

Episode 13: Patient Navigators – Helping You Navigate a Complicated Healthcare System



Note: This is a machine transcription. Please excuse any punctuation or other weirdness:)

Intro:

In 2021 my husband and I had gained the responsibility for caring for our Dad. He had many health issues, bad habits and was adapting to a new life and new location.

My husband works in finance, and I work in healthcare so I thought I could take the lead to navigate the system. We navigated the Veteran's Administration, commercial insurance, Medicare and Medicaid federal programs and, researched independent living and assisted living, home care, and medication management programs. You name it we researched it, and it was mind boggling and exhausting.

At one point we were at our wits end and so frustrated that it had be that complicated. Thankfully the light for us was the patient navigators that helped us along the way. We didn't even know they existed.

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Are you tired of the high cost of healthcare? Are you overwhelmed trying to navigate a complicated healthcare system?

Welcome to Get Savvy...Demystifying Healthcare weekly podcast where we take complicated healthcare topics and make them simple.

Imagine if you could stop feeling paralyzed with fear and frustration and instead be empowered to make smart healthcare decisions for you and your family.

Get Savvy with your host, Sandy Kibling, a healthcare professional changing how healthcare knowledge is shared.

Podcast

Hello and thank you for listening to Episode 13, Patient Navigators – Helping You Navigate a Complicated Healthcare System.

What we will discuss:

- 1) What is the role of a Patient Navigator and the differences whether it is from a health insurance perspective or the provider perspective.
- 2) Key areas where a Patient Navigator can Assist.
- 3) Ways to find a Patient Navigator to assist you!

What is the role of a Patient Navigator?

Before we start as always in healthcare there may be 2-3 different names...you may hear patient navigator, representative, advocate...that may be used at various organizations but for this podcast we will use predominately patient navigator for consistency.

There are two types of Patient Navigators:

- 1) From a health insurance perspective - The Affordable Care Act (ACA) passed in 2010 requires that each state health insurance exchange establish a navigator program to help individuals and businesses make informed decisions about enrolling in health insurance through the exchange (see “Health insurance exchanges” in this series).

The ACA outlined the following responsibilities of patient navigators:

- Provide expertise on eligibility, enrollment and coverage details for each plan.
- Provide information in a fair, accurate and impartial manner.
- Facilitate the enrollment process.
- Provide referrals for conflict resolution services for enrollees with complaints or concerns

While open enrollment is behind us it is important to note perhaps for the next open enrollment session.

Today we are going to focus on the patient navigators from the provider side, those who help take down barriers when services are needed because healthcare is more than what happens to a patient inside the four walls of a hospital or clinic or urgent care; it's what happens after the care is provided whether that is physical therapy, a short stay at a skilled nursing facility or, the social services that may be needed, such as financial aid or home care.

This also includes the social determinants of health that shape patient wellness and access to care. As a reminder, social determinants of health are defined as the conditions in the environments where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks and overall access to care.

Examples:

- Cancer Care, where they help patients to move through the entire care continuum, from prevention, to the process of chemotherapy to survivorship.
- Transitional Care, where they focus on helping (often older) patients to move between various settings (e.g. hospital and home or to assisted living) or sectors (e.g. health and social care, physical and occupational therapy)
- Care for vulnerable and disadvantaged populations, such as migrants, ethnic minorities, homeless or uninsured persons, where they can facilitate early detection of diseases and access to care.
- Patient navigators may also help patients set up appointments for doctor visits and medical tests and get financial, legal, and social support. They may also work with insurance companies, employers, case managers, lawyers, and others who may have an effect on a patient's healthcare needs. Also called patient advocate.”
- Patient navigators are also common for individuals with serious or multiple chronic illnesses or individuals exploring or participating in clinical trials. These healthcare professionals work to guide the patient through these systems and reduce any administrative burden a patient might face.

Simply said patient navigators are like your car's GPS system...patient navigators help guide patients across the entire care continuum.

Patient Navigators - How Do You Access?

Call your health insurance company?

- Ask if they have a patient advocacy program and get assigned to a dedicated patient navigator or advocate.
- As an example at the health insurance company, I worked for, if a patient had an issue with trying to appeal an authorization that was denied or was frustrated with the service provided or lack of service or finding a specialist they were assigned to a patient advocate or navigator to address their concern and or needs. There was a time frame and parameters that had to be followed from a quality of service perspective.

Hospital

- Often they have patient advocates, which also may be called navigators or case managers that can assist you with transitional care.
- Often times you are automatically assigned a navigator but if you are not ask to be put in contact with this person and request contact information.
- When my Dad was in the hospital we spoke with the nurse practitioner checking in on our dad and she helped us get assigned to a patient navigator.
- We found our patient navigator super valuable in helping us locate a skilled nursing facility that was covered by our insurance and resources for PT, OT and medication management improving the health outcomes for our dad.

Providers Office

- You can ask your provider's office if they have patient navigator. Likely if they are a bigger practice they may have a patient navigator to help you, smaller practices may not have this option

Organizations like Patient Advocate Foundation:

- This group supports Patients of all ages and from all 50 states and territories in the United States, and who are enrolled in insurance regardless of plan type or insurer, or who are currently uninsured.
- All services provided by Patient Advocate Foundation and Co-Pay Relief are free to the patient and those working on behalf of a patient. As a nonprofit, they fundraise and accept donations that help support their services to ensure that patients are able to access the quality care and treatment they need without additional burden.

Here is out it works:

- Case managers work alongside you to find solutions to the problems you are facing. They work with you so that you are part of the process all along, and use their professional knowledge and learned strategies to maximize healthcare resources on your behalf.
- For example, case managers can help you reduce the financial burden of care. To do this, they might assist by seeking potential sources of financial support that can help support your medication or physician copayments, transportation expenses, or even housing or utility costs. They may also work to negotiate payment plans with treating providers so that you your medical bills are more affordable each month in your household budget.
- For patients who need help with enrollment in health insurance or access to social programs, our case managers may determine eligibility for Medicare, Medicaid, Social Security Income, Social Security Disability Insurance, or Marketplace health insurance plans.
- Insurance navigation is also a common issue served by case managers. Patients may receive services that help identify eligible clinical trials, billing and coding issues, or appeals for pre-authorization or treatment denials.
- For patients in the workforce, our case managers may provide support that helps patients maintain their employment and access workplace benefits, like short-term, long-term disability or health insurance. Case managers also help evaluate eligibility for FMLA legal protections when appropriate.
- I would note they are unable to help patients with issues related to accidents, workers comp claims, malpractice, non-chronic illnesses like infections or broken bones, or mental health diagnoses.

I will put a link in the show notes as every situation is different and they may be able to help you.

Paid options

- Patient Navigator – they claim they can assist with elder care – researching hospitals, skilled nursing facilities and nursing homes, or empowering you to understand and manage medical bureaucracies, and finding community-based resources etc. I have never used this group or know what their cost structure may be but if you believe you are not getting the results you need and time is of essence, this may be something to consider.

Another option is

- AdvoConnection, provides a searchable directory of advocates who offer a variety of kinds of help to patients and caregivers, such as medical, hospital bedside assistance, insurance denials or claims, billing reviews and more. Search for an advocate by the location of the patient and the service you need. There is no charge to use the site but there maybe a charge for the patient navigator.

I hope this episode has provided some relief and knowledge that there are options out there for you to navigate our complex healthcare system.

Do check out the resources we discussed in the podcast as well as the other helpful links that may provide additional insight.

In the next episode we will discuss...Telehealth options. During COVID these rules were relaxed but Medicare just came out with the new rules for 2023, we will discuss what this means to you!

Until next time Get Savvy!