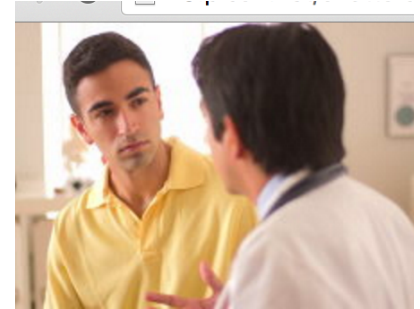




National Patient
Advocate Foundation

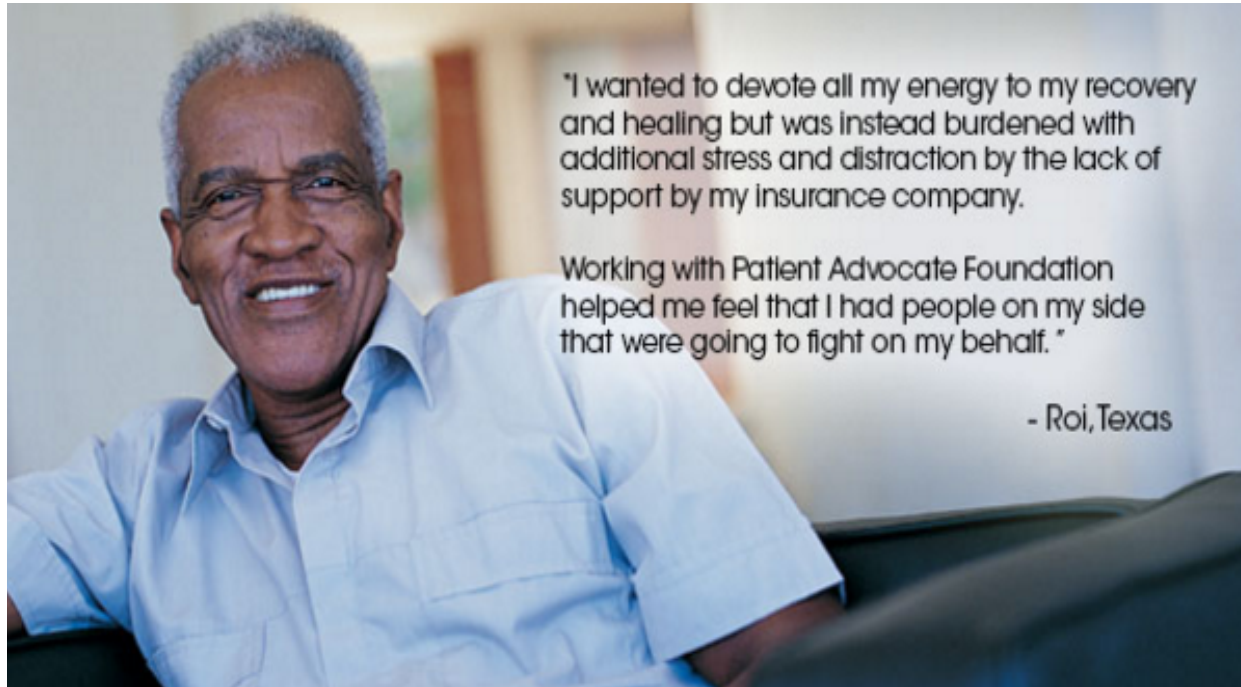
The Patient's Voice | since 1996

Patient Perspectives of the Health Insurance Marketplace



February 16, 2017
Nicole Braccio, PharmD
Policy Director
National Patient Advocate Foundation

PAF's Commitment to Serve Since 1996



"I wanted to devote all my energy to my recovery and healing but was instead burdened with additional stress and distraction by the lack of support by my insurance company.

Working with Patient Advocate Foundation helped me feel that I had people on my side that were going to fight on my behalf."

- Roi, Texas

Helping educate you about your insurance options

Taking the confusion out of complex enrollment forms

Finding financial help for medication co-pays

Taking the questions out of the disability process

Identifying care options for the uninsured

- Patient Resources
- Case management and individualized assistance



Solving Insurance and Healthcare Access Problems | since 1996

Families can contact PAF at **1-800-532-5274**
or visit patientadvocate.org

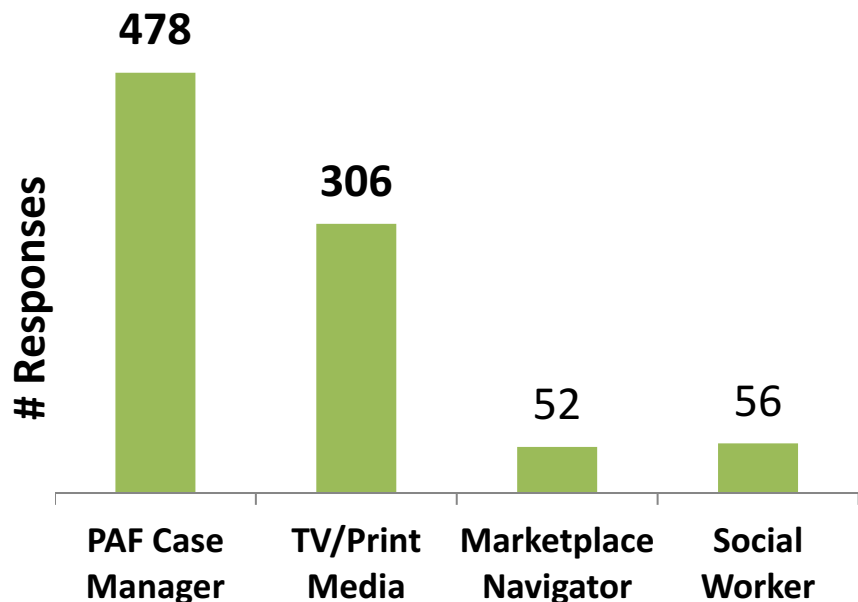
Marketplace Shoppers May Not Fully Understand Basic Health Insurance Concepts

*“Almost **two out of three** adults specifically targeted for enrollment in the new health insurance Marketplaces (60.1 percent) report gaps in their understanding of basic insurance concepts, including co-payments, premiums, deductibles, coinsurance, and provider networks.”*

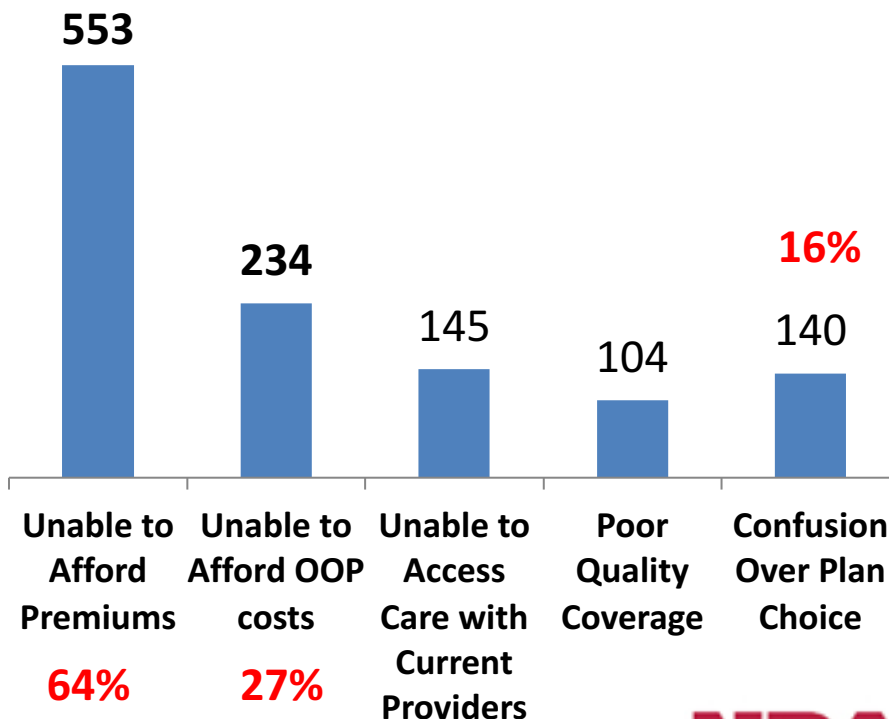
Majority of Patients Were Referred By Case Managers, Affordability Was Greatest Concern

N=865

How did you find out about your State's Marketplace?



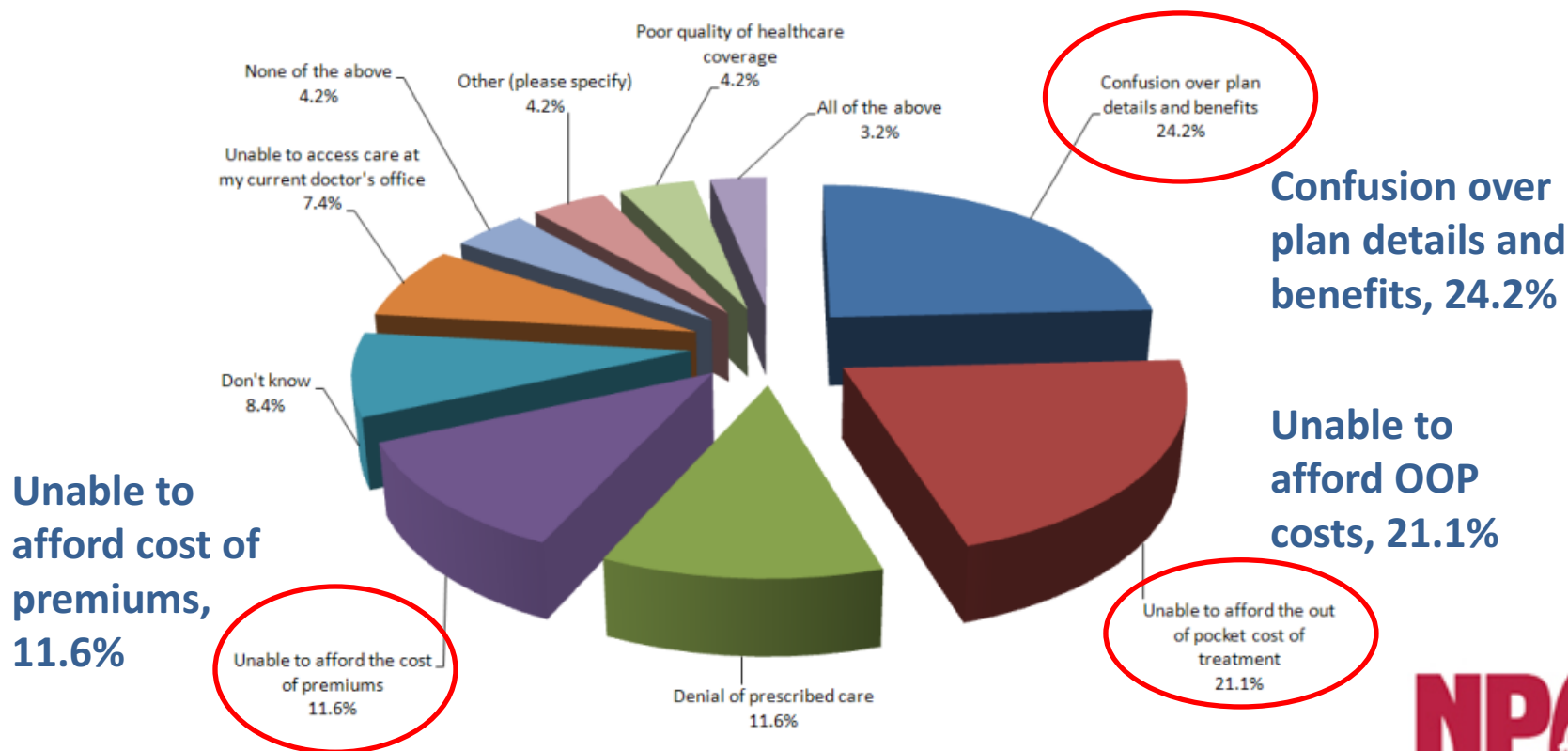
What are your biggest fears about finding a plan in the Marketplace?



Patient Concerns Shifted to Plan Details and Benefits After Enrollment Period Ends

What are your biggest concerns about your Marketplace plan?

N= 247 (out of the 865 pre-enrollment respondents)



Patients Were Least Confident Understanding Co-Insurance and Covered/Excluded Services

How confident are you in your understanding of each of the following terms as they relate to your chosen plan?

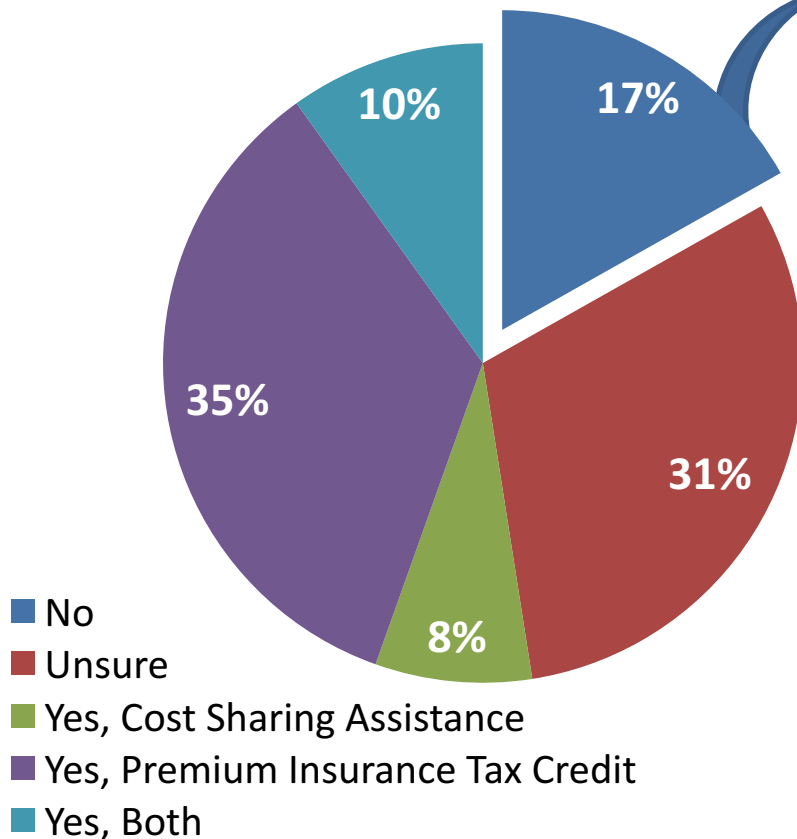
N=247

Healthcare Term	% Confident	% Not Confident
Premium	85.3	14.7
Deductible	80	20
Co-Insurance	64.6	35.4
Co-Payment	83	17
Provider Network	83.4	16.6
Covered Services	74	26
Excluded Services	66.3	33.7

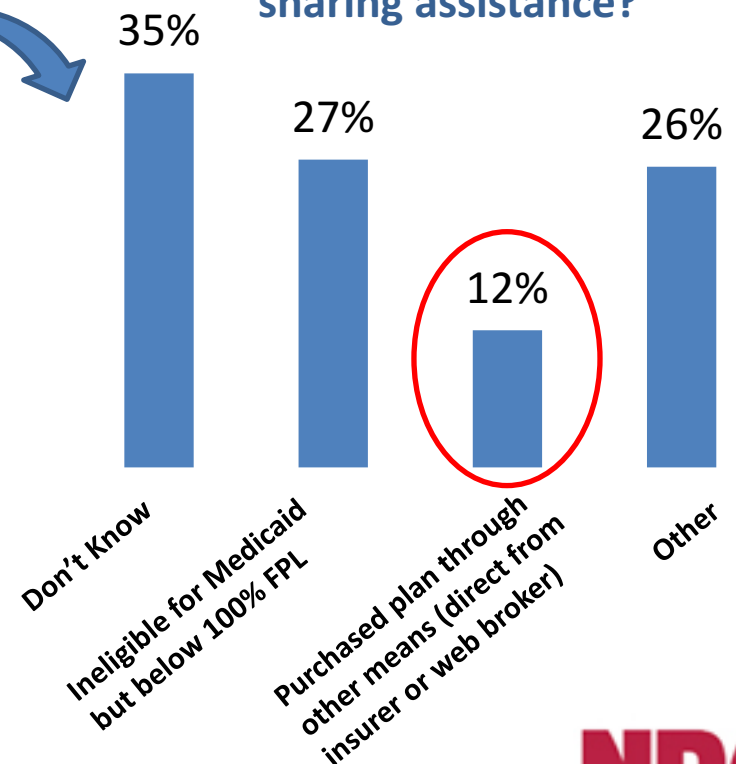
Significant Portion of Patients Who Were Ineligible for Financial Assistance Didn't Know Why

Were you eligible for financial assistance through a premium tax credit or cost sharing assistance?

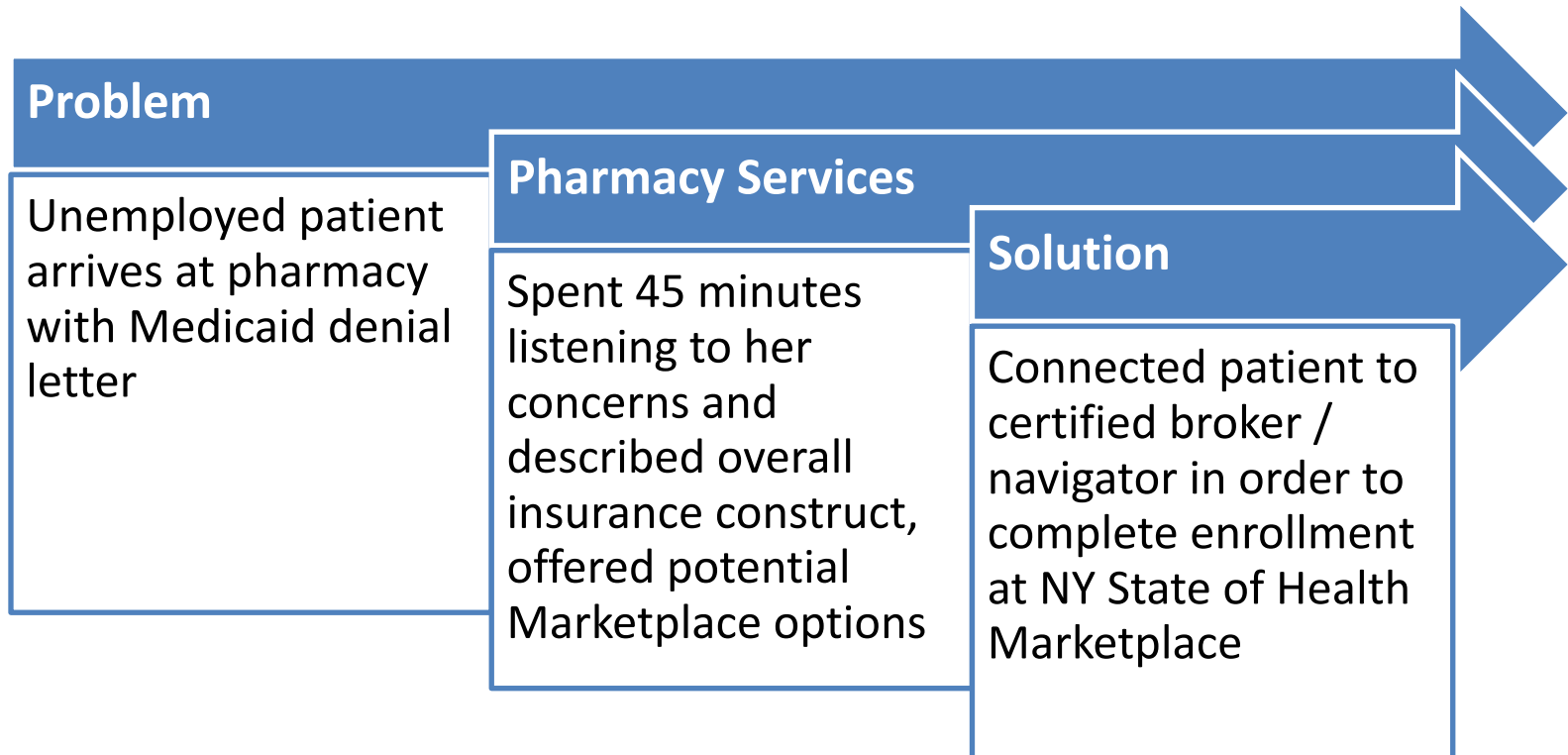
N=247



Why were you ineligible for premium tax credit or cost sharing assistance?



Example of Pharmacist Intervention to Facilitate Enrollment in Marketplace



Recommendations to Promote Seamless Enrollment Across Various Platforms

- Strive for transparency within enrollment process
- Ensure that patients are properly informed and given tools to confidently navigate the Marketplace
- Ensure affordability concerns do not dissuade patients from seeking coverage – provide education on availability of premium tax credits and cost-sharing assistance
- Once coverage is obtained, ensure patients are equally comfortable evaluating benefits

THANK YOU!

For any questions, contact:

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www.npaf.org



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