Your All-Inclusive Ticket
Dana Kuhn, Ph.D., PSI President

We are living in uncertain times when it comes to the fate of health insurance, especially for patients requiring lifesaving treatments. With a change in this country’s leadership and its perspective on healthcare, there is much uncertainty whether those enrolled in individual or marketplace plans will continue to have coverage, access and affordability to necessary healthcare. What we do know is that premiums and out-of-pocket costs are on the rise and moving further from the financial reach of everyday Americans. The patients coming to PSI for financial assistance exemplify health insurance premiums and copayments requiring 15-26% of their annual income. Thus, PSI provides very important assistance which many cannot live without.

Unfortunately, health insurance costs (both premiums and out-of-pockets) have surpassed our society’s inflation and income increases. This means that health insurance costs place stress on our normal living capabilities and even force many into debt. Approximately 57% of bankruptcies are due to medical debt.

If you’ve ever had an all-inclusive experience, you know everything is included in one up-front price. It is a relief to know that there are no hidden fees, tips or taxes that will catch you by surprise. As a result, you can sit back and enjoy the experience with virtually no worries. Well, this is like paying the premium on your health insurance policy. Once you pay it, you have mostly all-inclusive coverage and eliminate the worries of cost (except for out-of-pocket costs). Now if someone helps you pay the premium, the all-inclusive experience should be even better because you didn't have to pay the cost of the ticket yourself... it was a gift.

PSI offers premium assistance as a “gift.” It’s your all-inclusive ticket to the gift of health. Paying your premiums with PSI’s help is as important as paying your monthly housing, grocery, electric/gas or water bill. If you don’t pay it, there are consequences such as receiving a delinquent notice or even having your service turned off. Many insurance companies are just waiting for you to miss paying for your monthly health insurance premium so they can legitimately and contractually drop your coverage. Once your coverage is cancelled because of non-payment, it is often impossible to get it back. If that happens, you have just lost your “all-inclusive” ticket to health coverage. This is serious, as it may mean you cannot obtain your prescription drug or use hospital emergency rooms for care.

PSI offers some very simple ways for you to pay these premiums. However, it is very important that you pay these premiums “on-time.” So please, for the sake of your health, pay your premiums on time. Paying your premiums on time is your ticket to all-inclusive health and well-being.

Dana A. Kuhn, Ph.D.
President and Founder
Patient Services, Inc.
PSI’s Evening of Hope 2017

Join us for an epic evening! PSI invites you to save the date for our annual Evening of Hope event on October 25, 2017, in Washington, D.C. Throughout the evening we will focus on hope and acknowledge, celebrate and honor patient champions in the chronically-ill community. Highlights of the evening include a seated dinner, an awards ceremony, recognition of event sponsors, an address by Dr. Dana Kuhn, PSI’s President and Founder, legislative and program updates presented by our Government Relations and Program Development teams, as well as live testimonies by patients and congressional members.

In addition to an impressive program, PSI will host an exciting raffle with outstanding items up for grabs. Tickets can be purchased at the event and range from $25.00 to $100.00 depending on the item. A few of the hot items for this year’s event include tickets to see Hamilton on Broadway and tickets to see Billy Joel at Madison Square Garden. Be sure to purchase your raffle ticket upon arrival the day of the event. You don’t want to miss out on winning these once-in-a-lifetime raffle items.

Secure your spot at the Evening of Hope today! Purchase your tickets online at www.eventbrite.com/e/2017-patient-services-inc-evening-of-hope-event-tickets-34302277034. Sales end October 20, 2017. If you would like to sponsor this event, please contact PSIDevelopment@uneedpsi.org. We hope to see you in October and encourage everyone to follow us on social media in the days leading up to the event as well as the day of. We will post a few live streams throughout the evening so all can join in the fun. Feel free to join in the fun by using our event hashtags: #EveningofHope, #Passion4Patients, and #EveningofSmiles.

We’ll see you in D.C.!

Improvements Are Continuous at PSI

Tiara Green, MSED, Director of Operations

PSI makes every effort to ensure that our patients can manage their assistance in a quick and easy format. This summer, PSI launched a new and user-friendly home page on the Patient Portal. A quick and easy Patient Portal to view assistance, payment and deposit transactions.

With a simple and intuitive format, patients can now browse the portal to view their available assistance amounts and payment transaction history. PSI is proud to announce the launch of a new payment method for patients to receive reimbursement for eligible services. Through electronic deposit, patients can receive reimbursements directly into their bank accounts. It is a fast and secure method to receive your PSI assistance. To register, log in to your PSI portal account and click the electronic deposit box or call to speak with a representative. Additionally, we are well underway with the prepaid assistance cards for patients within eligible programs and assistance types. Patients are now experiencing the benefits of having a method of payment at their fingertips to pay for eligible expenses.

Our staff hopes that these added tools and efficiencies will allow you to better interact with our team. We’re here to help and will continue to look for creative ways to provide exceptional service. We strive daily to help you make the most of your time so you can focus on what’s important – your health, family and friends.

PSI-ACCESS Helps Return Hope

Jocelyn Zimmer, ACCESS Receptionist

“Life was so overwhelming to the point that I didn’t know what to do to get through day to day.”

We’ve probably all felt this way at one time or another, but patients who live with chronic illnesses feel like this much of the time. When we are sick, the additional stresses of everyday life can hinder recovery from our illness and often seem to make the symptoms worse. Scientific evidence shows that emotional distress has physical ramifications, including a weakened immune system, high blood pressure, increased fatigue, an increased risk of heart attack and depression. When the illness you live with day to day already includes many of these factors, you can probably guess that these patients feel these effects even deeper. Many of them begin to feel hopeless.

PSI-ACCESS helps return hope. For more than a quarter of a century, PSI-ACCESS has been able to offer free legal representation to hundreds of chronically ill patients seeking federal disability compensation. Navigating the complicated process, understanding and complying with laws and regulations, and even just the physicality of gathering information and presenting it in the proper form can be overwhelming. PSI-ACCESS assists clients with all of this, working with them to achieve the goal of a favorable decision and the possibility of financial independence.

Nationally, the rate of approval in these cases has declined steadily, with medical or technical reasons accounting for 64% of these denials. All the more reason patients need the assistance of PSI-ACCESS. Last year, 69% of the cases represented by our staff won favorable decisions. That means we were able to restore some hope to more than 2/3 of the people we represented. Our caseload continues to grow as more people hear about PSI-ACCESS.

Being a non-profit entity, we exist and are able to do what we do strictly through the generosity of others. Support comes from a variety of sources, such as previous clients, medical manufacturers and people who simply believe in our mission. Support also comes in a variety of ways. Of course, financial donations are the most obvious. But a simple letter or an online message describing how PSI-ACCESS helped you or a loved one can be powerful in motivating others to give. You can do this by writing to us at PSI-ACCESS, PO Box 261747, Tampa, FL 33685 or by visiting the website at https://www.patientservicesinc.org/FOR-Patients/Testimonials?Submit-a-testimonial.

We are grateful to help others, and we are grateful that others help us. Our clients are grateful, too.

“Immune Deficiency Client, Michigan”

PSI-ACCESS.

We asked contributors enough for the help and service that I have received. I honestly don’t know how I would have made it in life without their help each step of the way. Thanks to each and every one of you for your help and generosity. The world is a better place because of PSI-Access… and the contributors who make it all possible.”

Immune Deficiency Client, Michigan
PSI Keeps Pushing Congress on Third-Party Premium Assistance

James Romano, Director of Government Relations

This past April, Patient Services Incorporated (PSI) launched our spring offensive in the battle for the right to continue to provide health insurance premium assistance to patients with rare diseases and chronic illnesses.

PSI worked with our Congressional Champions - Congressman Kevin Cramer (R-ND) and Congresswoman Doris Matsui (D-CA) - to develop a Congressional sign-on letter to the new Secretary of Health and Human Services, Tom Price. The letter requested the Secretary modify the CMS Rule on Third-Party Payments for Qualified Health Plans to include charitable organizations like PSI, as well as places of worship and local civic groups.

This important issue was the centerpiece of the 2017 PSI Advocacy Fly-In. PSI brought together over 50 patient advocates from across the United States to obtain co-signers for this letter to Secretary Price. The advocates, representing many wonderful patient organizations, met with over 150 Congressional offices over two days. PSI honored several of our patient champions at this event and presented the letter. We cannot thank our patients and advocates enough for all the assistance they provided our families and our Board of Directors to obtain a tally of 184 Congressional co-signers on this letter. We want to thank Rep. Cramer, Rep. Matsui and the other 182 members of Congress who signed onto the letter and supported patients and the charities dedicated to assisting them.

For more information on how to reach out to your Congressional representative, contact Jim Romano at JRomano@uneedpsi.org
Senate Struggles to Find Path Forward on Affordable Care Act Repeal

Mark Hobratch, JD, MPA, Sr. Associate, Government Affairs and Advocacy

For both healthcare consumers and stakeholders, the most urgent question for 2017 continues to be what will happen to the Affordable Care Act (ACA) under the new administration. However, as of mid-July, the answer to that question remains very unclear.

The House passed legislation in May that would repeal key provisions of the ACA while overhauling the Medicaid program. The Senate introduced two new versions over the past month.

All of the bills fulfill Republican promises to repeal “Obamacare,” while lowering premiums by an average of 20 percent by 2026, according to the Congressional Budget Office (CBO). However, premiums would be lowered by allowing insurers to once again offer limited-benefit plans (often referred to as “skinny” or “junk” coverage).

CBO found that the limited benefits and less generous premium tax credits under the latest Senate bills could dramatically increase out-of-pocket (OOP) costs for certain consumers, in particular those who are older or have costly pre-existing conditions. By 2026, the average deductible would nearly double to $13,000, which would be $2,000 more than the annual OOP maximum for that year and half the income of someone earning 175 percent of poverty (or $26,500 per year).

Older consumers would also face higher average premiums as the bill would allow them to charge 500 percent more than younger consumers (the ACA currently limits age rating to 300 percent). States could even opt-out of this 500 percent limit.

Consumers whose coverage lapses by more than 62 days (even through no fault of their own) could also be subject to a six-month “lock-out” period where they would be unable to buy individual market insurance – which could also dramatically increase costs for those with pre-existing conditions. Some bill versions would also allow insurers in some states to again increase premiums based on medical history.

CBO warned that as a result of such high costs “many people with low income would not purchase any plan even if it had very low premiums.” In addition, the bill would eliminate coverage entirely for 22 million Americans within a decade and slash Medicaid payments to states by 35 percent of the next 20 years.

These cuts were too severe for more moderate senators from states that had expanded Medicaid under the ACA, and they have largely refused to support the bill without substantial changes.

Senator Leahy are also hampered by opposition from their most conservative members, who insist that the bill does not go far enough to repeal “Obamacare.”

As a result, roughly 10-12 Senators remained opposed to the latest bill, and nearly the same number do not favor the Trump Administration’s proposal to repeal key provisions of the ACA now and wait up to two years to develop an alternative replacement. Republicans cannot pass any legislation with the opposition of more than two members from their own party.

If Republicans are unable to find common ground within their party, they will be forced to consider only those changes to the ACA that have the support of Democratic members. These include creating a permanent reinsurance program that compensates insurers for exceptional claim costs, similar to Medicare Part D. Premiums spiked following the expiration of the ACA’s reinsurance payments last year, which states like Alaska and Minnesota were able to mitigate with the creation of their own programs.

Democrats are also likely to support proposals to allow ACA tax credits to be used to purchase plans outside of the new Marketplaces, increase marketplace competition in rural areas, and let older consumers buy-in to Medicare before age 65. However, Democrats would condition all of these proposals on Republicans taking ACA repeal off-the-table. It remains very unclear whether Republican leaders would be willing to do so given the extraordinary pressure from their base to pass some form of ACA repeal legislation this year.

Lawmakers ought to preserve vital health care for vulnerable Arizonans

By Danielle Nance, MD

As a physician living with a rare bleeding disorder, I know full well the importance of access to health care for patients living with complex diseases.

Yet life-saving care for many chronically ill Arizonans is under threat as a result of a misguided federal policy, and it’s up to the Arizona congressional delegation to swiftly help resolve it.

Living with hemophilia, a medical condition that reduces the ability of blood to clot and can cause severe bleeding from even a slight injury, is expensive. At points in my life, my monthly insurance premium costs have equaled nearly half of my rent. Some of these points coincided with hardly any personal income, including caring for a newborn and working through — and paying for — medical school.

Thankfully, in 2001, I was introduced to Patient Services, Inc., a nonprofit patient assistance organization that provides premium and cost-sharing assistance to patients battling rare and complex diseases. For the first time in as long as I could remember, I didn’t have to worry that my entire financial reserves would have to go toward maintaining a clean bill of health.

The support I received from PSI didn’t just make it possible for me to focus on my new baby, but the charity played an essential role in my ability to complete medical school and achieve my dream of becoming a physician to help others suffering from hemophilia.

Today, as a practicing hematologist, I regularly refer hemophilia patients in need of a temporary safety net to PSI. By assisting the chronically ill bridge to the care that they need and deserve, PSI and other charitable assistance programs routinely help protect patients from financial ruin, keep families together, and save lives.

But rather than seeking to preserve this indispensable lifeline for vulnerable Americans, the federal government is allowing insurers to prohibit it. The U.S. Centers for Medicare and Medicaid Services issued a policy that is allowing health insurers in 41 states, including Arizona, to deny health care to anyone who receives charitable premium and cost-sharing assistance.

Under this policy, hundreds of thousands of American lives are in jeopardy simply because they receive health care support from charities.

Perhaps even more confounding, this rule completely eradicates a private payment source for costly health care. By assisting patients using charitable — rather than taxpayer — dollars, these organizations help keep many of the most expensive Americans off of publically funded health care programs.

There is nothing more heartbreakind than trying to care for a patient suffering from a rare disorder without access to necessary medical treatments.

Laudably, several Arizona congressional representatives supported 2016 federal legislation introduced by Rep. Kevin Cramer (R-ND) that sought to address this harmful rule, and in the coming months, they will have another opportunity to support patients most in need when Rep. Cramer introduces new legislation to modify CMS’ policy.

I urge all members of the Arizona delegation to sign on to this legislation when it is introduced and help protect chronic patients with nowhere else to turn. I know firsthand that life without access to medical treatment is no life at all.

Dr. Nance is a Phoenix-based hematologist and vice chairman of the board of Patient Services, the first nonprofit patient assistance organization.

Brittany

"It's honestly never too early or too door to get educated on the ins and outs of the health care industry."

Sharon

"We not only care about the patients we assist, but also care about our employees. That's very rare to find. The PSI team really listens, they fight for us."

Kyle

"PSI patients are so ready to fight for PSI when sickness come under attack. I know they're ready."

Mandy

"Tread that all of our patients are if they're a family member, we're in it to make a positive impact in their lives."

Michael

"We have a really great team. We're all about the patients and everybody gets that."

Tammy

"It's a wonderful feeling going home knowing you've made a difference."

Staff Highlights
Letters From PSI Patients

Dear PSI,

I have started a journey to health with assistance I never knew existed. I am so thankful and humbled by the help that has been provided to me. I was totally shocked at the cost of this type of medicine. I worked in a clerical position in the medical field most of my working life. I was aware that some medications were costly, but I guess it just never hit home. A diagnosis of IPF was frightening, and then I was told of a wonderful medication – excitement – then the cost – death sentence – out of my reach. Thanks to amazing folks like you, I have a chance at life. There is no price on that. I am very grateful and humbled.

Many thanks,
IPF patient

Dear PSI,

There is no price on that. I am very grateful and humbled. I am a childhood cancer survivor and underwent chemo and radiation on my chest leaving me very vulnerable to a secondary cancer. At the time I received my MRI, I was aware that some medications were costly, but I guess it just never hit home. A diagnosis of IPF was frightening, and then I was told of a wonderful medication – excitement – then the cost – death sentence – out of my reach. Thanks to amazing folks like you, I have a chance at life. There is no price on that. I am very grateful and humbled.

Many thanks,
IPF patient

Dear PSI,

I would like to express my sincere thanks to your organization. Your support will help provide the assistance my husband needs to make the best of the time he has with his diagnosis. We are so grateful for your assistance.

I have CML, and I was rescued by PSI. Without your help, I had two choices: pay for my medicine until our savings was depleted, or not take the medication and die! I am extremely grateful for PSI for helping me out and pray that they can continue to help with financial aid.

CML patient

Dear PSI,

It would have been nearly impossible for me to afford a breast MRI if it weren’t for PSI. I am a childhood cancer survivor and underwent chemo and radiation on my chest leaving me very vulnerable to a secondary cancer. At the time I received my MRI, I was aware that some medications were costly, but I guess it just never hit home. A diagnosis of IPF was frightening, and then I was told of a wonderful medication – excitement – then the cost – death sentence – out of my reach. Thanks to amazing folks like you, I have a chance at life. There is no price on that. I am very grateful and humbled.

Many thanks,
Breast Cancer MRI

Dear PSI,

Your have no idea how much being able to receive this assistance means to me. You were my 9th call made after others weren’t able to assist. My husband has been given a year to live, and this has made it very hard for me to deal with. He has other ailments that are adding to the pain and we didn’t know what we would do if we didn’t get help because we can’t afford $400 for meds. Thank you for being here. I am so grateful for the relief.

A Thankful Patient

Dear PSI,

I want to send you a note to tell you what a difference your program has made in my life. I was diagnosed with Pompe disease in October. For the last year, I have had to shift to part-time work because of the effects of the disease. Once I received the diagnosis, I worried about whether I could afford to get health insurance and pay my medical bills, if I could only work part-time. Insurance premiums alone would eat up nearly half my net income. I considered filing for disability so that I could eventually qualify for Medicare. But, I love my work and I want to keep working. The support offered by your program now makes it possible for me to keep working. I cannot tell you what that means to me. Thank you!

A Pompe patient

Dear PSI,

My note is long overdue. You granted me support in obtaining treatment. It’s hard to find the words to express my gratitude. Your help is greatly appreciated!

Through the financial support of PSI and additional contributors, my husband was able to continue taking his lifesaving medication. Unfortunately, my husband passed away this year due to unforeseen complications related to CML. My family wouldn’t have had the last few years of precious time with my husband without the caring support from PSI. On behalf of my husband, and myself, please accept our extreme gratitude and appreciation.

A Grateful Wife
’Tis the Season
Art Wood, Senior Vice President

I suppose when you hear the phrase “’Tis the Season,” you think of Christmas. It is hard to believe that we are half way through the year, and Christmas will be upon us before we know it (don’t panic, as you have a little more time). Of course, when the Christmas season approaches, there are a tremendous number of preparations which need to be made. Trees are set up and decorated, the house takes on some wonderful aromas with the baking of goodies, and lights are strung inside and out.

I know you will be relieved to hear that we are not starting to prepare for Christmas, but we have been surprised that many of our donors are starting to prepare much earlier for their 2018 budgets. Just a few years ago, we would prepare budget scenarios for all programs by late August, and begin to meet with donors in the early part of the fall. It seems that this schedule is getting pushed back to the point where we are starting to prepare proposed 2018 program budgets in May and June, and submitting these in July and August. I suppose that this is very beneficial as budgets can be determined earlier in the fall, so that there is not a panic moving into January. This certainly helps the patients we service, as we can better determine how to plan for those we will be able to handle based on the funding we have committed. When this is not determined until late December or early January, it does not allow much time to make any adjustments, which may be necessary in time to give patients notice of any major changes. This can leave patients in the lurch not knowing what to do if this assistance is suddenly not available.

One of the things I always find interesting is that some donors expect us to keep the programs open to new patients, yet provide a level of funding which doesn’t enable us to do so. The other thing that is illogical is when donors want to continue to add patients in the new year, but then they only provide enough funding to continue to maintain the increased number of patients from the previous year. If you have added patients through the year, it will mean that there would need to be increased funding for the additional patients which enter the new year already on service (not to mention any increased funding needed for additional/new patients which might be added in the new year). We so much appreciate the donors who truly understand how this works and budget accordingly.

As we begin this process of looking at the financial needs of these patients in 2018, we greatly appreciate the understanding of our donors for the great needs of these patients (many of whom would not survive without the assistance of PSI). ’Tis the season to be planning for next year…

Art Wood

Earn Money to Help Support PSI Programs, Just by Searching the Internet

What if PSI earned a penny every time you searched the Internet? Well, now it can! PSI is a designated charity with GoodSearch.com. GoodSearch is a new Yahoo!-powered search engine that donates half of its advertising revenue, about a penny per search, to the charities its users designate. Use it as you would any search engine, get quality searches from Yahoo! and watch the donations add up.

Just go to www.goodsearch.com and be sure to enter Patient Services as the charity you want to support in the field labeled “Who Do You GoodSearch For?” After entering PSI as the charity of your choice, feel free to search away. The money raised through GoodSearch will be used to support our programs and will help us serve more chronically ill patients. As with any search engine, outside advertisers may leverage your searching habits to tailor ads to your interests. Please note to use this site honestly. Fraudulent searches will result in PSI being delisted.

How to GoodSearch

1. Log on to www.goodsearch.com
2. Enter “Patient Services” in the field labeled “Who Do You GoodSearch For?”
3. Search Away!

Raise money for your favorite charity or school just by searching the Internet or shopping online with GoodSearch!

You search or shop... We give!

www.goodsearch.com