

# The Clotting Connection

*A Newsletter for Families with Bleeding and Clotting Disorders*

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University of Colorado  
Anschutz Medical Campus  
Hemophilia and Thrombosis Center

Affiliated with  
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and University of Colorado Hospital

## CHOOSING INSURANCE PLANS

Insurance is a word likely to cause both frustration and relief, worry and gratitude. Navigating insurance plans with a bleeding disorder can be challenging but it is critical in managing care. Patients with a bleeding disorder need to understand the importance of not just being covered, but being adequately covered for their particular circumstance. Every year it is vital for families to review their plan: what it covers, what it does not, and how to best maximize their investment in insurance. Many plans are in open enrollment through early to mid-December and, while it may be daunting, taking careful consideration now could save a lot of pain and money in the coming year.

While we at the HTC can't explain all the options or make healthcare decisions for our patients, our staff can help navigate the confusing labyrinth of options and costs, understand insurance language, and answer questions that make a difference. So what do you need to know as you face open enrollment?



There are three basic types of insurance: Private or Commercial Plans, Medicaid, and Medicare.

**Private or Commercial** plans are not part of a government insurance program and are funded either fully or partially through employers or can be purchased directly from individuals. Prices and types vary wildly and each have differing pros and cons. If you have healthcare as a benefit at work, sometimes you have a choice of plan types as well. A Preferred Provider Organization (PPO) or a Health Maintenance Organization (HMO) might be options, and there may be several prices for various plans within those. Variations of these plans can also be purchased by those who do not have healthcare covered with their employer through a healthcare

marketplace in your state.

**Medicaid** is a healthcare plan that assists low-income families or individuals paying for care. It is funded mostly by the federal government and run at a state level; coverage of care varies state by state, so not all care is available.

**Medicare** is a health insurance program for people over 65, with a few exceptions (people with disabilities, for example). This plan is also divided into four parts, some of which are covered by federal funds and other parts you would need to supplement to have full coverage. These are Medicare Part A (Hospital Insurance), Part B (benefits covering costs of physicians, doctors, extended care), Part C (Medicare Advantage—where private insurance companies support care through approved caregivers), and Part D (prescription coverage).

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Amy Board will be leaving NHF Colorado in December. Join us at the NHF Colorado Celebrate Us Party and say goodbye on December 1, 2018 from 5-8 pm. Details on page 2.

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## AMY BOARD LEAVING NHF CO FOR NEW ADVENTURES



Amy Board, the Executive Director of NHF Colorado, recently announced that she is stepping down from NHF Colorado to accept a new position elsewhere. Amy has been with the chapter for over six years and worked here at the HTC as camp director and program manager for three years before leading the chapter. She will finish up at NHF Colorado on December 14th.

Amy has been deeply involved with the bleeding disorder community from the start, working with families, supporting and watching as many have taken on leadership and advocacy for the best care. She has brought her dynamic personality and energy to build the chapter to a strong family that embraces the effort needed to provide opportunities and support for those with bleeding disorders. She shared how much she has come to care for and is inspired by so many families who have risen to the challenge of building the chapter into what it is today, all while facing tremendous difficulties that come with chronic bleeding disorders.

We at the HTC will miss working with her, and we know that many of our patients and families will as well. We know her legacy of fresh ideas, vibrant creativity and hard work has forever influenced NHF Colorado and their fabulous programs.

Please join us at the NHF Colorado Celebrate Us! party after the Bombardier Blood screening on December 1, 2018 to wish Amy well as she heads out into new adventures. Details at [cohemo.org](http://cohemo.org).

## NHF COLORADO CELEBRATE US PARTY



The Colorado Premiere of "Bombardier Blood" on December 1st is SOLD OUT! If you are attending the screening, we are thrilled that you get to be a part of this incredible adventure! After the screening NHF Colorado will host a Celebration of Us Party! It is December 1, 2018 from 5-8 pm at the Holiday Inn Ballroom: 455 S. Colorado Boulevard, Denver, CO 80246. Anyone can join us, regardless of if you were able to go to the screening.

No RSVP needed; this is a celebration for the entire family. It is a come and go, with appetizers, sodas, drinks (cash bar) and free parking. It is a great opportunity to celebrate the season, visit with the Bombardier family, Amy Board, and connect with other families. Details can be found at [cohemo.org](http://cohemo.org). We hope to see you there!



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When choosing care, you may want to ask yourself a few questions to find the right plan for you or your family.

- Which set of plans would you qualify for?
- What are the monthly premiums?
- What would work best? A plan where you pay a higher monthly fee (such as a PPO) but less in out of pocket expenses, or a lower monthly fee and higher out of pocket costs (such as a High Deductible Plan)?
- Does this plan cover care at my HTC?
- Does your employer offer a Health Savings Account (HSA) option where they provide money to meet the costs of paying for care but you get to choose how to spend it?
- What things are covered with no cost, with a co-pay, or out of pocket?
- Which doctors or clinics can I go to, and what costs are there if I go to someone who isn't included in the plan?
- What are the costs for co-pays? Do they vary by doctor or specialty?
- Does it matter to me if I see the same doctor, or if I go to anyone on staff, such as at a HMO?
- Do you have to meet a deductible, or cover all costs for care, before the insurance covers any or part of care or medications? What is that deductible?
- Are there restrictions on how deductibles are paid?
- Does the insurance plan cover prescription medications and what will be my costs?
- Does it cover specialty medications such as factor for those with bleeding disorders?
- Can I use the Pharmacy at my HTC?

Bleeding disorder patients may find their coverage dropped if they hit a maximum amount, for medication for example, or if they fall behind on a payment. Some patients qualify for assistance with medication costs through pharmaceutical programs but often those payments do not qualify as meeting the deductible. This may be a surprise if patients thought they'd long ago met



a high deductible and get stuck with large out of pocket expenses. Rules set by federal and state governments can change, making plans confusing and leaving patients unsure what is covered and what is not.

If you are grappling with trying to find the best insurance plan for you, spend the time to understand your options. If you are employed where insurance is a benefit, contact your benefits department, or contact the insurance company offering the plan, and find out exactly what you need to know about any plans that are available. Those managing benefits will have the most up-to-date information on what would be the best option for you.

For those who are purchasing insurance on their own, be sure to research carefully, and make some phone calls to ask questions about coverage, to determine if a plan is right for you. If you qualify for Medicaid or Medicare, research what is covered and what you would need to pay for out of pocket, and where you can get care.



Our HTC now has two Social Workers who are here to help our patients navigate questions about insurance. Whitney Tedeschi and Bryn Dunham, our social workers, regularly deal with insurance issues and can help explain your options. Candice Murchison is our HTC Insurance Specialist and she is well versed in what is covered, especially for pharmaceutical care. You can contact Whitney at [Whitney.Tedeschi@ucdenver.edu](mailto:Whitney.Tedeschi@ucdenver.edu), Bryn at [Bryn.Dunham@ucdenver.edu](mailto:Bryn.Dunham@ucdenver.edu), and Candice at [Candice.Murchison@ucdenver.edu](mailto:Candice.Murchison@ucdenver.edu).

Some great resources on navigating insurance can be found at these websites:

<https://www.hemophilia.org/Advocacy-Healthcare-Coverage/Healthcare-Coverage>

<https://hemaware.org/fighting-you/preparing-open-enrollment-types-health-insurance>

<https://www.healthcare.gov/marketplace-in-your-state/>

<https://www.kelleycom.com/our-newsletters/2017-pulse-archive/>

## RECENT HEADLINES

These are a few of the headlines that we've recently featured on our Newsroom page or on Facebook.

**BioMarin Sponsors "Hemophilia: The Musical" with Teens from Around the Country**

**Local Carson McCabe Interviewed on 9News After Being Chosen for Musical**

**Arvada Teen Performs in Musical about Bleeding Disorders**

**Mimicry Not Replacement: Molecular Engineering Transforms the Outlook in Hemophilia A**

**AAV Gene Therapy Successfully Given Again to Dogs in Model of Hemophilia A**

We maintain a Newsroom page at our website with a list of the news we feel may be of interest to our patients and families. To see more go to: [www.medschool.ucdenver.edu/htc](http://www.medschool.ucdenver.edu/htc) then find the **RESOURCES** tab, and go to the **NEWSROOM** page. Find other stories at our Facebook page at [www.facebook.com/ColoradoHTC/](http://www.facebook.com/ColoradoHTC/)

## UPCOMING EVENTS

### Mark Your Calendars:

**Dec 1:** Colorado Premiere Screening of *Bombardier Blood*—Registration Required

**Dec 24-25:** Clinic, Pharmacy & Admin closed for Christmas Holiday

**Jan 1:** Clinic, Pharmacy & Admin closed for New Year's Day.

**Jan 8:** Pediatric Stroke Parent Support Group

**Feb 22-24:** RMHBDA Education Weekend & Annual Meeting—Bozeman, MT

**Apr 12-14:** NHF CO Education Days—Lone Tree, CO

**May 4-5:** NHF CO Family Camp—Easter Seals, Rocky Mountain Village, Empire, CO

**July 12-13:** Leadership Training at Mile High Summer Camp

**July 14-19:** Mile High Summer Camp

See more at our Events Page on our website: [www.medschool.ucdenver.edu/htc](http://www.medschool.ucdenver.edu/htc) find **RESOURCES** tab, go to **EVENTS**

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Web page:

<http://medschool.ucdenver.edu/htc>

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