

# Awareness for Patient-Affordable Health care

## Overview

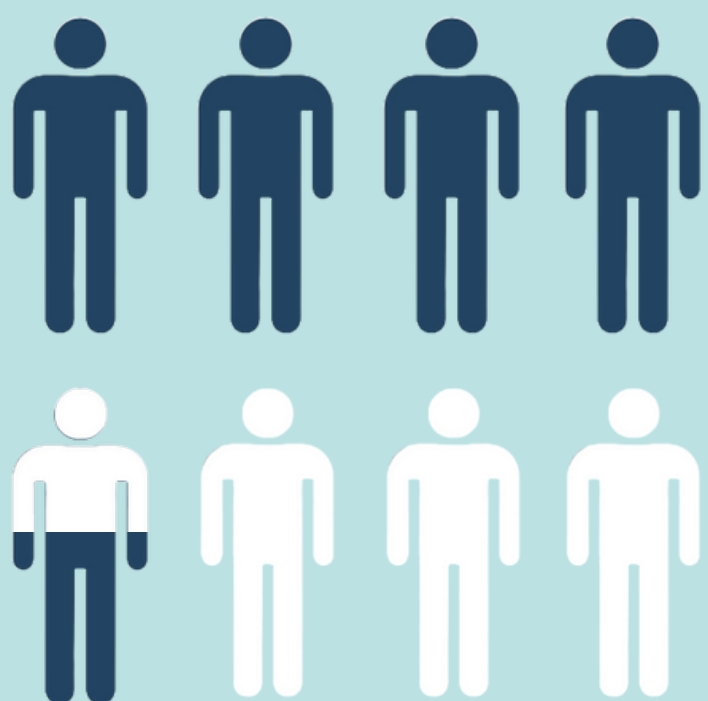
Personal income has been rising in Washington state, yet health care costs have been outpacing it. This inequity challenges Washingtonians, with personal income having increased by 107% and health care costs having increased by 315%.

### Why do we need affordable health care in Washington?

In Washington state, there is a need for affordable health care as patients avoid seeking medical care or modify their prescription use because of the fear of cost or potential debt. Many of these patients facing financial problems are struggling or unable to pay an unexpected \$500 bill.

In the Washington Health Alliance's most recent Total Cost of Care analysis, it was shown that the average cost of care for a Washington resident was \$484 per month, translating to \$5,808 a year.

### How it's Affecting Washingtonians



**57%** of Washington residents have avoided seeking medical treatment or modified their use of prescriptions in the last year due to the cost

**1 In 5** Washington residents have skipped or avoided doctor appointments

**63%** could not pay or struggled to pay an unexpected \$500 medical bill

# What can a health system do to help stabilize rising costs?

**CFO = Chief Financial Officer**



## Hiring Qualified Health Care CFO

Mark Stensager (a past CEO of the Guthrie Healthcare System in Sayre, PA) touched on the importance of hiring the right senior staff, and how in his experience organization is crucial to stabilizing costs and creating a functioning hospital.

## What should you look for in a qualified CFO?

- 1. Strategic thinker:** CFOs who not only take care of the present but set their healthcare system up for the future will more likely have long-term success.
- 2. Communicative:** Ability to listen to all staff and communicate their ideas usefully.
- 3. Problem solver:** The ability to connect different departments so that united fields can increase financial profitability.
- 4. Calm in High-Pressure Situations:** The CFO takes initiative and makes rational decisions in tense moments, which can ensure hospital productivity.
- 5. Operations mindset:** Understanding the workings of patient safety and satisfaction in order to make informed decisions.
- 6. Emotional intelligence:** It's crucial for CFOs to have high emotional intelligence as they will perform better in their role.
- 7. Sense of Humor:** Health care and finance are serious so having a sense of humor can lighten the mood and make employees feel safe.
- 8. Project Planner:** Understanding and being able to decide the resources that the hospital requires with the budget it has.
- 9. Tech-savvy:** CFOs must understand the usefulness of technology and be able to place it where it's needed.
- 10. Flexible:** CFOs need to be decisive with what they believe is good for the hospital but also flexible as plans can and will change.



# Recent issues

## Mail-In Medication

Mail-in medication is a great way for residents who aren't able to reach a pharmacy to access medication. A problem with this system is that sometimes the pharmacy benefit manager (PBM) owns the mail-order pharmacy and can therefore inflate the cost of the drug. For example, drug B costs \$2.00 through a non-PBM-owned mailorder pharmacy, but patient A is required to buy through a PBM-owned mailorder pharmacy where they are charged \$10 for drug B. Patient A has spent \$8 more than needed. Lesson: Design benefits so patients can opt in or out of mail-order services.

Note: under title WAC 182-530-6000 it states patients can choose which mail-orders or specialty pharmacies they enroll with under their plan.



## What can you do? (Featuring Emily Brice)



### Who Is Emily Brice?

She is the CO-Executive Director of Northwest Health Law Advocates, a public interest law non-profit that has worked for 25 years to improve affordability, access, and equity in health care for all Washingtonians.

### Understanding your health insurance options:

- The more people that have health insurance the more money can be put into the care that people need.
  - For those who don't have affordable coverage through an employer or Medicare, you may be able to access other coverage options and affordability help.

### Understanding what your bills mean:

- Go over your medical bills! The jargon can get confusing but this can prevent you from paying for things you didn't use or even just help you understand what you are paying for!

### Communication

- **Primary Care Provider (PCP):** Talking with your PCP can help create a relationship where you trust them enough to help you with all of your health concerns.
- **Insurance Commissioner Office:** Understand what this is! And also how easy it is to contact them and make a difference.

### Tell your story

- Telling your perspective or experience in health care can bring awareness to recent problems so that providers and everyday people can understand what you are experiencing.

# Sources

Digital Research INC. (2024, August). Fairhealthprices. 2024 Washington State Health Care Affordability Survey . <https://fairhealthprices.org/wp-content/uploads/2024/08/Report-2024-WA-Health-Care-Affordability-Survey.pdf>

State of Reform. (2025, January). Driving Toward Patient-Affordable Health Care . Power Point .

[https://mybdscschool.sharepoint.com/library/\\_layouts/15/start.aspx](https://mybdscschool.sharepoint.com/library/_layouts/15/start.aspx)

Washington State Legislature. (2023, February 20). WAC 182-530-6000 Mail-order and specialty pharmacy services. WAC 182-530-6000:

<https://app.leg.wa.gov/wac/default.aspx?cite=182-530-6000>

Zindl , L. (2017, April 27). 10 qualities of a great healthcare CFO. OS Healthcare. <https://www.os-healthcare.com/news-and-blog/10-qualities-of-a-great-healthcare-cfo>