WELCOME

DFW BUSINESS GROUP ON HEALTH

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Houston Business Coaltion on Health

CORPORATE BENEFITS CONNECTIONS

Employer Oncology Management Learning Collaborative Webinar

June 17, 2025

UPCOMING EVENTS

DFW BUSINESS GROUP ON HEALTH

DFW BGH

GENERAL
MEMBERSHIP
LUNCHEON

Cell and Gene Therapy Strategies: Precision Medicine Solutions

Sponsored by Johnson & Johnson

August 21 | 11:30-1:30 CT

DoubleTree Dallas Near the Galleria

UPCOMING EVENTS

The Power of Wellbeing Fall Symposium

September 17 | 12:00 – 5:00 CT
DoubleTree Dallas Near the Galleria

UPCOMING EVENTS

21st Annual Benefits Forum

Wicked Benefits

December 17| 7:00am – 6:00pm CT
Irving Convention Center

CONTINUING EDUCATION

This program is approved for 1.5 hours of HRCI and SHRM CE Credit

SHRM Activity ID: 25-XDDHH

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Employer Guide and Insights for Oncology Management

Tuesday, June 17, 2025

Karen van Caulil, Ph.D., President and CEO
Florida Alliance for Healthcare Value

FLORIDA ALLIANCE FOR HEALTHCARE VALUE
LED BY FLORIDA'S TOP EMPLOYERS SINCE 1984

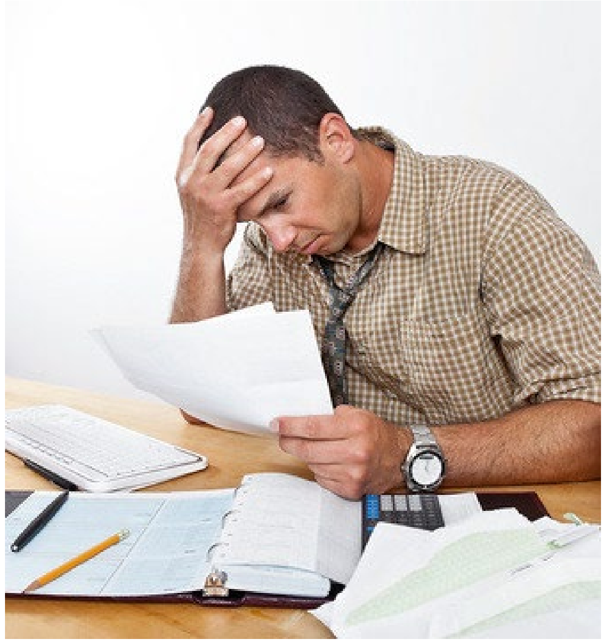
MBGH
Midwest Business Group on Health
Catalysts for Change in Health Care & Benefits

Cancer has become more complex and challenging to navigate…

- Expanded diagnostic testing and treatments with pricing and reimbursement challenges
- Variation in oncology care across settings and programs
- Reimbursement challenges with increased billing errors
- Navigating cancer is overwhelming for the patient and family
- Fragmented, siloed healthcare system
- Inefficiencies drive treatment delays and misdiagnosis

And more…

- 1 in 3 cancer patients enter **bankruptcy**
- High percentage of patients initially **misdiagnosed**
- 74% of patients **do not seek second opinions**
- **Most money spent is in the last two weeks of life** for a cancer patient
- Employers often cannot address the underlying social and economic conditions in which their employees live, but they **can try to understand the social risk factors their employees are exposed to** and work to mitigate the social needs being experienced by employees.
- Most cancer patients would benefit from **mental health support** but do not receive it during their treatments/cancer journey
- **Employees do not understand their benefits** despite the best efforts of employers to educate them
- **Privacy is important** - employees like having "anonymous, non-judgmental" support outside of the work setting when dealing with serious health conditions like cancer



Employer Guide and Insights for Oncology Management

About This Guide

This guide is based on the activity of an Employer Oncology Learning Collaborative led by the Florida Alliance for Healthcare Value and the Midwest Business Group on Health. During this collaborative, the coalitions' Employer Members shared the approaches that they are taking to optimize cancer prevention, screenings, diagnosis, and treatment. In addition, they shared how they are supporting care navigation, paying for care, and helping affected employees return to work. A goal of participating employers was to find ways to drive value in oncology for their organizations and plan members.

Cancer is the Top Driver of Costs for Employers

- Cancer is an employer's biggest treatment cost.
- Cancer expenditures are predicted to spike an additional 30% in the next three years.
- Many factors impact cancer care cost escalation, including increasing prevalence, inadequate preventive care, screenings below optimal levels, and breakthroughs in costly specialty drugs and treatments.

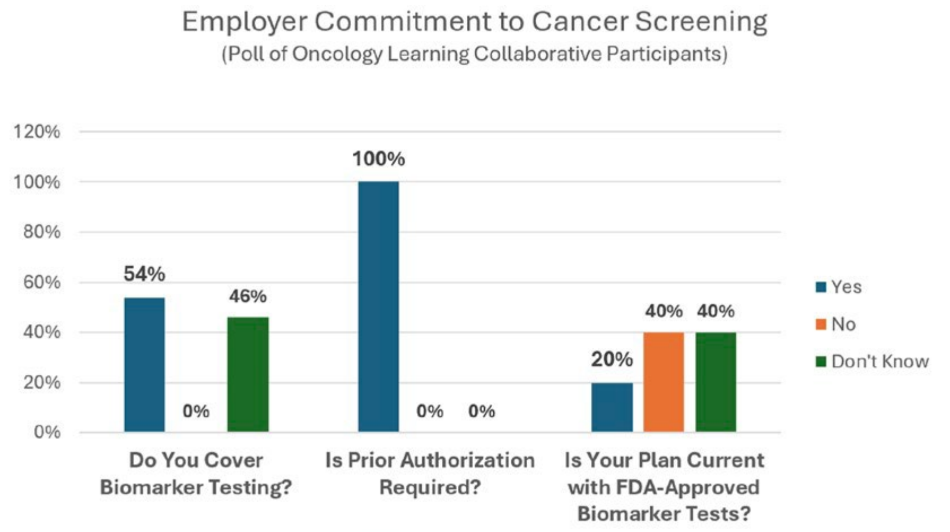
The Voice of the Employer

Within a website with findings and actions stemming from this collaborative are suggestions from employer participants about programs and strategies they are using at their worksites. The project advisors and contributors include:

- Kenneth Aldridge, Director of Health Services, Rosen Hotels and Resorts
- Lea Ann Biafora, CEO/Founder of Professional Cancer Care Experience Advisors, Beacon Advocates
- Ray L. Bowman, PhD, Senior Vice President of Talent and Team Development, MarineMax
- Dan Dentzer, Manager of Health and Welfare Strategy, United Airlines
- Jane Lutz, Senior Employer Account Executive at Genentech on behalf of Cody Adams, Benefits Manager
- Susan McBroom, Director of Human Resources, Patriot Rail Company
- Carole Mendoza, VP of Benefits, Voya Financial
- Rosa Novo, Administrative Benefits Director at Miami-Dade County Public Schools
- Sherri Samuels-Fuerst, VPof Total Rewards, Sargento Foods

Employer Polls

See what employers are doing with oncology benefits, shown in frequent poll results.



Thank you to our project sponsors:

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Employer Guide and Insights for Oncology Management

MBGH Midwest Business Group on Health

FLORIDA ALLIANCE FOR HEALTHCARE VALUE

Content Sections

1. CANCER PREVENTION

Cancer prevention can reduce the incidence and severity of the disease, benefitting patients and their families and employers.

Two important areas of cancer prevention are lifestyle choices and vaccines, including tobacco cessation, weight control, and obesity management. Another example is timely use of the human papillomavirus (HPV) vaccine, which can prevent several forms of cancer.

2. CANCER SCREENING

Underlying the support for screening and early identification of cancer is the fact that survival rates increase with early detection.

There is financial motivation, too. Late-stage cancer treatment typically costs significantly more than early-stage cancer treatment, and late-stage treatment takes a larger human toll in stress and side effects.

3. CANCER DIAGNOSIS

Some longstanding cancer diagnosis procedures are still used and often are required prior to approval of newer strategies. There are not a lot of barriers to getting these standard tests.

However, new and leading-edge diagnostics are rapidly entering the field. These include biomarker testing, artificial intelligence, and second opinion programs.

4. CANCER TREATMENT

Employers are exploring advances in treatment, clinical trials, and coverage of experimental care.

Options include stem cell transplants, immunotherapy, and targeted cell and gene therapies. Some employers are allowing experimental care under certain conditions through an appeal process.

5. NAVIGATING CARE AND MANAGEMENT

Navigating cancer care and care options have become complex and often overwhelm the patient, family, and caregivers. To alleviate the stresses on cancer patients, many employers offer care managers or care coordinators. Employers offer other support, including mental health, caregiver support, and palliative care.

6. SURVIVORSHIP AND RETURN TO WORK

People with cancer are living longer, with survivorship care including recovering from cancer and promoting health. Returning to work is a step toward getting life back to normal. Employers can facilitate the process with many now viewing cancer as a chronic disease to manage.

7. PAYING FOR CARE

Employers are exploring Centers of Excellence, direct contracting, site-of-care strategies, and use of worksite health centers as ways to reduce the cost of cancer care and ensure high-value care. Careful consideration should be given to new programs in the market called alternative funding programs.

Hear Directly From Employers

"We charge smokers a surcharge. If the smoker participates in a cessation program, they do not pay the surcharge. A recent audit found our employees are being honest and we are reducing use with current rates about 4%." — CAROLE MENDOZA, *VP of Benefits, Voya Financial*

The goal is to design benefit plans and programs that provide the right care, for the right person, at the right place, at the right time, for the right price.

[Click here to access the website.]

In-Person TX Events: Prevention, Screening, Early Dx – three of the key focus areas we discussed

Improve screening rates – Breast, cervical, colorectal, and lung cancer screenings may find cancer early when treatment is likely to work best.

Promote vaccines – The HPV vaccine helps prevent most cervical cancers and several other kinds of cancer. The Hep B vaccine can help lower liver cancer risk.

Promote healthy choices – Healthy weight, avoiding tobacco, limiting amount of alcohol, and protecting your skin can prevent most cancers.

Early Identification of Cancer – the challenge and the opportunity

Delayed cancer treatment reduces the chance of survival and is related to greater problems associated with treatment and higher costs of care.

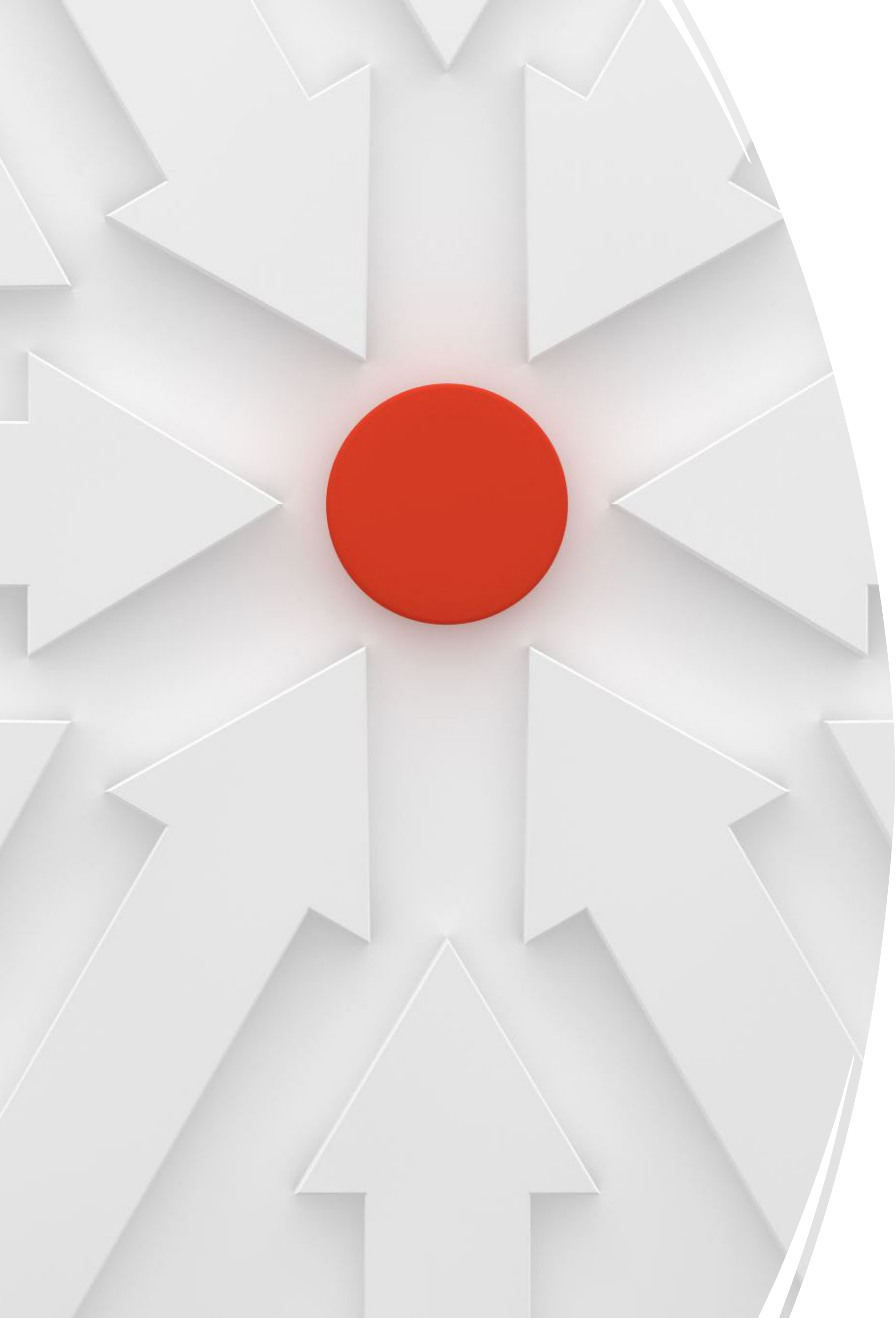
Screening is an important strategy; however, screening rates are characteristically low, only 14% of cancers are detected through a preventive screening, and not all cancers have screening tests (only about 30% of cancers).

New blood-based technologies known as Multi-Cancer Early Detection Tests have entered the market and can identify multiple cancers early. They are non-invasive and offer the potential to identify cancers that lack screening tests. They can detect and localize multiple cancers in parts of the body that are not easily accessible for physical exam or surgical biopsy.

Today's Deep Dive Topics

Navigation/Care Management

Treatment including Psychosocial Support

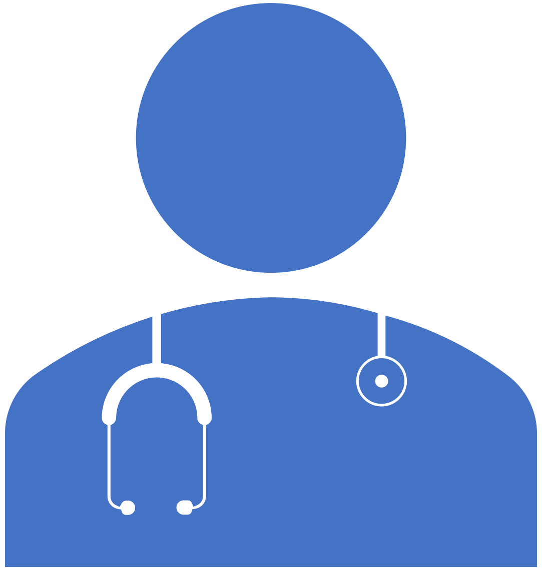


Navigation and Care Management

- Each plays an important, **patient-centered** role
- There is some overlap, but there are important differences!

Care Managers

- Care managers work collaboratively with physicians, nurses, etc. to provide comprehensive care coordination
- The main goals of care management are to ensure that patients receive high-quality care and that their needs are met
- Care managers assess patients’ physical, psychological, and social needs, develop care plans, coordinate services and resources, monitor patient progress, and provide education and support to patients and families
- They may also serve as advocates for patients, helping them to navigate the healthcare system and access necessary services and resources



Navigators

- A navigator connects a person with cancer to the help and support they need
- Many are social workers who know about cancer care and can assist with the social and mental health needs of the cancer patient
- The goal of cancer navigation is to find ways to overcome issues that keep patients from getting access to quality cancer care – e.g., the cost of care, childcare, transportation, paying bills, problems with insurance, delays in paperwork
- A cancer navigator might help the patient manage financial issues that come up during and after treatment
- They can help the patient understand what their health insurance plan may cover and what they will have to pay out of pocket
- They can help set up payment plans and find ways to lower treatment costs so they can get the care they need

Does your plan include cancer navigation and/or care management? If yes, are the programs well utilized?

Respond in the chat, please!

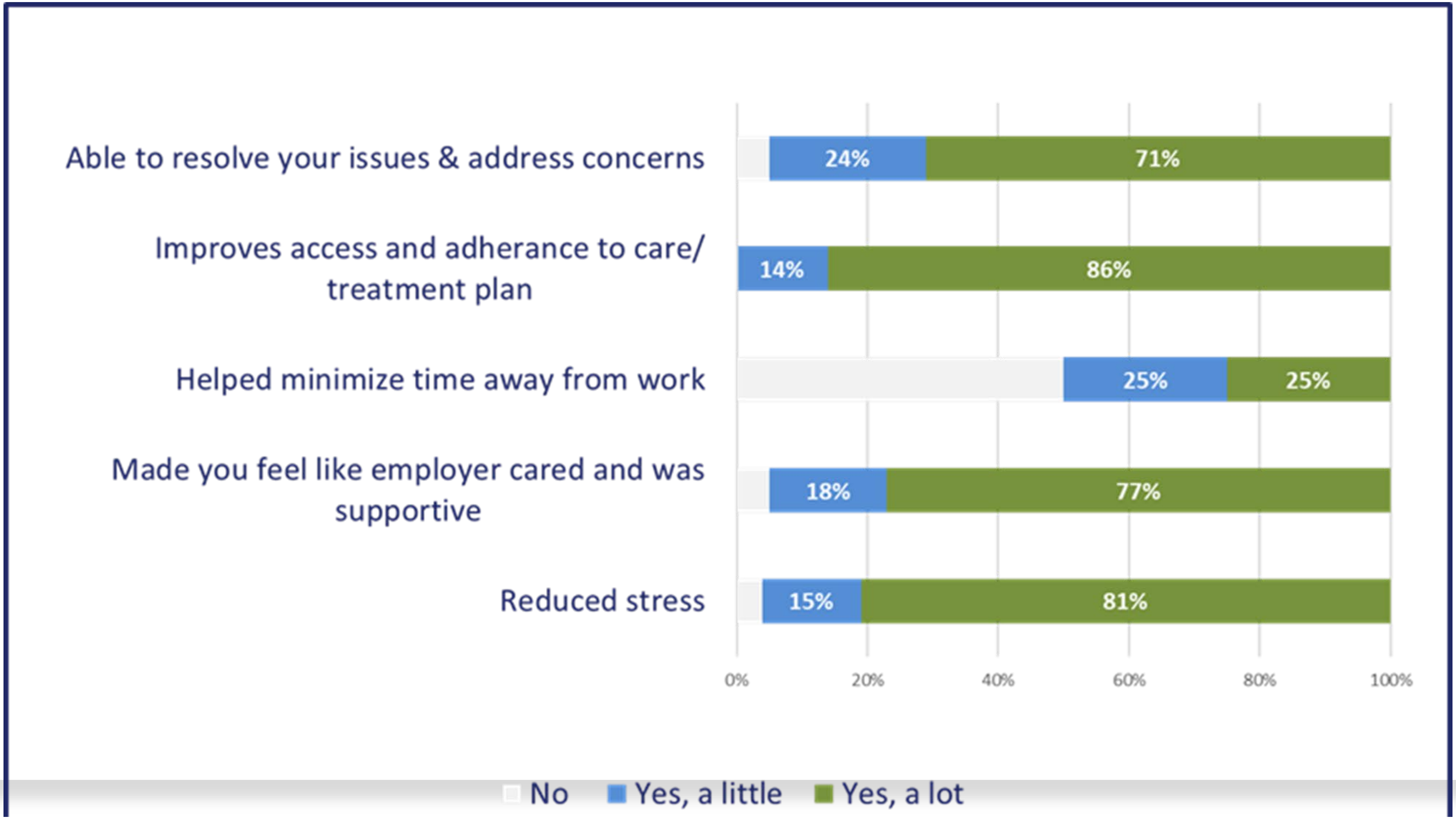
Cancer Navigation Pilot Program

- Partnership between the Florida Alliance and the **Patient Advocate Foundation**
- Pilot conducted with **The Walt Disney Company and Orange County Public Schools** and funded by Genentech
- Name changed to **Employee Benefits Advocate Program**

Program goals were to:

- **Improve employees' understanding and navigation of benefits**
- **Reduce financial and emotional stress**
- **Have a positive impact on employee productivity and satisfaction**
- **Improve access and adherence to care**

paf Patient Advocate Foundation



Able to resolve your issues & address concerns
Improves access and adherance to care/ treatment plan
Helped minimize time away from work
Made you feel like employer cared and was supportive
Reduced stress
24%
71%
14%
86%
25%
25%
18%
77%
15%
81%
0%
20%
40%
60%
80%
100%
No
Yes, a little
Yes, a lot

Employee Benefits Advocate Program: Pre- & Post-Measures

Employee Benefits Advocate Program: Impact of program on those served

% of participants reporting program…

95%	Increased their understanding of the details of their healthcare plan
100%	Helped them get the fullest benefit or value from their healthcare plan
100%	Helped them better understand the costs associated with their treatment and care
100%	Helped them better understand who was in their provider network
100%	Increased their awareness of LOCAL community resources that can help address social needs

Data last updated 9/2021

- ✓ Program users rated the benefit of the services an average of 9.4*
- ✓ Both the professionalism and knowledge of the staff were rated an average of 9.8*
- ✓ 100% of program users would recommend this program to others

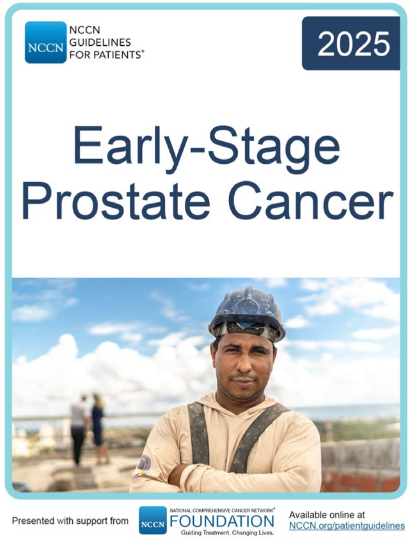
**Scale of 1-10*

Self-Navigation Tools to Share

Cancer*Care*.org – free counseling, resource navigation, support groups, education, financial assistance: www.cancercare.org They also have help by diagnosis or topic

National Comprehensive Cancer Network Patient Guides and other patient resources. These resources are available free electronically, but booklets can be ordered via Amazon for about $10-$16

https://www.nccn.org/patientresources/patient-resources/guidelines-for-patients



The Right Care

- Biomarker Testing
- Artificial Intelligence
- Second Opinion Programs

Biomarker Testing

- Biomarkers: substances such as proteins and genes found in blood, body fluids, or tissues
- Useful in diagnosis of:
  - Type of cancer
  - Staging level of growth, targeting the therapy that will have the best outcome for an individual patient
  - Measuring whether the treatment is working, or cancer is returning
- Allows oncologists to practice precision medicine

Biomarker Testing & Rare Cancers

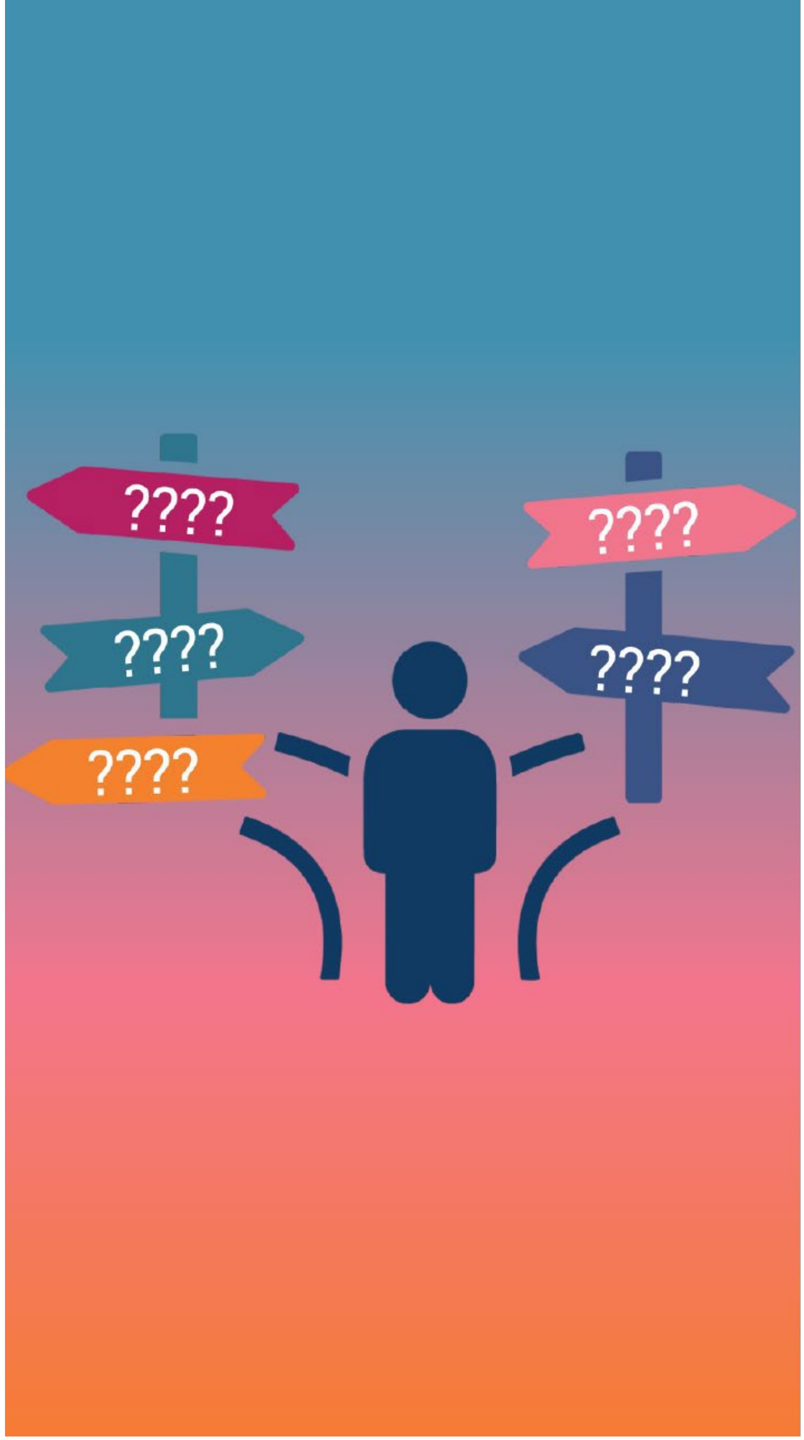
Biomarker testing is especially important for patients with rare cancers or those that have few treatment options, because mutations found in different cancers may overlap. If a person has a rare cancer with a mutation seen in other cancers, there may be a treatment that could potentially work in effectively treating the rare cancer as well.

Does your plan cover biomarker testing?

Please respond in the chat!

Questions to
Ask Your Medical Carriers

- Does your plan cover biomarker testing to determine a patient's potential clinical trial eligibility?
- If no in-network providers/labs can perform a specific biometric test, does your plan waive the out-of-network financial penalty to the member?
- Does your plan cover biomarker tests for diagnosis, treatment and on-going monitoring?
- What are the rates of approved prior authorizations for testing coverage and approved appeals when biomarker testing has initially been denied?



Employer Action Steps

Confirm with carriers that processes are in place to efficiently and proactively evaluate use of biomarker testing for diagnosis, treatment and ongoing monitoring.

Determine whether carriers are consistently evaluating the biomarker testing market and implementing opportunities for savings with specific lab networks and/or proactive use of panel tests over single biomarker testing.

Ensure that carrier call center reps are being provided frequently updated lists of biomarker tests that do and do not require prior authorization reviews for coverage. To avoid delays in care, make sure they understand the plan language and benefits procedures.

Employer Action Steps

- Recognize that some carriers do not cover the costs of biomarker tests and will deem them to be "experimental and investigational." Confirm that:
  - Your plan has a strategy in place to ensure easily followed directions for appeal filing
  - Biomarker testing coverage appeals are processed, and decisions communicated without long delays
  - Appropriate clinical experts are involved in appeal reviews
- Determine whether there is a need for a narrow network of biomarker testing facilities that have the skills and resources to properly manage patient cases and control the scope and costs of these tests

Employer Action Steps

Check for outdated plan language to avoid overarching exclusions for genetic testing; language should be modified to assure coverage for appropriate use achieved through language that alerts members and call center reps to check for prior authorization requirements for coverage of testing.

Ensure that plan design language sections concerning prior authorizations include specifics about any requirements around genetic/biomarker testing for diagnosis, treatment, and/or post treatment monitoring.

Employer Action Steps

1

Consider implementing a member communication campaign to raise awareness of the value of biomarker testing and plan coverage of these tests.

2

Confirm plan coverage of all tests that are FDA-approved as companion diagnostics to match patients to all FDA-approved targeted therapies and immunotherapies.

3

Allow prior authorization flexibility through use of broad-based plan coverage language: “Genetic/Biomarker Testing for diagnosis, treatment, and/or post treatment monitoring, as approved by the Plan.”

Use of Artificial Intelligence to Diagnose and Treat Cancer

- Artificial Intelligence (AI): Computer programs or algorithms that use data to make decisions or predictions
- Intent is not to use it to disregard human expertise, but rather to assist physicians in making decisions about diagnosis and treatment
- Can analyze medical images with significant accuracy that the naked eye may not see, reducing false negatives, and aiding correct diagnoses
- Has been used for over 20 years to analyze mammograms and is now being used to diagnose and treat cancers often missed in early stages and hard to recognize with the naked eye like pancreatic, prostate, lung and skin
- Select AI systems have been covered on a per use basis by some payers since 2020, but there is concern that per use AI reimbursement may result in overuse
- Alternative reimbursement approaches are being developed such as outcome-based payments

Does your plan cover the use of AI in diagnosis and treatment of cancer?

Please respond in the chat!

Use of Expert Second Opinion Programs

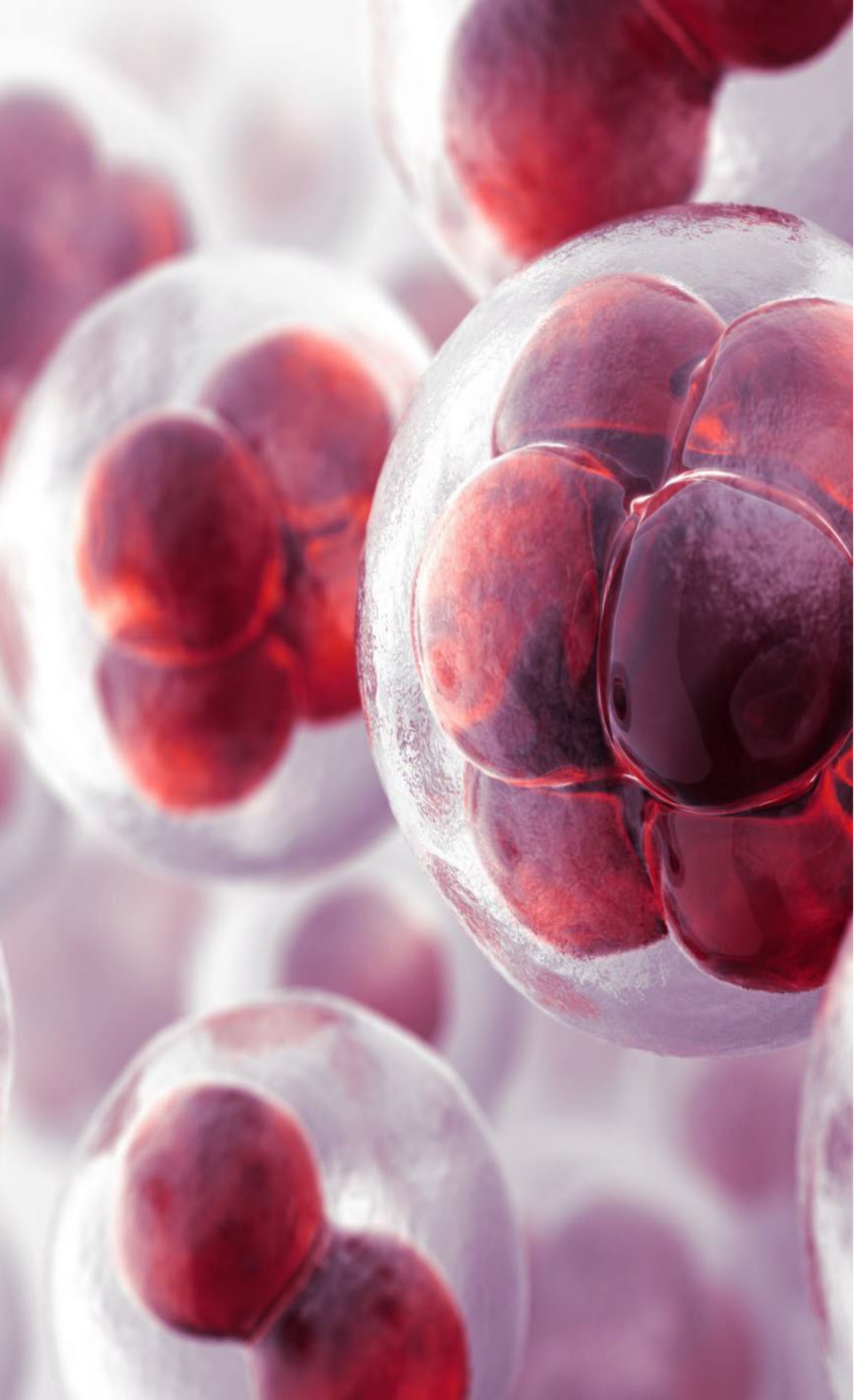
Provide peace of mind that diagnoses are accurate and treatment plans are comprehensive, given the rapidly advancing technology of cancer care

Especially helpful with rare or very complicated cases of cancer as the opinions typically come from centers of excellence with more advanced technology, more experienced oncologists, cutting edge treatments, and access to clinical trials

Programs may be provided by the medical plan carrier or through third party vendors

Evaluating Second Opinion Programs

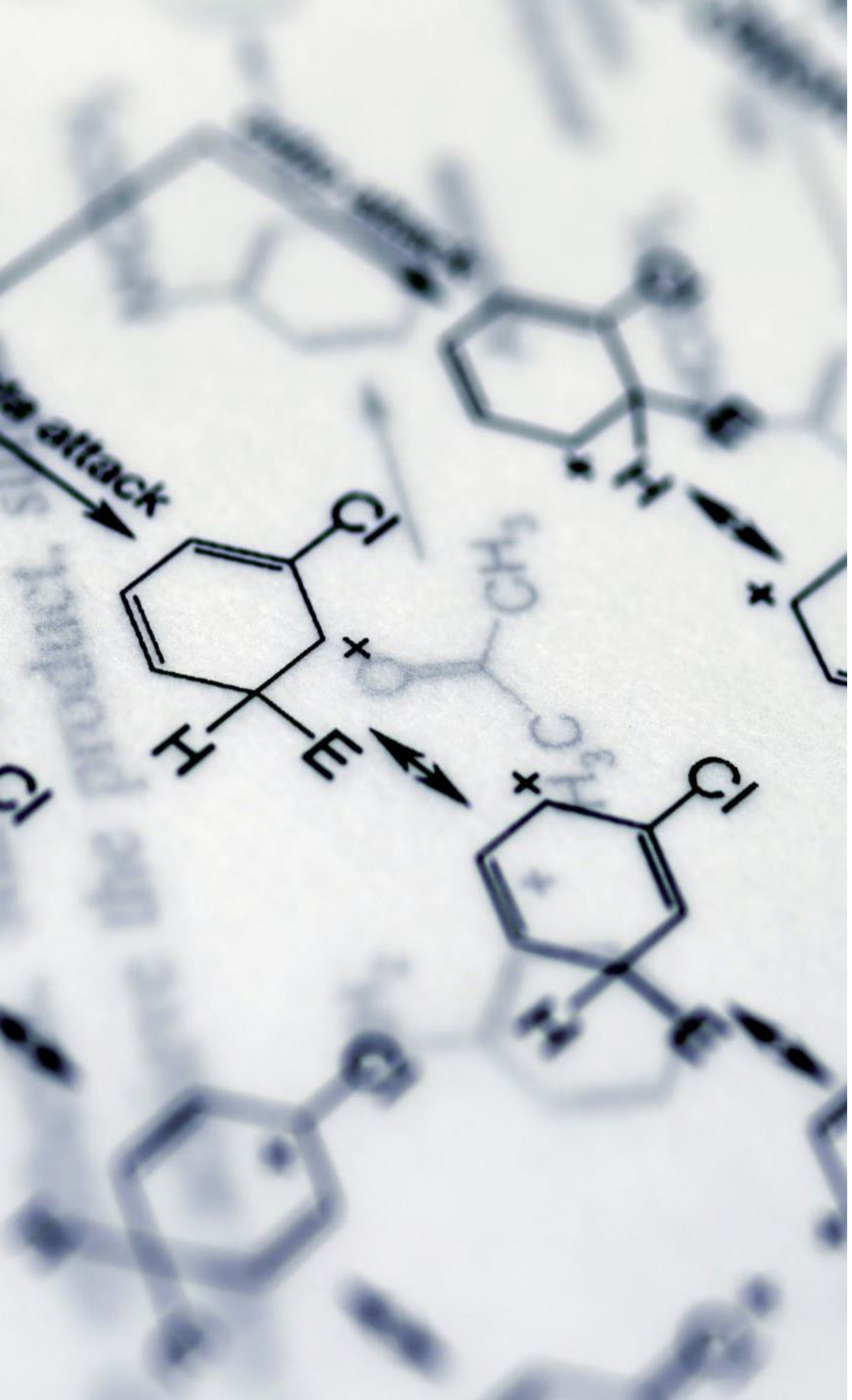
- Provide actual engagement rates from current plan members, the percentage of cases where the second opinion resulted in changes in diagnosis or treatment plan, and criteria used to determine it was a change
- Make it easy for a member to use the program – one call does it all
- Provide one point of contact for the member who helps them navigate through the process and answers their questions
- Provide post-opinion discussions of results for member and treating physician



Recent Advances in Cancer Treatment

Stem Cell Transplants: The administration of stem cells previously removed from the patient or another person to grow new white and red blood cells and platelets to replace those destroyed by cancer, radiation or chemotherapy

Rapidly advancing technology but still very risky for the patient



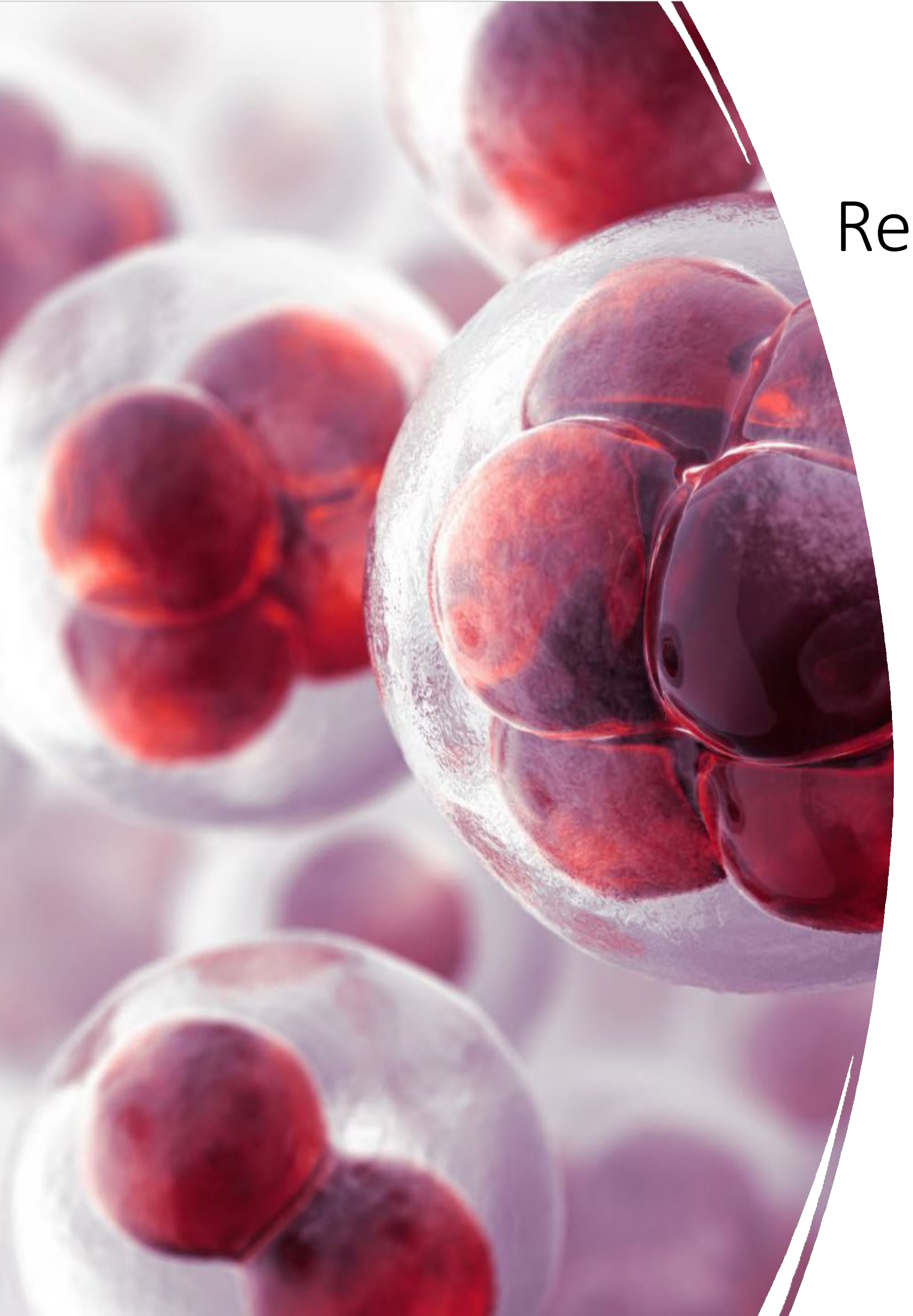
Recent Advances in Cancer Treatment

Immunotherapy: The use of biologics (made from living organisms) to improve the immune system's ability to fight cancer cells.

6 major categories (discussed in more detail in the employer guide):

- Immune Checkpoint Inhibitors
- T-Cell Transfer Therapy (CAR T-cell Therapy)
- Monoclonal Antibodies
- Cancer Vaccines
- Immune System Modulators
- Photodynamic Therapy

Note: Immunotherapy is typically already covered by employer health plans, but it is worth it to have discussions with your carriers to see if any restrictions are in place that would significantly delay member access to these treatments.



Recent Advances in Cancer Treatment

Targeted cell and gene therapies: A type of precision medicine that uses biomarker testing to identify targeted growth proteins and enzymes in cancer cells that can be destroyed through use of small (able to enter cancer cells) or large (destroy the outside cancer cell walls) molecule drugs taken orally, or monoclonal antibodies administered intravenously.

Questions to Ask Your Medical Carriers

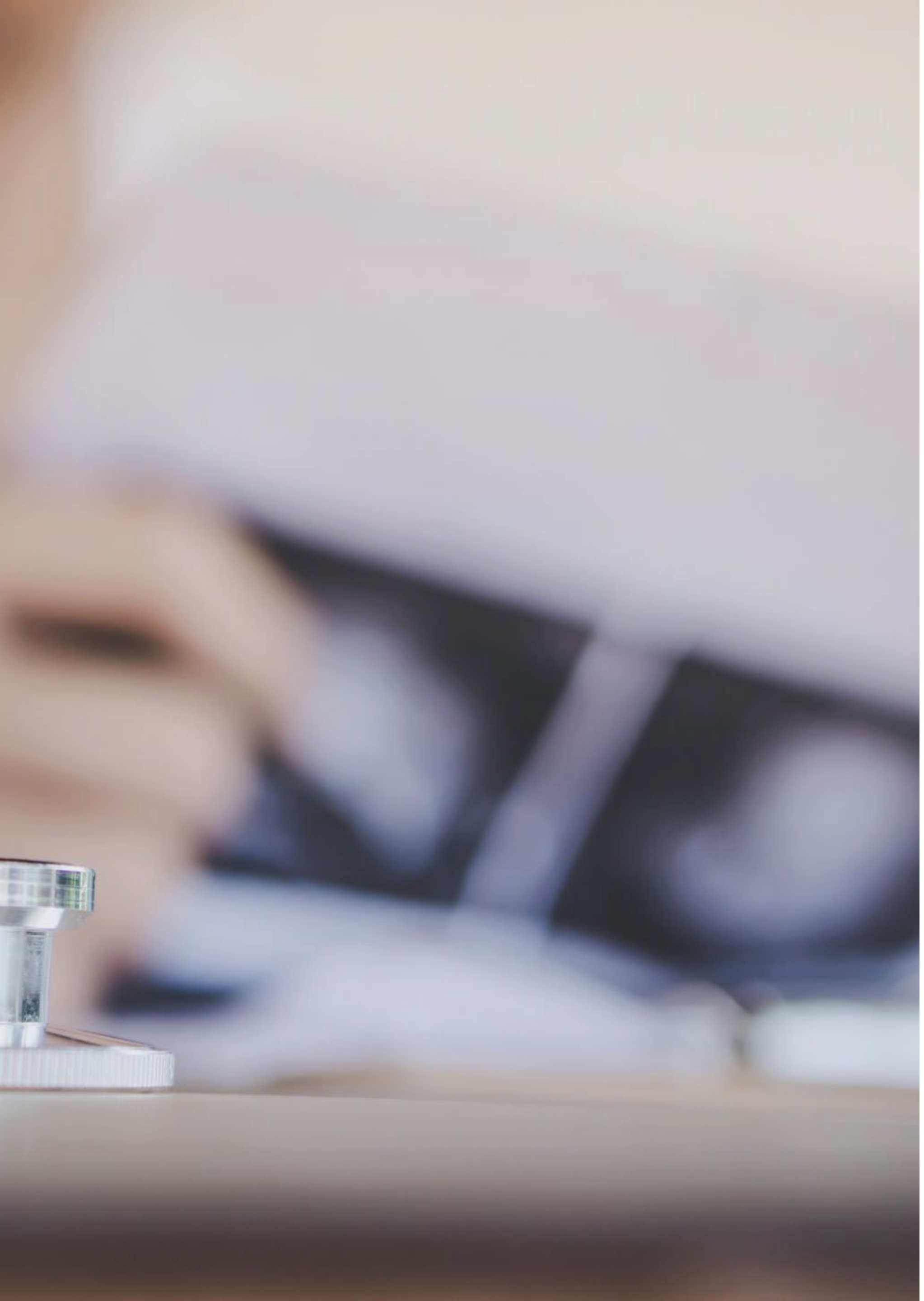
Is prior authorization required for coverage of cell and gene therapies?

Is biomarker testing required when appropriate for cell and gene therapies to be approved for coverage?

What are the rates of approved prior authorizations for coverage and appeals when coverage of cell and gene therapies is initially denied?

Supporting Clinical Trials

- The National Cancer Institute (NIH) provides help to interested participants and providers in locating clinical trials.
- While the ACA requires coverage of routine costs associated with participation in clinical trials, there may be differences between carriers regarding routine costs.
- Questions to ask carriers:
  - What criteria are being used to determine which clinical trials are covered (ACA requires approved trials to be federally approved or funded)?
  - Are members limited to coverage at specific phases of clinical trials or stages of cancer progression?
  - What criteria are being used to determine if care is routine?
  - Is there a system in place for determining coverage for non- routine services?



Coverage of Experimental Care

- Experimental cancer care: Any type of treatment that has not yet received approval from the Food and Drug Administration (FDA) for general use among the public.
- The 2018 Right to Try Act gives patients with life-threatening conditions who have exhausted approved treatment options, are not eligible for clinical trials, and have signed informed consent access to non-FDA approved treatments. It does not require employer or carrier coverage.
- The FDA has issued updated draft guidance on charging for experimental drugs but until finalized and federal law is passed to require coverage, patients will continue to be limited to care from sources that do not charge or charge affordable rates.

Psychosocial Support

…with a focus on palliative care and hospice/end of life care

Free CPR Resources for Employers/Healthcare Purchasers –

Serious Illness Care Strategies

CATALYST FOR PAYMENT REFORM

- **How to Guide for Serious Illness Care Strategies** – it explains the value of palliative care, how it can improve the quality of life for employees living with serious illness and their caregivers, and in doing so reduce healthcare costs for them as well as for the employer
- **The Purchaser Toolkit for Serious Illness Care Strategies** – has an RFI, evaluation guidance and model responses, model health plan contract, health plan conversation guide, ACO checklist to ensure that their ACO has palliative care capabilities, and a case management vendor checklist to help purchasers ensure that their case management vendor is providing sufficient attention and resources to those living with serious illness care

https://www.catalyze.org/product/palliative-care-purchaser-resources/

Thank You!

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