A Note on Accessing Cancer Information on the Internet**

You should use caution when accessing information on the internet, through e-mail or message boards. Some of this information may be misleading or incorrect. Throughout this Guide, we provide links to quality sources that provide accurate, evidence-based information.

*How much or how little you say and do to help your loved one will depend on the relationship between the two of you. How open your loved one is to you*

**CANCER RESOURCE GUIDE**

## If Your Loved One Has Been Diagnosed with Cancer

**Introduction**

When a loved one has a serious medical condition such as cancer, it can have a major impact on you and other family members. The issues you have to deal with will be different depending on whether you're providing support for a spouse or partner, parent, sibling, child or other loved one. In particular, there are special challenges when a child is diagnosed with cancer. You may suddenly have many new responsibilities, such as:

- Providing care when the person with cancer is in treatment or feeling ill;
- Providing transportation, going to appointments or spending time at the hospital;
- Taking on additional responsibilities at home; and
- Dealing with financial issues.

You may also be:

- Coping with your own feelings about the cancer diagnosis and the future;
- Coping with your loved one's emotional response to the diagnosis;
- Coping with other family members' emotional response to the diagnosis, which may include helping children understand a parent's, grandparent's or sibling's cancer diagnosis; and
- Dealing with family dynamics if family members have different opinions or if there are tensions in your family.

**How this Guide Can Help**

This Cancer Resource Guide focuses on some of the things you and your loved one may need to think about when your diagnosis. It's intended to help you find the information you need, understand the employer-sponsored benefits and programs available to help you deal with your loved one's cancer and recommend reliable sources of information. We encourage you to gather information and take the time to help your loved one consider different options based on his or her unique situation, needs and preferences.

**A Note on Accessing Cancer Information on the Internet**

You should use caution when accessing information on the internet, from blogs or on message boards. Some of this information may be misleading or incorrect. Throughout this Guide, we provide links to quality sources that provide accurate, evidence-based information.

**CANCER RESOURCE GUIDE**

## Cancer Risk

**What is Cancer?**

Cancer occurs through a process called carcinogenesis, when a normal cell becomes a malignant (cancer) cell. Each cell in the body contains genes that guide how the body grows, develops and repairs itself. Changes in genes are called mutations. When a mutation occurs, the way the cell works is changed so that the cells don't die when they should and new cells are produced when they aren't needed. The buildup of extra cells may cause a mass or tumor to form.

Tumors can be benign or malignant. Malignant tumor cells invade (grow into) nearby tissues and can spread to other parts of the body. The process of spreading to other parts of the body is called metastasis.

Benign tumors are not cancer. Benign tumor cells do not invade other tissues or spread to other parts of the body, but they can cause problems when they grow large and press on healthy organs and tissues.

Cancer is not one disease. There are more than 100 different diseases that are considered cancer. All types of cancer start when abnormal cells grow out of control, potentially causing serious illness or death. Each type of cancer is different and requires different treatment. Many cancers are caused by our lifestyle choices (things we do, such as smoking) or things we're exposed to in the environment (such as radiation or asbestos). However, it's often impossible to know why and how the cancer started.

**Your Risk of Getting Cancer**

At this point in time, about half of all men and about one in three women will be diagnosed with some kind of cancer. Not all these cancers are life-threatening or even require treatment. For example, many kinds of skin cancer can be treated and cured. For men, prostate cancer is often diagnosed late in life and may not require treatment.

You can do many things to reduce the risk of developing cancer. If you have a history of cancer in your family, it may mean that you have an increased risk of developing cancer. But since cancer is so common, a family history doesn't necessarily mean that you are at higher risk. Family members sometimes have certain risk factors in common, such as smoking, which can cause many types of

The Guide covers the following topics:

- What is Cancer?
- Your Risk of Getting Cancer
- How You Can Reduce Your Risk of Cancer
- When is Genetic Testing Appropriate?

<http://www.businessgrouphealth.org/cancer/resourceguide.cfm>

# To Access the Tools:

[www.businessgrouphealth.org/cancer](http://www.businessgrouphealth.org/cancer)

Click on “All Cancer Resources” at top of the page.



## Model Benefit and Practice Recommendations



## An Employer's Guide to Cancer Treatment and Prevention



Executive Summary



Tool 1: Quick Reference Guide and Assessment



Tool 2: Plan Design and Assessment Tool



## 1.0: General Medical & Behavioral Health

### Medical Benefit 1.1

**Recommended Benefit or Practice** Benefit plan should include access, within the available provider network, to a wide range of cancer care providers, including medical oncologists, hematologists, radiation oncologists, oncology surgeons, palliative care specialists, pathologists and other specialties. Also included are providers in the community setting and in large, academic cancer centers, such as National Cancer Institute (NCI)-designated [Comprehensive Cancer Centers and Cancer Centers](#), which provide access to multidisciplinary care for rare and complex cancers.

**Objective(s)**

- To ensure that beneficiaries have access to the expertise needed to accurately diagnose and appropriately treat their cancer.

**Benefit Plan Recommendation**

- **Applicable Plan:** General Medical
- **Benefit or Practice Definition:** Adequacy of number of specialists and a sufficient number of providers in the network.
- **Recommended Cost Sharing:** Should not differ between network providers in the community and those in academic medical center settings.



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Delta Air Lines'  
Initiatives to Support  
Cancer Patients:

*Programs & Communications*

## 'Breast Cancer One' survivor flight application window now open August 19, 2014

This year, Delta will be celebrating its 10th anniversary of the employee survivor flight, which kicks off the airline's Breast Cancer Awareness month and continues the tradition of building awareness and raising funds for the Breast Cancer Research Foundation. This year's flight will honor as many as 140 breast cancer survivors who, along with Delta executives, will fly from Atlanta to New York City.

Festivities will begin at the gate in Atlanta before the pink plane makes its way to New York, where survivors and attendees will enjoy another terminal event and an overnight stay, including dinner, hotel accommodations and a meet-and-greet with one of BCRF's world-renowned researchers.



# Prevention

Managing cancer starts with prevention and early detection

- Preventive care is important in order to maintain a healthy workforce – strongly supported by our leadership team
- Delta provides 100 percent coverage for recommended cancer screenings
- Has been in place for many years, well before the ACA requirements

## WHY PREVENTIVE CARE IS IMPORTANT

Preventing disease, and detecting disease early if it occurs, are important to living a healthy life. And, the better your health, the lower your healthcare costs are likely to be.

If you are enrolled in a Delta Account-Based Healthcare Plan medical option, preventive care — as well as travel vaccinations — are covered at 100%.

### **Gold HRA/Silver HRA/Diamond HSA/Ruby HSA Medical Options**

Annual check-ups and routine screenings are covered at 100% only when performed by a UnitedHealthcare network provider. Preventive care is not covered when performed by a non-network provider.

### **Gold OOA HRA Medical Option**

Annual check-ups and routine screenings are covered at 100% when you use a UnitedHealthcare network provider. If you use a non-network provider, your preventive services are covered at 100% of the Maximum Non-Network Reimbursement Program (MNRP) rate. This means that you may be responsible for the difference between the amount the provider charges and the MNRP fee.

Delta medical options cover preventive care services based on recommendations of the U.S. Preventive Services Task Force. This panel of health experts reviews and judges the benefits of preventive services and makes recommendations about what preventive services have demonstrated improved health outcomes. Review the attached guidelines to understand what preventive services are recommended for various age groups.

Following preventive care guidelines, along with the advice of your doctor, can help you stay healthy. Talk to your doctor about your specific health questions and concerns, and follow his or her recommendations. If you'd like more information on preventive care, visit [www.uspreventiveservicestaskforce.org](http://www.uspreventiveservicestaskforce.org).



# Support – Delta Health Direct

A confidential, concierge total population management healthcare program. Services include NurseLine, treatment decision support, wellness coaching, complex case/disease management and more.

The Cancer Resource Services/Support program is part of Delta Health Direct. There are two dedicated cancer nurses available to work one-on-one with employees and/or their eligible family members.



**DELTA HEALTH DIRECT**  
YOUR HEALTHCARE. UPGRADED.

**Anytime. Any reason. Any question.**

If you're like most people, health questions arise daily. How do I treat a minor injury? Where can I go for care? How do I quit smoking? Who can I contact when I have a question about my prescription? Delta Health Direct can answer these questions and more.

Delta Health Direct is a confidential concierge health program for Delta employees and their family members covered under Delta's medical options.

The program gives you instant access to a team of UnitedHealthcare nurses, lifestyle coaches and health specialists who can help you reach your health and wellness goals, help you find a doctor and even schedule an appointment for you.

The Delta Health Direct team is also here to support you or a family member when dealing with complex medical conditions, like diabetes or coronary artery disease. You'll be assigned a primary nurse who will know your medical history and provide helpful information based on your doctor's treatment plans.

In the following pages, you'll learn more about the many resources that are available to you by calling Delta Health Direct. Remember, you can also visit your UnitedHealthcare member website, [myHealthcareView.com](http://myHealthcareView.com), for health and wellness information.

**DELTA HEALTH DIRECT**  
**877-912-1820**  
JUST CALL. AT YOUR SERVICE 24/7.

 **Call Delta Health Direct anytime!**  
Program the Delta Health Direct number into your cell phone or use a QR code reader to scan and save it into your smartphone.

 **DELTA**

Brought to you by UnitedHealthcare for:

# Cancer Resource Services / Support

## TREATMENT DECISION SUPPORT

With Treatment Decision Support, you have access to Delta Health Direct nurses who can give you more information about your condition, help you understand your treatment options and connect you with high-quality physicians. They will also explain what you can expect during your treatment and hospitalization.

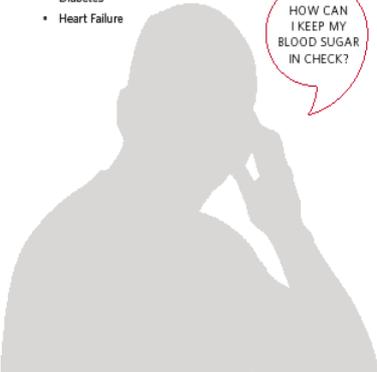
**Treatment Decision Support can help you with questions about:**

- Musculoskeletal — back pain
- Knee and hip replacement
- Men's health — benign prostate disease
- Women's health — benign uterine conditions
- Heart disease — stable angina
- And more

## DISEASE MANAGEMENT

We know that managing a chronic condition can be difficult. Thankfully, you don't have to go it alone. Delta Health Direct nurses can help you manage your condition — including giving you more information about your diagnosis and explaining potential treatment options. They will work with you between doctor visits and help you manage your condition according to your doctor's recommendations. This support is available for many chronic conditions, for example:

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease
- Diabetes
- Heart Failure



HOW CAN I KEEP MY BLOOD SUGAR IN CHECK?

## CENTERS OF EXCELLENCE

### When nothing but the best will do

Centers of Excellence offer participants in Delta's medical options an enhanced benefit and peace of mind knowing they are receiving high quality care.

- Cancer — Visiting a Cancer Center of Excellence for treatment may mean your coinsurance responsibility is waived (e.g. Delta will pay 100 percent coinsurance after you meet your deductible).\*
- Orthopedic — Visiting an Orthopedic Center of Excellence for certain surgeries may mean a higher coinsurance benefit (e.g. Delta will pay 90 percent coinsurance vs. 80 percent coinsurance in the Gold HRA Medical Option).

Find out more by calling Delta Health Direct at **877-912-1820**.

\* You must also work with a Delta Health Direct cancer support nurse to receive the enhanced benefit.

## CANCER RESOURCE SERVICES/ SUPPORT

If you have been touched by cancer, Delta Health Direct is here to support you or your covered dependents as part of your Delta medical option. Delta Health Direct covers all types of cancer and gives you and your family a single source for personal support through an experienced cancer nurse.

Dedicated nurses can:

- Provide information and answer your questions
- Guide you to a doctor in your local community or within the UnitedHealthcare Cancer Centers of Excellence network
- Help you deal with the emotional side of cancer

*Delta Health Direct can also help with kidney disease and transplant support. Call **877-912-1820** anytime for the support you need.*

Telephonic case management program delivery model.

➤ On-going case management delivered by experienced cancer nurse with 10-15 years of oncology experience, throughout treatment, survivorship, or through end of life

➤ Treatment plan created from initial assessment; each call has specific goals around right care, right provider, right lifestyle, right medication

➤ For patients in active cancer treatment

- Common and complex cancers
- Adult and pediatric patients

# Value Throughout the Care Continuum

Diagnosis	Treatment	Adjuvant therapy	Recurrent metastatic	End of Life
<b>Laboratory Pathology Radiology</b> <ul style="list-style-type: none"> <li>• Help patients confirm diagnosis at COE or through other vendors</li> <li>• Option for second opinion at COE or other</li> <li>• Help patient understand diagnosis and potential treatment options</li> </ul>	<b>Surgery Radiation Transplant Chemotherapy</b> <ul style="list-style-type: none"> <li>• Guide patients to appropriate providers</li> <li>• Confirm treatment plan</li> <li>• Option for specialized physician review</li> <li>• Option for second opinion at COE or other</li> </ul>	<b>Medication Radiation Chemotherapy</b> <ul style="list-style-type: none"> <li>• Confirm goals of treatment (curative)</li> <li>• Confirm treatment plan</li> <li>• Educate patient on importance of adhering to treatment plan</li> <li>• Manage high cost medications</li> <li>• Confirm member has symptom control meds</li> <li>• Member understands when to use ER</li> <li>• Manage systems and side-effects to prevent unnecessary hospitalizations</li> <li>• Access to support (behavioral, social worker, other)</li> </ul>	<b>Medication Radiation Chemotherapy</b> <ul style="list-style-type: none"> <li>• Confirm goals of treatment (palliative)</li> <li>• Confirm treatment plan</li> <li>• Educate patient on importance of adhering to treatment plan</li> <li>• Manage high-cost medications</li> <li>• Confirm member has symptom control meds on-going pain mgmt</li> <li>• Member understands when to use ER</li> <li>• Manage systems and side-effects to prevent unnecessary hospitalizations</li> <li>• Access support (behavioral, social worker, other)</li> </ul>	<b>Pain management Palliative care Advanced illness care</b> <ul style="list-style-type: none"> <li>• Decision support around end of life               <ul style="list-style-type: none"> <li>– Discuss patient goals and desires</li> <li>– Help patient communicate to family and caregivers</li> </ul> </li> <li>• Care in the most appropriate setting</li> <li>• Pain management</li> <li>• Manage symptoms and side-effects to prevent unnecessary hospitalizations</li> <li>• Behavioral support</li> <li>• Social worker support</li> </ul>

Cancer Support Program

# Cancer Centers of Excellence Program

- Approximately 30 facilities nationwide specializing in various types of cancer
- Dedicated cancer nurse through the Cancer Resource Services / Support program can assist in arranging care at a COE
- Travel & Lodging Benefit
  - \$10,000 for employee and one family member
  - Enhanced coinsurance benefit

# Communication

- Quarterly newsletters – home mailing and online
- Monthly Healthflyers – online
- Intranet information
- E-mails
- Health fairs
- Referrals from HR and Leaders
- Referrals from Delta Health Direct and other service providers including UnitedHealthCare, disability vendor, etc.
- Employee Testimonials

## SMART PATIENT

### WHY IS A REGULAR PAP SMEAR SO IMPORTANT?

Your biggest risk for cervical cancer is not being tested — schedule your pelvic exam and Pap smear today!

Cervical cancer is the second-leading cause of cancer death in women worldwide, but it is curable if found early.\* The best way to detect cervical cancer is with a Pap smear. Pap smears can identify pre-cancerous changes in the cells lining your cervix before they turn into cervical cancer.

Cervical cancer is a slow moving cancer, and by the time you have symptoms it could be harder to treat as the cancer may be more advanced. A Pap smear is the best way to check for cervical cancer before you have any symptoms. If you do have any of the following symptoms, schedule an appointment to see your doctor right away:

- Abnormal bleeding between periods, after menopause or after sex
- Unusual or heavy discharge
- Pelvic pain not associated with your menstrual cycle
- Pain during urination (often reported if cancer has spread to the bladder)

The United States Preventive Services Task Force recommends women should have a Pap smear every three years beginning at age 21, or as recommended by your doctor based on risk factors. Cervical cancer screenings and other preventive screenings are part of your preventive care and are covered at 100% when you see an in-network provider.

#### What if it is cancer?

If you are diagnosed with cancer, remember that Delta Health Direct is here to help. Dedicated nurses can help connect you to doctors within UnitedHealthcare's Cancer Center of Excellence network and help you cope with the diagnosis. Just call **877-912-1820** to get the support you need.

\*American Cancer Society  
\*\*U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, and National Cancer Institute

#### Do U Txt?

Text HEALTH4U to 313131 to receive wellness messages and tips to help you maximize your health care dollars. Your information is kept at the highest level of confidence. Normal text messaging rates apply, according to your service plan.

Six out of 10 cervical cancers occur in women who have never received a Pap smear or have not been tested in the past five years.\*\*



Questions?