The treatment of cancer often is costly and complex. It may involve multiple providers, inpatient stays, specialty medications and surgical options.

As a service to customers and their plan members, UMR’s CARE nurse managers aim to reduce the clinical and financial variability of these complex treatments, leading to improved outcomes and lower costs. They provide emotional support and guidance as to what benefits are covered and what the member can expect to pay out-of-pocket. And they advocate clinically appropriate care, from diagnosis through conclusion.

Whole member focus

Our oncology CARE nurse managers are registered nurses who specialize in cancer care. Their guiding principle is to treat the member as a person, not a condition.

During their initial contact, their first goal is to find out how the patient is feeling and to let them know their job is to be an advocate for them throughout the treatment. They acknowledge this is the beginning of what may be a long and challenging episode in their life. And the CARE nurse manager’s role is to help coordinate the different layers of care, so the patient can focus on getting better.
They will be the patient’s single point of contact, providing continuity of care with no “hand-offs” to other nurses. They collaborate with health care providers and work closely with UMR’s claims team to answer questions for the patient and their family.

The CARE nurse manager will support and reinforce the importance of adhering to the physician’s treatment plan to help reduce the likelihood of complications related to the patient’s diagnosis and course of care.

This support includes:

- Ensuring patients and/or their caregivers understand when and how to take medications and how to provide self-care
- Helping coordinate services with multiple providers, when needed
- Encouraging patients to actively engage and participate in their care and communicate any changes in health status with their physician before symptoms escalate

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**SPECIALTY EXPERTISE**

Oncology CARE nurse managers help prepare members for what to expect from the type of cancer treatment they are going to receive.

They ask the member about any personal symptoms they are experiencing and explain the common side effects to chemotherapy, radiation and other medications or treatments for their condition. They encourage patients to keep an open dialogue with their provider, and to not be afraid to ask about their symptoms. The CARE nurse manager will provide a clinical review of the treatment plan, prescriptions and clinical trials (if applicable).
**Early identification & outreach**

We often identify oncology cases through the prior authorization process. This allows us to reach out to offer our support more quickly, as we don't need to wait for initial claims to process.

Other times, cases may be referred by other UMR CARE solutions, such as coaching for an ongoing health condition, or through claims data indicating a cancer diagnosis.

When we open a new case, the assigned CARE nurse manager will contact the patient’s provider to make them aware we will be providing our support throughout the treatment.

**Attention to cost**

It is natural for individuals to want to spare no expense when it comes to potentially life-saving care. Yet the reality is treatment for cancer can have a significant impact on a family’s finances.

Our nurses advocate the best environment for the patient, while pointing out any specific plan limits or exclusions, and noting the higher-level benefits of receiving care from in-network providers and facilities.

They explain that in most cases the standard of care is a covered benefit, and that clinical trials or treatments that deviate from evidence-based clinical guidelines may be referred to a medical director.

**QUALITY CARE**

UMR CARE nurse managers understand that choosing a health care provider and where to receive care can be a highly personal decision involving a variety of variables, and patients may wish to seek a second opinion or alternate providers who might better fit their needs.

The CARE nurse manager can provide guidance in how to access networks of top-performing providers and facilities offering comprehensive, highly specialized teams of experts with extensive experience in cancer diagnosis and treatment, including rare cancers.
**Financial impact**

The cost related to each cancer diagnosis will be different, based on the type and length of treatment, the location where the treatment is received and the level of coverage under the plan. The total cost of care involves a variety of factors, including office visits, hospital stays, medications and specialty drugs, lab tests, surgeries and home health care, if needed.

UMR Complex Condition CARE follows National Comprehensive Cancer Network (NCCN) guidelines, and CARE nurse managers contact the medical director if there are questions regarding the treatment plan. When a patient enters a clinical trial, the medication is paid by the sponsoring clinical trial.

Participation in these trials are reviewed whenever there is a plan requirement or the CARE nurse manager is made aware of the clinical trial. Most plans do not cover treatments considered investigational or experimental.

Although specialty drugs used for chemotherapy and immune therapy are typically FDA and NCCN approved, they still may carry a considerable cost to the patient and the plan.

When cost is an issue for the member, CARE nurse managers will work with social workers at the cancer clinics to apply to the drug company for financial assistance.

**Follow-up support**

CARE nurse managers contact the provider each month for updates on the patient’s treatment plan. They also connect with the member to discuss their ongoing goals and challenges since their most recent call.

They provide information about additional resources, such as websites or local programs. And they are available to answer questions about contributing factors, such as nutrition and exercise, alternative medicine options and potential palliative or hospice care or end-of-life decisions.

For more information, contact your UMR representative.