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Patient advocate goes to bat for the ill: Health care worker navigates complex health care system

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The South Shore retiree thought he was one of the lucky ones. He had good health insurance so when he was diagnosed with advanced lung cancer, the shock was buffered by the belief that at least his plan would pay for the chemotherapy.

But his hope turned to fear when he found out his insurance only covered 50 percent of outpatient medications. Iressa, the drug used to fight his cancer, came with a price tag of \$1,800 a month at the pharmacy. There was no way he or his family could pay \$900 a month.

Then Anne Stewart of Pembroke got on the case. She is a new type of trained patient advocate, working out of a doctor's office. While based at a private practice that treats cancer and blood diseases, her role has broader implications.

"This is an issue of all the problems people face with their entire health care picture, not just cancer and chemotherapy," said Dr. Walt Kagan, the president of Commonwealth Hematology-Oncology, in Quincy.

Stewart, 51, is the patient care advocate at the community physician group, which has 12 offices in Massachusetts, including in Weymouth and at Milton Hospital and Carney Hospital in Dorchester. It is one of the largest community cancer practices in the country and the first physician group to launch an advocacy program, Kagan said.

"We are trying to take the lead and help all patients navigate through a very complex and confusing health care system," Stewart said this week during a typical day full of phone calls and consultations with patients and medical staff.

"This problem affects every one today, not just people who are poor or unemployed," she said. "They use the term under-insured and the problem is becoming increasingly more common. Many working people and retired people also need help - sometimes the most help."



Dr. Walt Kagan, left, is president of a Quincy-based community cancer practice that relies on patient advocate Anne Stewart, second from right, to help patients make health care decisions. Kagan and Stewart talk with Linda and Paul Banville of Duxbury. (LISA BUL/The Patriot Ledger)

Stewart's intervention can save lives, because some patients will refuse treatments until they know how it is going to be paid for. "They say they don't want to be a financial burden to their families and if they can't buy medicine at the pharmacy, they won't take it," she said.

That was the case with the retired worker being treated with Iressa when Stewart went to bat for him. She was able to enroll him in a patient assistance plan sponsored by the pharmaceutical company which makes the drug. AstraZeneca has agreed for now to cover his \$900 out-of-pocket cost and Stewart hopes he will be approved for the state's Prescription Advantage program. The retiree was unaware of both the drug company assistance plan and the Prescription Advantage program.

"It is hard enough to have a diagnosis of cancer, but to have to learn the ins and outs of healthcare reimbursement can be overwhelming," said Kagan, a Milton resident on the staff at Quincy Medical Center and Milton and Carney hospitals. "With more and more medical treatments provided in outpatient settings, patients often bear more of the costs than they would if they were in a hospital."

Patient advocates in hospitals help patients settle complaints with the hospital, and insurance companies use clinical case managers to remind patients about medical care, but they don't usually help arrange coverage.

Stewart came to the job both with wide experience and a sense of personal calling. "I know what it is like not to have health insurance and to ask for help," she said. Ten years ago, when a close family member faced kidney disease without insurance, she said, "I made a vow to God that if we found help, I would help others." She eventually found a doctor who took the case without any insurance.

The mother of two previously worked as outreach representative at Quincy Medical Center, helping patients in several health plans, and is a certified health benefits counselor in the SHINE program at the state Office of Elder Affairs. As patient advocate, she travels to all of the 12 office sites and can work with as many as 25 patients a day.

Linda and Paul Banville of Duxbury called her "a godsend." Linda Banville, 44, was diagnosed with ovarian cancer in April. The couple have a daughter, 13, and son, 10.

Paul Banville, 50, is self-employed. "Your life turns around in an instant and it affects the whole family. Anne knows what is out there and who to call. I wouldn't have known what steps to take ... I can't say enough good about her."

Stewart is precise and persistent about her mission. "My responsibility is now to help people navigate the health care system and get what they need, so they can focus on healing," she said.