Choosing the Right Insurance Plan – Before You Need It

Tips from the Department of Case Management

Make sure you and your loved ones are enrolled in a health plan that covers both your current needs and medical conditions that may arise in the future.

When thinking about coverage for cancer care, keep in mind that one in three people will be diagnosed with cancer during their lifetime, and three of every four families will care for a family member with cancer.

Fall and spring are usually the times for “open enrollment,” when people have an opportunity to choose a health plan. That decision is important, because it cannot be changed again for another year.

If you have questions about your coverage, Roswell Park’s Case Management Department is at your service. All case managers are Registered Nurses who work closely with the physician team leader and your insurance company.

When comparing health insurance plans, think about these questions:

- If you or a member of your family should become ill, will you be able to afford the necessary care? Be sure to ask about costs and which treatments and tests are covered.
- Will the plan allow you to see the doctors you prefer and receive the medicine you need?
• Will you be allowed to enroll in the plan even if you already have a medical condition (called a “pre-existing condition”) such as diabetes or cancer?
• If the plan includes prescription coverage, is there a yearly or monthly limit on what you can spend? Will you have to go to a specific pharmacy to get your prescriptions filled? How much will your co-pay be (the amount you pay out of pocket) for different types of prescriptions?
• If you are eligible, have you enrolled in the Medicare D plan? If not, do you have other prescription coverage that meets your needs? If you are not sure which plan to choose, visit the federal government’s Medicare website at www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227). Your pharmacist can also help you decide which plan is best for you.
• Does the prescription coverage include drugs that are injected?
• Can you or your employer add a “rider” to the plan to pay for a wheelchair, walker, hospital bed, oxygen tent or other “durable medical equipment” that might be needed at home? If so, what part of the total cost of the equipment will you have to pay? Are there limits on how much your health plan will pay each year or during your lifetime?
• Will the plan cover your participation in a clinical research study? (For more information, see the section “Understanding Your Treatment Choices: What You Need to Know About Clinical Research Studies.”)
• Will the plan cover any costs for medical care at home – for example, the services of a visiting nurse? What is the co-pay (the amount you pay out of pocket) for this coverage? Is there a limit to the number of visits covered by your plan?
• Are the rules for receiving medical care different when you’re out of town?
• What are the rules for receiving care if you want to see a health care provider who is not part of the health plan’s “network?”

BECOMING A PATIENT AT ROSWELL PARK

Access to the world-class care at Roswell Park is as close as your phone. Call 1-800-ROSWELL (1-800-767-9355) if you:

• Have been told by your doctor that you have cancer and would like to see a Roswell Park physician for a second opinion. If you think you might have cancer but have not received a diagnosis, you should see your primary doctor first for testing.
• Need to find out if your insurance plan covers care at Roswell Park

If you want to become a Roswell Park patient, a patient referral specialist will take you through the process, step by step, and answer any questions you may have. You’ll also have a chance to set up an appointment with a cancer specialist who is best suited to handle your case. Your first appointment can usually be scheduled within 7-10 days.

For general or specific information about cancer, call 1-877-ASK-RPCI (1-877-275-7724).

HELP FOR PATIENTS WHO DON’T SPEAK ENGLISH

Patients who do not speak English or who prefer to speak a language other than English have easy access to interpreters. Roswell Park contracts with AT&T’s Language Line, a phone service that provides professional interpretation by certified medical interpreters in more than 170 languages. The Roswell Park operator can arrange a three-way call between the patient, a Language Line interpreter and any member of the Roswell Park staff. During the patient’s hospital visits, medical staff can use a speakerphone to set up a three-way conversation between the patient, interpreter and medical staff, 24 hours a day.

Non-English-speaking callers can also access Language Line services by calling Roswell Park’s Cancer Information Program, at 1-877-ASK-RPCI (1-877-275-7724) Monday-Thursday between 9 am - 8 pm and Friday between 9 am - 5 pm.
Knowing what information you will need to provide at your first visit can help things go more smoothly.

We will need all written records dealing with your cancer diagnosis. You should contact your doctor before calling for an appointment, and request that your medical information be made available to Roswell Park. In most cases, your doctor(s) will send these things directly to us, and we will contact you to let you know when they have been received. In some cases, your doctor(s) may give your medical films (such as x-rays) or other materials to you instead, and you’ll need to bring them with you to your first appointment.

Our cancer specialists are here to provide you with the best treatment recommendations, so the accuracy of your diagnosis is very important. That’s why our pathology experts will need to review any tissue samples that were collected from a biopsy or prior surgery. Sometimes our pathologists reach a diagnosis that is different from the one made by an outside facility. Your diagnosis must be confirmed or changed before your treatment begins.

A Roswell Park Patient Access Referral Specialist will request the samples, but your signature may be required. Because our pathologists will review the tissue samples before your first visit, you will be charged for the service, and the bill you receive for the service may show a date that is different from the date of your first RPCI appointment.

WHAT TO BRING TO YOUR FIRST VISIT

Be sure to bring these things to your first Roswell Park appointment:

- ALL insurance cards, including any separate prescription cards
- If you belong to a Health Maintenance Organization (HMO) that requires you to have a referral for Roswell Park, bring your referral forms.
- Emergency contact information: names, addresses and phone numbers
- If you are a retiree covered by Medicare, we will need to know the year you retired.
- Any records related to your cancer diagnosis that your doctor did not send directly to Roswell Park – for example, medical films such as x-rays
- Information for your health proxy, the legal document that gives someone of your choice the authority to make health care decisions for you in case you become unable to make them yourself
- Depending on the type of insurance you have, you may be asked to make a co-payment at this visit. If you are not sure whether this will be required, call your insurance company’s Member Services Department, or call Roswell Park at 1-716-845-1670.
- You will be given a lot of information during your first visit to Roswell Park. You may find it hard to keep track of everything, especially when you’re still finding your way around. Be sure to bring a tape recorder or paper and pencil to keep a record of the things you’ll need to remember.
- Because your first visit may take between two and three hours, you may want to bring reading materials for times when you have to wait.

AND BRING A FRIEND

You may feel nervous or stressful before your first appointment. You are welcome to bring a relative or trusted friend with you, to keep you company and provide encouragement and support.

If you need to cancel or change your first Roswell Park appointment, call 1-800-767-9355 as soon as possible.
WHAT TO EXPECT DURING YOUR FIRST VISIT

The Registration Process

Including waiting time, registration usually takes less than 20 minutes (about 10-12 minutes, if you preregister).

When you arrive, first go to the Registration Desk in the lobby so you can complete your registration, sign forms and provide your insurance card, other insurance information and – if your Health Maintenance Organization (HMO) requires it – a referral form from your doctor.

Registration staff will double-check your insurance information during the registration process, and you will have a chance to meet with a financial counselor. Depending on the type of insurance coverage you have, you may be asked to make a co-payment for this first visit. If you do not have insurance, a financial counselor can work with you to set up a payment plan.

Questions, questions!

You may wonder why we ask certain questions during the registration process. In addition to providing the highest level of medical care, Roswell Park conducts research to learn more about cancer so we can find better ways of preventing and treating it. The information you give us will help us do that.

If you have any questions during the registration process, the person who is helping you register will be happy to assist you.

Meeting Your Team

Your first clinic appointment may take about an hour. During this time, your records and test results will be reviewed carefully.

After you have finished the registration process, you will see a nurse in the clinic where you will receive care on a regular basis. Then you will meet with one of the doctors from your medical team. Each team includes specialists from medicine, surgery, radiation therapy and nursing, as well as pathologists, radiologists, psychologists, social workers, pain management experts, nutritionists and research scientists, among others. Teamwork is very important at Roswell Park, because cancer treatment often involves a combination of surgery, chemotherapy or radiation therapy.

When your examination is finished, the doctor will explain your treatment choices, and together you will develop a treatment plan that’s right for you. Appointments will be made for your next visit or your first treatment.

Registration and Preregistration

If you wish, you may complete part of the registration process at home, before you come for your first appointment at Roswell Park, by calling 1-800-ROSWELL (1-800-767-9355). You do not have to preregister, but it will make the registration process go faster when you come to Roswell Park. On the day of your visit, our registration staff will quickly double-check the information you provided over the phone.

Whether you register over the phone or in person at your first visit, you will need to provide:

- Your name, address and telephone number
- Your date of birth
- Your Social Security number
- Your health insurance information
- Information about your cancer diagnosis, including the dates and locations of any previous surgeries
- Information about any prescription drugs you are taking
- Information about any allergies you have
- Names and addresses of your main doctor and any other doctors who have been involved in your cancer diagnosis
Understanding Your Treatment Choices:
WHAT YOU NEED TO KNOW ABOUT CLINICAL RESEARCH STUDIES

When discussing your treatment choices with you, your Roswell Park doctor may offer you the opportunity to enroll in a “clinical research study.” This is an opportunity to receive a brand-new and promising cancer treatment that is being studied to see how it compares with current standard treatments. **The new treatment must be proven to be at least as effective as the treatments normally given for patients with your type of cancer – and it has the potential to be even better than those standard treatments.**

Here are some things to think about before making your decision:

- **If you enroll in a cancer treatment study, your treatment will be at least as effective as the standard treatments given for your type of cancer.**
- **Before you enroll in a cancer treatment study, you will be given detailed information about what the researchers hope to learn from the study, what you can expect to experience if you participate and all benefits or risks.**
- **You may stop participating in the study at any time. You will always have the option of deciding whether or not to participate.**
- **Before Roswell Park can begin a new study, it is reviewed in detail by panels of experts to ensure that the study will be performed according to scientific procedures and in accordance with local, state and federal laws and regulations.**
- **Every cancer treatment that is available to patients today began as a clinical research study. Without these studies, there would never be any new cancer treatments.**
- **Today most children survive cancer. That’s mostly because about 95% of young cancer patients who are eligible are enrolled on clinical research studies. By comparison, less than 5% of eligible adult cancer patients enroll in studies. As a result, treatment for adult cancer patients has not advanced as rapidly as treatment for pediatric cancer patients. Patients who enroll in clinical research studies play an important part in helping scientists identify better cancer treatments.**

Additional Patient Support: Services Offered by the Division of Social Work

Roswell Park’s Licensed Clinical Social Work staff can put you and your family in touch with services you might need before, during and after your treatment. They can also provide counseling and advice to help you deal with the problems and stresses you may experience during your illness.

*The services of the Division of Social Work are provided free of charge. Offices are located on the ground floor of the Hospital, or you can reach the staff by phone at 1-716-845-8022.*
Roswell Park’s Licensed Clinical Social Workers are available by appointment. They can:

- Help you understand your medical condition and the changes and challenges you may face.
- Make arrangements for transportation and a place to stay if you’re coming to Roswell Park from out of town.
- Help you find financial assistance.
- Help you communicate with your medical team and with family or friends who may not know how to react to your illness or how to help you.
- Help you and your family talk about the kinds of care you would like to receive if, in the future, you are unable to make your own choices about medical treatment—for example, if you go into a coma and are unable to communicate. Social workers can help you put those wishes in writing.
- Help you and your family prepare your health care proxy. The health care proxy is a document that gives someone you trust the ability to legally make decisions for you about your health care—for example, whether to insert a feeding tube—in case you should become unable to make those decisions for yourself.

Special Services for Children

When it comes to understanding and dealing with a serious illness like cancer, children’s needs are different from those of adults. That’s why Roswell Park provides special services for children who are cancer patients or whose parents have cancer:

- Roswell Park’s Child Life Specialist presents special activities for pediatric cancer patients, to take their minds off medical exams and procedures, and to help them deal with their fears and other feelings about having cancer. These activities are presented in the clinics, for children who come to Roswell Park for treatment as outpatients, and in the hospital, for children who have been admitted for treatment.
- The Child Life Specialist also works with adult cancer patients, to help their children deal with their fears and other feelings about illness and/or death.
- Roswell Park’s School Outreach Program can help make things easier at school for a child who has cancer. Working together with the child’s teacher, a team of Roswell Park specialists—including a nurse, psychologist and social worker—visit the school to help the other children understand what cancer is all about and how it might affect their classmate. The program has been shown to produce a kinder response by classmates. The child’s parents must request the School Outreach Program for the child.

Roswell Park’s Child Life Specialist can be reached through the Division of Social Work, at 1-716-845-8022.

After You Leave the Hospital: Home Care

Before you leave the hospital, members of the Case Management Department and Division of Social Work will work with you and your family to coordinate any post-hospital care you may need. All members of the Case Management Department are Registered Nurses.

If you are going home and need counseling or other services, medical social workers can help you find those services in your community.

If you will need care at another health care facility after your release from Roswell Park, you can meet with a member of the Social Work staff either before or after you are admitted to Roswell Park. A social worker will provide you and your caregivers with information about assisted living, rehabilitation and long-term-care facilities that will best meet your needs.
What If Your Health Plan Won’t Cover Your Care at Roswell Park?

If your health plan will not cover your care at Roswell Park, here are some steps you can take to appeal the decision:

• File a grievance with your health insurance plan.

Most insurance companies give patients between 60-90 days to file a grievance after coverage is denied. If you do not file a grievance within that period, your right to appeal the decision is lost – period.

The member handbook provided by your health plan will give you information about how to file a grievance or appeal. If you do not have a copy of the handbook, call the Member Services Department of your health insurance company to request one.

Keep detailed records of everything related to your grievance, including information about phone conversations (dates of the calls, and the names of people who spoke with you), names and phone numbers of other people you have contacted about your case and copies of all dated letters and forms. You may be asked to provide this information during the grievance process.

• File a complaint with New York State.

If you have tried to solve the problem by working with your health plan and are unhappy with the company’s decision about your grievance, you have the right to file a complaint with New York State.

➤ If you belong to a Health Maintenance Organization (HMO), also called a “managed care plan,” contact the New York State Department of Health Managed Care Hotline, at 1-800-206-8125.

➤ If you belong to a traditional health plan, contact the New York State Insurance Department Consumer Services Bureau, at 1-800-342-3736, or file a complaint online at www.ins.state.ny.us/complhow.htm.

• Let Roswell Park help.

There’s no time for waiting after you learn that you have cancer. Roswell Park can help speed things along by guiding you through the appeal process. When you call or visit Roswell Park, ask to speak with a Financial Counselor, the Patient Advocate, the Referral Office or a Case Manager. Even if you have been denied coverage by your health plan, you do not need to stop treatment. Our staff will work on your appeal while your treatment continues. While Roswell Park cannot guarantee that you will win coverage, we will do everything possible to assist you.
What You Need To Know About Paying For Your Care

Our Financial Counselors: At Your Service

Many patients worry about how they will be able to pay for their cancer treatment. Roswell Park’s financial counselors will help you understand your insurance coverage and payment options. If you would like, they will also figure out approximately how much your proposed treatment is likely to cost, and you may use that information to compare our charges from other area hospitals you may be thinking about for treatment. Counselors will also answer any financial questions you may have about your care at Roswell Park.

After you and your doctor have met to develop your treatment plan, you can meet with a financial counselor, who will review your insurance plan and call your insurance company to check your coverage. You can speak with a financial counselor any time to:

- Find out about your coverage
- Ask questions about a bill
- Discuss other financial concerns you may have

If necessary, Roswell Park’s financial counselors will contact your Health Maintenance Organization (HMO) or doctor on your behalf to advocate for insurance coverage of your medical care. We do everything possible to reduce costs for our patients.

Financial counselors can also help you if you receive Medicaid, if you have no health insurance or if you are having financial difficulties. A payment plan can be set up to assist you.

New York State’s Managed Care Law: WHAT YOU NEED TO KNOW

New York State’s Managed Care Law gives you important rights and protections. If you belong to a Health Maintenance Organization (HMO), you have the right to specialty care. If you are a cancer patient, that means that you have the right to be treated by a cancer specialist.

Out-of-Network Referrals

If, after speaking with your main doctor, your HMO determines that the HMO network does not include a specialist who can provide the level of care you need, the HMO must refer you to a specialist outside its network, and the referral must be provided to you at no extra cost. The HMO must approve your treatment plan in order for you to receive coverage.

Referral

If you need continuing care from a specialist, your HMO, after speaking with your main doctor, must allow a referral to that specialist, and the referral must be provided to you at no extra cost. Referrals can be for three, six or twelve months. You are responsible for making sure that the referrals are kept current while you are being treated. The HMO must approve your treatment plan in order for you to receive coverage.

Specialist Care Coordinator

If you have cancer or any other disease that is life-threatening or disabling, or that will steadily become worse, and that requires specialized medical care over a long period of time, your HMO must allow a referral to a specialist, who will then serve as your main doctor.

Specialty Care Center

A specialty care center is recognized by the state or federal government or a non-profit, national health organization as having special expertise in treating a specific condition or disease. Roswell Park is a specialty care center for cancer.

If you have cancer or any other disease that is life-threatening or disabling, or that will steadily become worse, and that requires specialized medical care over a long period of time, your HMO must allow a referral so you can be treated at a specialty care center such as Roswell Park.
About Medicaid

Medicaid is a New York State program for people who cannot afford medical care. You may be eligible for Medicaid depending on your income, age or whether you have a disability. Roswell Park’s financial counselors can also answer your Medicaid questions or help you apply for assistance.

You may also apply for Medicaid through your local Department of Social Services. (The number is listed in the County Offices section of the phone book.)

What You Need to Know about the Billing System

You will be charged for all medical care you receive at Roswell Park. You will usually receive two bills – one from the Roswell Park Hospital and one from the Clinical Practice Plan, which covers the services of your doctors at Roswell Park.

Bills will be sent first to your insurance company (also called a “third-party payer”) for services covered by your insurance plan. You will be billed for any costs that the insurance plan does not pay. These costs may include deductibles or co-payments if you have not already paid them.

Questions about a Bill?

If you don’t understand a bill you have received, you can speak with a financial counselor or a cashier in the Registration area while you are at Roswell Park. You may also call the Patient Accounts Department at 716-845-8220.

Cashiers can answer questions about bills you have received from either the Roswell Park Hospital or Clinical Practice Plan, and can accept payment for your bills or co-pays. They are available Monday-Friday from 8 am - 4 pm.

If You Belong to a Traditional Health Plan

If you belong to a traditional health plan (the Empire Plan, for example), you may not need a referral from your doctor to receive care at Roswell Park. Check with your health plan’s Member Services Department to be sure this is the case. To make an appointment directly, without a referral, call 1-800-ROSWELL (1-800-767-9355).

If You Belong to an HMO

If you belong to an HMO (also called a “managed care organization”), you must get a referral from your HMO doctor for all services you receive at Roswell Park. You must make sure:

- That all your referrals are for the exact services you are receiving.
- That the referrals are current. Referrals usually are made for three, six, or twelve months. After you begin receiving treatment, you must keep track of each referral to make sure it has not expired. *This is your responsibility.*

WHAT YOU NEED TO KNOW: What Kind of Referral Did You Receive from Your HMO?

When your HMO doctor gives you a referral for Roswell Park, you’ll need to know what kind of referral it is. If it is for “consultation only,” that means your insurance company will not pay for any services other than your first visit with a specialist at Roswell Park. Your treatments will not be covered under this type of referral. Your referral must be for “consultation and treatment” for your plan to cover your treatments.

You should discuss your referral with your HMO doctor and be certain your doctor understands your wishes about your medical care. This is especially important if your HMO sends referrals electronically (through the Internet) rather than on paper, because in that case you may never actually see a paper copy of the referral.

If you have any questions about your health plan’s rules for receiving care at Roswell Park, contact the Member Services Department of your health insurance company.
Do I really need to come in to get an opinion from a Roswell Park doctor? Can’t that be done over the phone?

Each patient’s situation is different. Our doctors will need to examine you and review all your test results so they will have all the information they need to give you an expert opinion.

Do I have to repeat the tests that were done somewhere else?

That depends on whether your Roswell Park doctor needs additional information that was not provided by previous tests. Your Roswell Park doctor will do everything possible to keep your health care costs down. After your current medical records and reports have been reviewed, you will be told if any tests need to be repeated.

Can I choose my Roswell Park doctor?

Yes, as long as the doctor you choose specializes in the type of cancer you have. If not, the appropriate specialist will be assigned to you based on your diagnosis and the stage of your disease.

Will I see anyone else in addition to my Roswell Park doctor?

An entire medical team will be assigned to your care, and together they’ll create the best treatment plan for you. You will see different members of the team at different times.

Will you notify my regular doctor about the results of my visit to Roswell Park?

Yes, your Roswell Park medical team will share important health care information with your regular doctor. You will be asked to give us the names and addresses of any doctors to whom information about your care at Roswell Park should be sent.

How can I arrange for a family member who is in another hospital to be transferred to the Roswell Park Hospital?

The patient’s doctor must contact the Roswell Park doctor to make sure a transfer is appropriate.

Do I need a second opinion about my cancer diagnosis?

A second opinion is very important. In some cases, it shows that the patient does not have cancer after all. In other cases, it shows that different treatment choices can be made. Because a cancer diagnosis affects so many things in a patient’s life—finances, job and family responsibilities—many patients who receive a diagnosis of cancer automatically ask for a second opinion.

Why can’t I speak to a doctor when I call 1-800-ROSWELL?

Your Roswell Park doctor will need to see you in person to do a complete review of your case. The doctor will answer your questions and concerns during that first visit, and the information you provide will be important for developing the treatment plan that will best meet your needs.
THE MOST IMPORTANT THING TO KNOW

Finding out that you have cancer is frightening. And along with worries about your health, you’re probably feeling overwhelmed by all the information you have to keep straight, all the decisions you’ll have to make and all the things you’ll have to do during your treatment.

But here’s the most important thing to remember: Roswell Park delivers the very best cancer care. And when you’re in our care, we’ll guide and support you every step of the way.

For a list of services and physicians at Roswell Park, please call our Cancer Information Program at 1-877-ASK-RPCI (1-877-275-7724). Information specialists are available to answer questions Monday-Thursday from 9 am - 8 pm and Friday from 9 am - 5 pm. You may also send an e-mail message to ASKRPCI@RoswellPark.org.

DIRECTIONS/PARKING

From points east, west, north and south of Buffalo: Take the New York State Thruway (Interstate 90) to Exit 51W (Route 33 West, also known as the Kensington Expressway). Exit Route 33W at Locust Street. Turn right at the first traffic light (Michigan Avenue). Continue on Michigan Avenue for two blocks, to Carlton Street. Turn right at the first traffic light (Michigan Avenue). Continue on Michigan Avenue for two blocks, to Carlton Street. Turn left at the traffic signal. The entrance to the Roswell Park parking ramp is immediately on your left. The main entrance to the Hospital is directly across from the parking ramp.

From Canada: Take the Peace Bridge to I-190 South, to the Elm Street exit. At the end of Elm Street, turn left onto Goodell Street. Move into the right lane and turn right onto Ellicott Street. Take Ellicott Street to Carlton Street. Turn right onto Carlton. The parking ramp is on your right, at the corner of Carlton and Elm streets, across from the main entrance to the Hospital.

PARKING

If you wish to park your own car, use the Carlton Street entrance to the ramp. Rates are charged by the hour, day or month. See the parking ramp attendant for details.

On-street parking is strongly discouraged. RPCI cannot assume responsibility for parking tickets or damage to vehicles parked on city streets.

FREE VALET PARKING

For your convenience, free valet parking is available from 8 am - 5 pm. Simply pull up to the Hospital entrance and leave the parking to us. You will be charged the same daily/hourly rate as if you parked your car yourself.