

**Patient & Family Advisory Council:
Working for you!**

**THE WHO AND THE WHAT
OF OUR COUNCIL:**

The members of the Patient & Family Advisory Council of the Memorial Cancer Institute (MCI) are cancer survivors, their family members, and/or caregivers, in addition to involved employees of MCI. Some of us are currently receiving treatments for cancer/blood disorders, while others are fortunate enough to continue to be in remission. We all have one common goal - the improvement and enhancement of the care provided by MCI. Care goes well beyond doctor appointments and

chemotherapy and radiation treatments. It includes communication and understanding - from scheduling to billing to all other aspects of care.

The council meets at 5:30 on the first Thursday of every month to review policies, procedures, and practices. We are always in search of new members who can add value to our council or contribute in various other ways.

If you are interested in becoming a member of the Patient and Family Advisory Council of if you would like further information, please contact:

Katharine Campbell
954-430-6880 x9712
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Meet An Advisor



Natalie Sands is one advisor we have working so hard for Memorial Cancer Institute.

Natalie's husband is a mantle cell lymphoma survivor and a stem cell transplant recipient. Natalie is a CPA and partner at Kaufman, Rossin & Co., P.A., and is the mother of 2 daughters.

**MCI Patient and Family
Advisory Council :**

Chairman - Tom Cappadona
Vice-Chair - Lilly Grant
Co-Secretary - Natalie Sands
Co-Secretary - Terry Zimmerman

Advisors

Ester Edwards
Marie Lafortune
Elliot Natale
Howard Zimmerman



Core Principles:

- *Dignity & Respect*
- *Information Sharing*
- *Participation*
- *Collaboration*

Inside This Edition:

- *Insurance Concerns*
- *Billing Concerns*
- *Role of the Medical Assistant*
- *The Caregivers Experience*
- *Knowing what to Expect*



Billing: The Breakdown

The members of the Memorial Cancer Institute Patient & Family Advisory Council would like to help you better understand the billing process at each MCI center. To do so we have listed here some key points you will want to be aware of:

— Physicians within Radiation Oncology at Memorial West and Memorial Regional are affiliated with Radiology Associates of Hollywood, a private medical group contracted by Memorial Healthcare System (MHS) to provide radiology services at all MHS hospitals, including MCI. Some bills you may see from Radiology Associates include:

- radiology reading
- consultations
- office visits
- medical services provided physician

— Lab tests will be billed by the appropriate lab facility.

— You may also receive a separate bill from MHS Customer Service/Billing department for the same office visit or consultation. This is a hospital facility charge for use of a treatment room. All procedures/treatments will be billed separately by MHS .

— For those patients receiving services at the Breast Cancer Center -- Dr. Franco and Dr. Perez are MHS physicians. That is, they are employees of MHS.

You will receive bills for consultations, office visits, and lab work from the Memorial Division of Breast Oncology Billing Office.

There will not be any additional billing for these visits by MHS. All procedures/treatments will be billed for payment by the MHS Customer service/billing Department.

— For patients receiving services at MCI Center for Blood Disorders at Memorial West and Memorial Regional--The physicians at each center are MHS employees. The only bill you will receive for office visits, consultations, and lab work will be from the Memorial Division of Cancer Billing Office. All procedures/treatments will be billed for payment by the MHS Customer Service Billing Department. You may also be billed by MHS for hospital facility charges for some procedures.

~Elliot Natale
PFAC Advisor



"It hurts when I do this, doctor."

Department:	Bills from:
Radiation Oncology	Radiology Associates of Hollywood MRH of MHW
Breast Cancer Center	Memorial Division of Cancer MRH of MHW
Memorial Cancer Institute/Blood Disorders	Memorial Division of Cancer MRH or MHW Cancer Institute

Insurance: The Short & (Sorta) Sweet

Memorial Cancer Institute (MCI) is a hospital facility. Your insurance benefits will be determined by:

- Your insurance company's definition of "facility"
- Type of plan you have (HMO, PPO, or POS)
- The contractual agreement it has with the Memorial Healthcare system.

When you receive a summary showing the charges for your visit and the billing information sent to your insurance company, it is a good idea to verify

- co-pays
- deductibles
- in- network/ out-of pocket maximum payment responsibility

There can be separate co-pays, deductibles, and out-of-pocket expenses for office visits, consultations, lab work, procedures/treatments, hospital , and ER visits. All of these may be per incident, not just annually. Also, you may not have reached the out-of-pocket maximum before your plan even begins to pay benefits at 100%.

Please note, just because MHS has a contract with your HMO or PPO it does not mean that MHS's contractual providers for radiology and pathology services have a contract with your insurance company. Radiology Associates of Hollywood and Pathology Consultants of South Broward , for example, are private medical

groups that may or may not have an in network contract with your insurance company.

Know that you can request an itemized bill from Memorial Support Services Customer Service Center and/or any MCI center you have visited. This will be very helpful when calling your insurance company if there is a problem. Sometimes it may be a simple "error" in billing codes that is holding up the processing of your claim.

Finally, if you have any questions or concerns regarding insurance and billing you can contact the billing specialist at each center or call MHS Customer Service. ~ Elliot Natale
PFAC Advisor

The Medical Assistant: Who we are, what we do to help you, and what you should expect from us.

Medical Assistants (MA) at Memorial Cancer Institute are the right (and left) hand of the physician's. We help the physicians by getting necessary information from the patient, organizing documentation, answering patient calls and questions, providing patients with literature and information regarding resources or diagnosis, among many other things. Typically, when you need to talk with your physician or you need a concern to be addressed you will work with your physicians' Medical Assistant. Many times we will be able to help you. This allows for the physician to continue to focus on critical situations and continue to see a number of patients who need the care.

The Patient & Family Advisory Council me, Nicole Augustine, Dr. Feinstein's Medical Assistant to list some important

things for a patient or family member to know about the Medical Assistant. Here are some important things to know:

- For a Medical Assistant to best help you when you leave a phone message, please leave only one message and your message should include a brief description on what the call is regarding. This is important because:
 1. The more messages there are to retrieve the longer it will take to return calls.
 2. If you do not leave a brief description of the concern the MA will call you to get the information, but then will have to investigate the issue and call you back to resolve the concern.

Knowing the issue ahead of time, the MA can call you with a resolution.



- When at the office, please let the MA know if you feel weak. This is critical. An MA can get you a wheelchair or chair to prevent a fall.
- Please request refills for medications no later than three days prior to running out of the medication. Many insurance companies are now requesting authorizations, and this can be a time consuming process.

~ Nicole Augustine
Medical Assistant
PFAC Advisor

The Role of the Caregiver: From the Perspective of a Caregiver of an Otherwise Healthy and Active Cancer Survivor

Of course everyone's situation is unique, and as such not all of the following will apply to everyone, but here's my take on the Role of the Caregiver (at least during the time your "charge" feels relatively good) -

1. Be positive and optimistic.
2. Laugh and cry together. It's also ok to lock yourself in the bathroom and cry alone.
3. Avoid reading everything and anything you find on the Web. Be select in your research, and stick to sites that are truly authoritative and up to date, such as National Cancer Institute, American Cancer Society, Leukemia & Lymphoma Society.
4. Only join chat rooms recommended by others with the same diagnosis, or by your team of medical professionals.
5. Consider a one on one meeting with your "charge's" oncologist, without your "charge" being there. That way you're free to ask questions without getting interrupted or offending anyone.
6. Set up a CarePage or similar web page, and update it as often as possible. This will allow you to communicate with everyone who wants to know what's going on, without you having to constantly repeat yourself. You and your "charge" should be the administrators of the page.
7. Go to important doctor visits. This can be done via (cell)phone, as you won't always know when the visit is going to be an important one.
8. Listen to your "charge". If s/he doesn't want company, then leave him alone (this includes hospital visits, chemo treatment, etc.).
9. Allow your "charge" to continue living a normal life. Avoid treating your "charge" differently than you did prior to diagnosis.
10. Understand your "charge's" insurance coverage (OK, or at least attempt to & ask questions).
11. Be proactive.
12. Keep good notes and records, including copies of all tests, images, etc...
13. Ask for help, even with chores and errands that seem mundane. Remember, one less trip to the dry cleaners will probably save you 1/2 hour.
14. Talk about it. You never know "who's been there and done that".
15. Search for financial assistance programs. There are tons of resources out there.
16. Join a support group, with or without your "charge". You'll not only be helping yourself, but you'll also help others in the group.
17. Get involved.
18. Take care of yourself. Treat yourself to a massage, boys night out, manicure, shopping day, etc. And by all means, do not cancel your own doctor appointments, and be sure to make all necessary doctor / dental / eye appointments that you otherwise would never consider not making.

~Natalie B. Sands
PFAC Advisor

**MEMORIAL CANCER
INSTITUTE**

For More Information on the Memorial
Cancer Institute's Patient and Family

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Out of Network Insurance? Know this....

It is highly recommended that you know about your out-of-network expenses. Often times your deductibles and out of pocket maximums can be different than that in-network. It can be extremely beneficial to ask your non-network physician or healthcare facility about their "billed" charges and/or billing procedures before you receive treatment. Then contact your insurance company to determine what services are covered and the allowed "eligible" expenses for non-network providers.

Eligible expenses, up to the allowable amount for each service, are determined by either:

1. Fees that are negotiated with the provider
2. Up to 110% of the published rates allowed by Medicare for the same or similar service
3. A percentage of the billed charge
4. A fee schedule that was developed under your plan

Your plan usually pays only a portion of these "eligible" charges. It is your responsibility to pay the remainder, including the amount billed above the allowable eligible expenses. This is why it is extremely important that you talk to your physician first, as noted at the beginning of this article.

Being informed can save you money. Your provider may accept a discount for his services based on a multi-plan agreement that he follows, if you ask about it.

One of these discount agreements is Concentra Preferred Systems.

One final note, I have found it very helpful to ask for a claims specialist that actually handles claims when I called my insurance company's customer service center. Be persistent. persistent, persistent.

~ Elliot Natale

PFAC Advisor

Waiting, waiting and more waiting...What's the Delay?



There are numerous causes for delays in treatment within oncology and radiation oncology. Some reasons for delays at MCI Radiation Oncology may include unforeseen circumstances that can cause a longer than usual wait..

They may include:

- Equipment/ electrical failure
- Recalibrating equipment

- Therapist has requested that doctor examine another patient to determine if treatment can take place
- Equipment undergoing inspection
- Emergencies from other hospitals that require immediate attention
- Staff shortages due to unforeseen illness or family emergency
- Previous patient may express concerns or ask questions that require additional attention of doctor and/or therapist
- Patient currently in treatment room requires extra TLC from therapist

As a caregiver and a patient it can be frustrating to experience a delay in

treatment. It is the hope that this article can provide some insight into this experience.

*~ Elliot Natale
PFAC Advisor*

