

Patient Advocate Foundation: Partnering with Patients and Physicians to Solve Access Issues

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The Patient Advocate Foundation (PAF), the leading direct patient assistance organization in the country, was established in 1996 to provide individualized, direct assistance to chronically and severely ill patients facing access to health care challenges. PAF's professional staff works with patients who are fighting to gain and/or maintain health coverage; struggling to resolve reimbursement and billing problems; and wrestling with medical debt crisis and job retention issues. Through its professional mediation and arbitration services, the Patient Advocate Foundation seeks to safeguard patients through effective mediation, assuring access to care, maintenance of employment, and preservation of their financial stability relative to their diagnosis of life threatening or debilitating disease.

PAF also facilitates the patient-physician relationship by assisting patients in resolving pre-authorization appeals, coding and billing issues, and coordination of benefit services. Additionally, PAF expedites Social Security Disability Insurance applications and Medicare and Medicaid applications. PAF partners with physicians to encourage patients to comply with their recommended protocols to assure the greatest benefit in disease management.

According to recent estimates, approximately 1.5 million of North Carolina's 8.9 million residents (more than 15% of the state's population)¹ do not have health insurance. Of these uninsured North Carolinians, nearly 91% will not qualify for Medicaid support, leaving them with few available options for accessing vitally needed health care.

Last year, PAF received more than 9.5 million online inquiries seeking information, including 239,264 from the state of North Carolina. Of this number nationally, 48,860 became full patient cases requiring professional negotiation and mediation to achieve resolution; these involved communications made by PAF staff on behalf of a patient in order to reach positive resolution. Of those patients served, 65.3% had medical debt issues resulting in loss of access to health care. Of that population, 56.5% had debt issues

related directly to the patient's medical care, not lifestyle choices. Furthermore, over 93% of patients reporting medical debt as their primary issue were insured.

PAF services include:

- Mediation and arbitration services to help patients negotiate access to medical devices, surgical procedures, medications, clinical trials, and complex therapeutic protocols
- Negotiation of access to charity care at hospitals
- Copayment assistance for medications
- Procurement of medical write-offs for treatment services
- Negotiation of transportation and lodging for patients who must travel for treatment
- Negotiation of both public and private health insurance coverage through COBRA, Medicaid, Medicare, and state high risk pools created January 2009
- Negotiation and identification of resources for cost of living assistance, including rental and mortgage delinquencies; eviction and foreclosure problems; food and nutritional needs; and utility assistance
- Provision of assistance to expedite enrollment into and appeal negotiations with Social Security Disability Insurance; Supplemental Security Income; Long Term Disability and Short Term Disability; and the complete compliment of Federal, State, Local, ecumenical and social resources

For more information, contact the Patient Advocate Foundation by calling 800.532.5274 or online at <http://www.patientadvocate.org>.

Nancy Davenport-Ennis is the founder, CEO, and president of the Patient Advocate Foundation.

¹ Henry J Kaiser Family Foundation, 2007 State Health Facts.

navigators working with the Patient Advocate Foundation (PAF).^c The PAF staff of trained, professional case managers fields calls from patients throughout the United States and help them obtain access to available coverage under private

health plans, government or military plans, Medicare, Medicaid, or charity waivers. (See the sidebar on this page for more information on the Patient Advocate Foundation.)

Other organizations of patient navigators operate from

^c Disclosure: I serve as an unpaid volunteer on their Executive Board of Patient Advocate Foundation and its related policy organization, the National Patient Advocate Foundation, and acted as its board chair for the past two years. For more information on these organizations, visit www.patientadvocate.org and www.npaf.org.