

# Guarding The Future:

## *Addressing a New Generation of Cancer Challenges*



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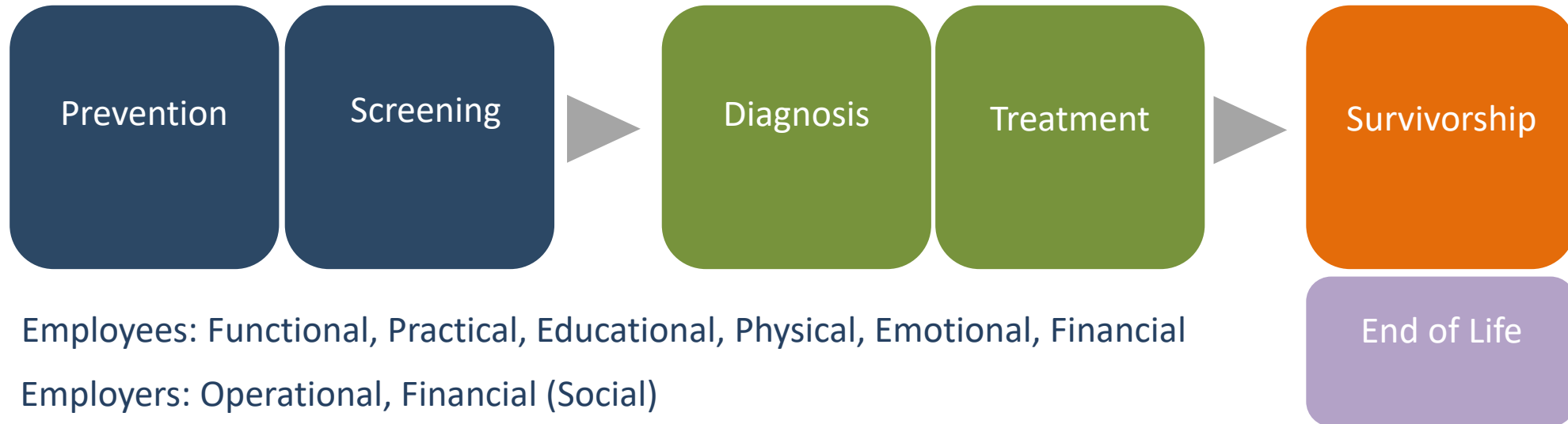
**Wamberg Genomic Advisors**

# Complex, “*Anti-Patient*” Landscape



- Health System Pressures (disease prevalence, COVID etc.)
- Service Utilization
- Price Intensity
- System Failure
- Innovation & Complexity

# Cancer Challenges

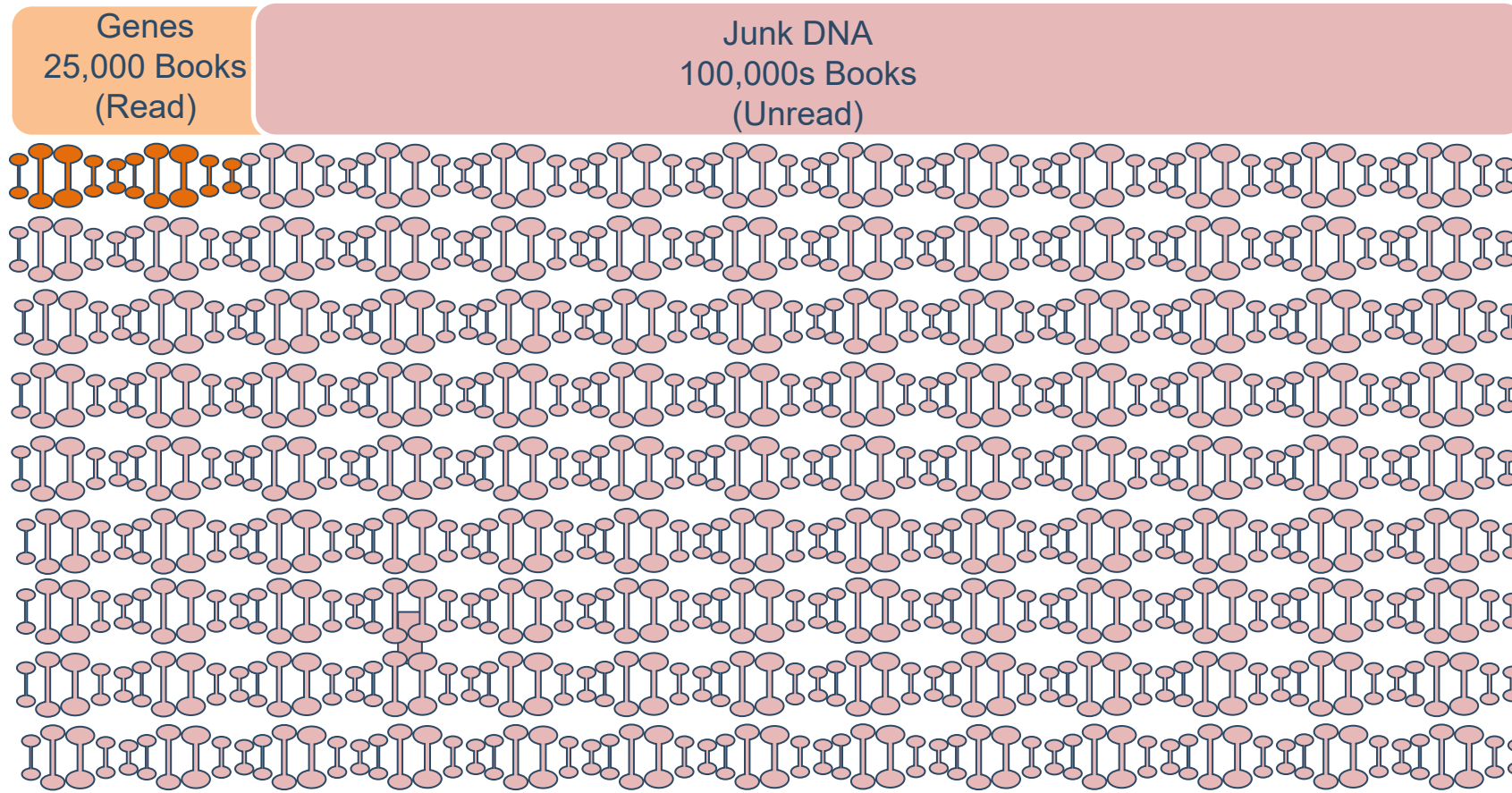


Employees: Functional, Practical, Educational, Physical, Emotional, Financial

Employers: Operational, Financial (Social)

Physicians: Educational, Financial, **Clinical**

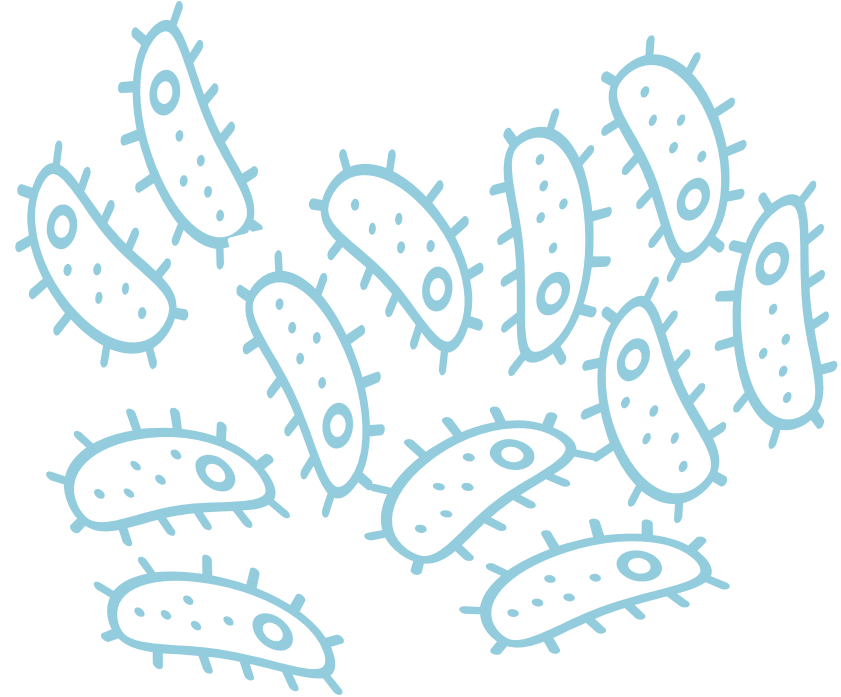
# Genome – A Giant Library



# Genes Go Wrong



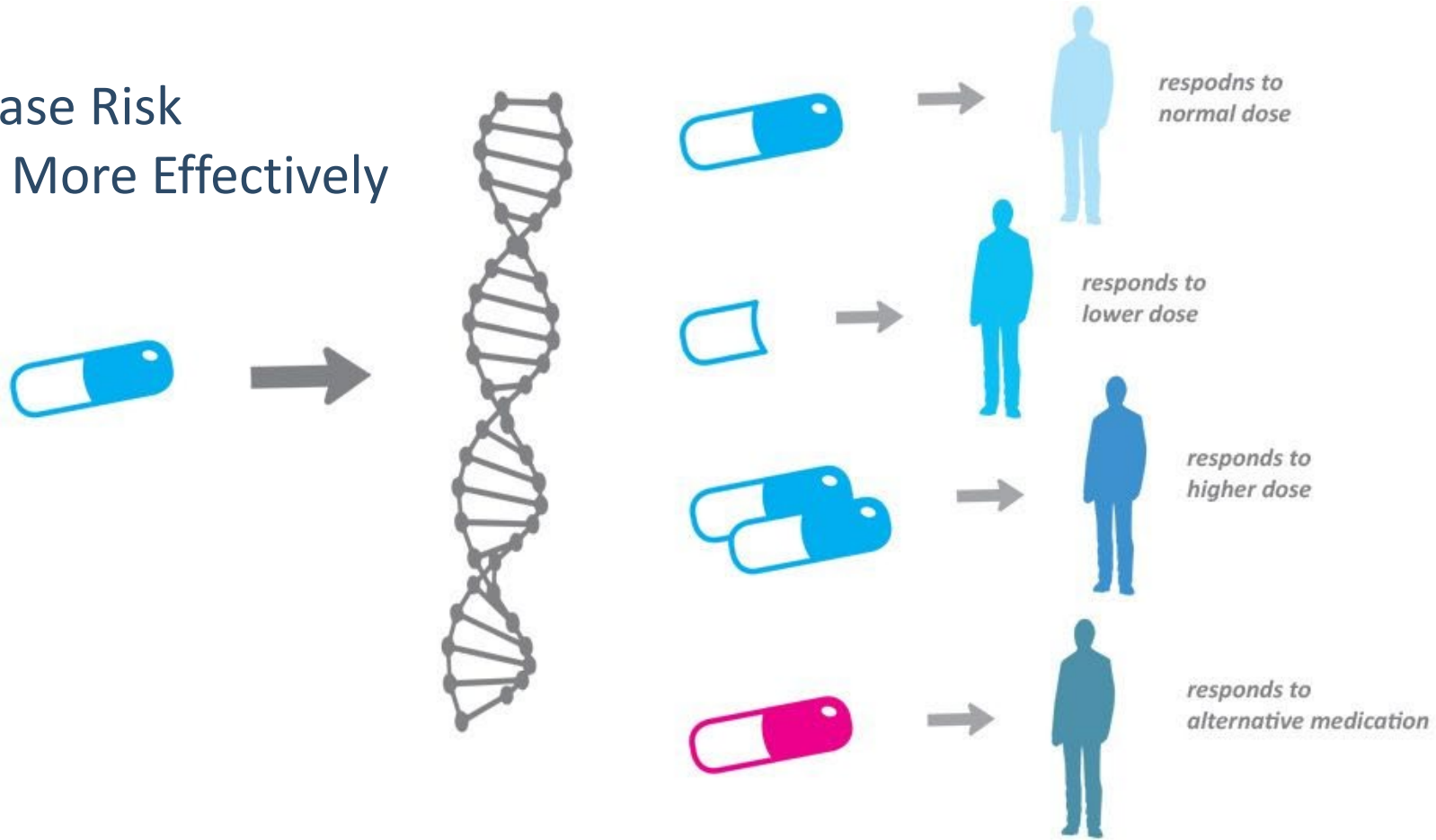
Genes tell cells what to do  
Genes go wrong  
Genes tell cells to become immortal  
Immortal cells accumulate



# Precision Medicine



Evaluate Disease Risk  
Treat Disease More Effectively



# Challenges



## Genetics (Screening)

50% - Patients carrying a BRCA mutation have no family history

62% - Doctors have had no formal genetics training

1 Genetic counselor per 70,000 citizens (6 month wait)

**75,000** Genomic Tests

**200** CPT Codes

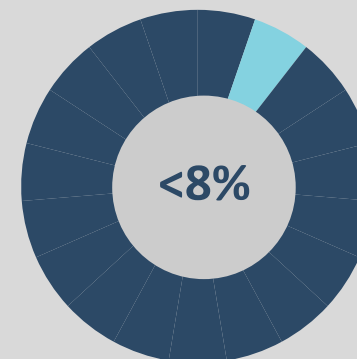
## Genetics (Treatment)

15% - Access to testing

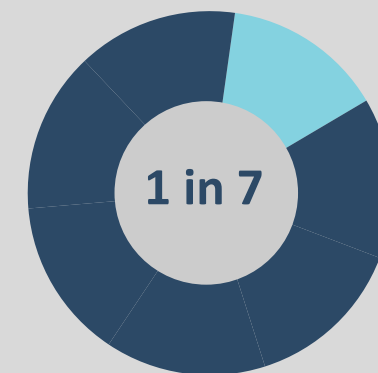
Inconsistent / expensive billing

**33%**

Genetic tests ordered incorrectly



Clinical Trial Access



Misdiagnosis Rate

1 in 5 breast cancer patients chased by debt agency

**38%** Fail to complete treatment due to costs and debt

**9.8%**

Poor health literacy drives medical costs

**40%**

Online information discredited or inaccurate

**43%**

Delayed or skipped physician recommended test due to OOP/HDHP

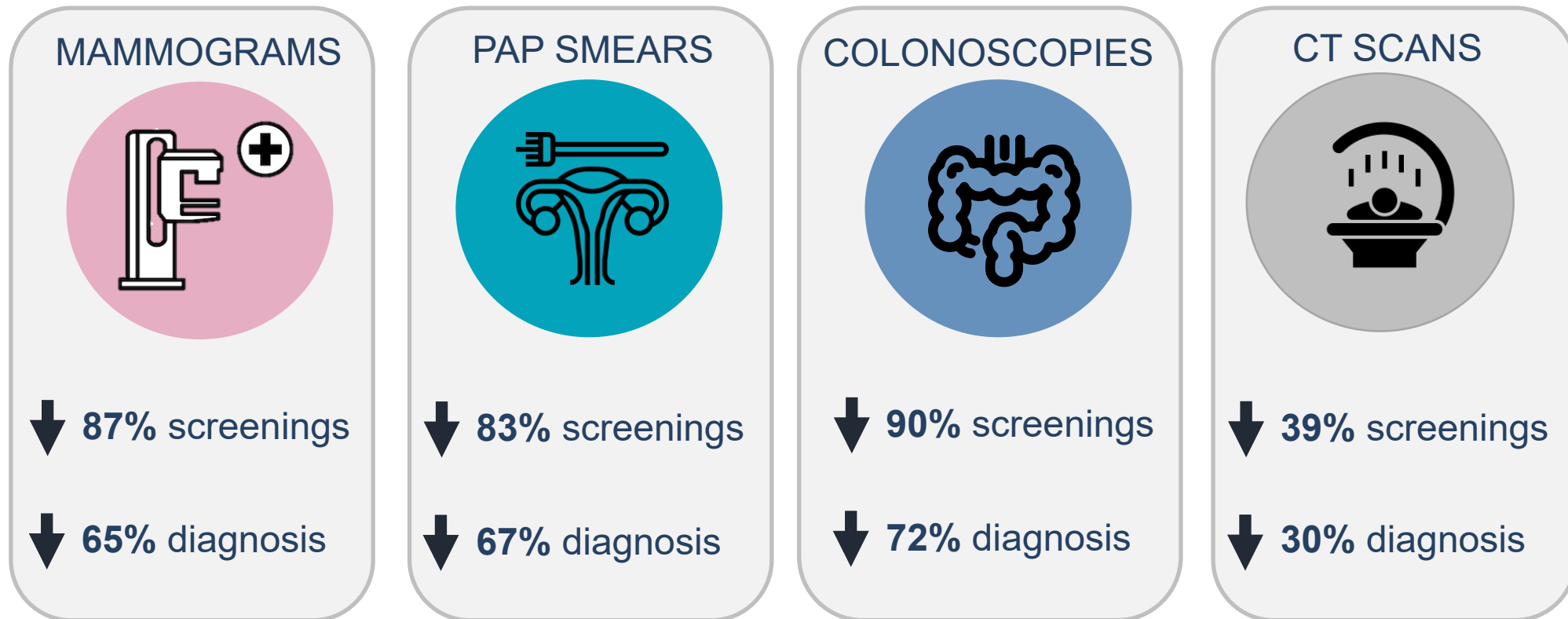
**44%**

7 years post-diagnosis Depression rate

# COVID Challenges



Significant decline in cancer screenings and cancer diagnosis





# Impact of Delayed Diagnosis



- Over 80,000 positive cancer diagnoses could be missed or delayed as a result of the level of disruption to healthcare associated with COVID-19
- Delayed cancer diagnosis can lead to more advanced cancer upon diagnosis
- Immediate return to previous testing volumes and care will require substantial reallocation of resources and likely last months after social distancing rules are relaxed

# Post-COVID-19 Cancer Challenges



- Self care, remote access, psychological support, video conferencing
- Influx of new/late stage cancer diagnosis
- HDHP's have exposed the health system's inequalities
- Legal action against providers for delaying care
- Legal action against employers for not providing adequate protection
- Increased costs

# Cancer Management – Post COVID



- Emphasis on Remote Support (Reduce Disruption)
- Emphasis on Consolidated Data Management
- Influx in New Cancer Cases Q4 Through 2021
- Emphasis on Patient Education
- Increased Emphasis on Financial Navigation

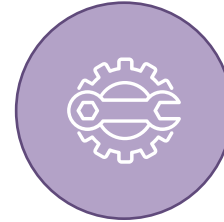
# Principles of an Effective Cancer Strategy



**Reduce Barriers to  
Primary Care &  
Create a Culture  
where Employees  
Feel Supported &  
Valued**



**Improve Health  
Literacy**



**Close the  
Innovation Gap**



**Don't Ignore The  
Practical Challenges**



## **There is a More Effective Path.**

Empower employees to identify their genetic risk in advance and address the challenges presented when dealing with cancer.

Cancer Guardian solves the problem of awareness, access and affordability to services that can help improve prevention and outcome.

## Program Features



**Support**



**DNA Testing**



**Navigation**

These services are not typically made available or covered by health plans.

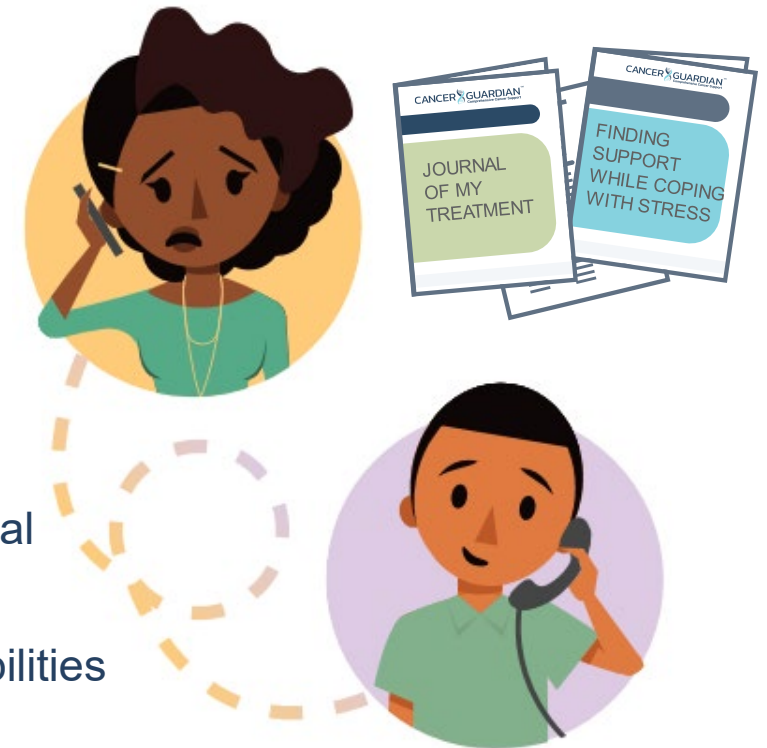


## 1 Support Benefits Day 1 Benefit

- Cancer Information Line - Available to all enrollees and their immediate family for any cancer related questions, concerns, risk-mitigation strategies, caregiving guidance, etc.
- Medical Records Platform – Easily and securely store and share medical records, images, notes, for any health condition

## 2 Dedicated Cancer Support Specialist

- If a member is diagnosed with cancer, a dedicated Cancer Support Specialist (CSS) is assigned to provide practical, emotional and clinical support
- Improve member confidence, health literacy and self-advocacy capabilities
- Organize and provide:
  - Expert Pathology Review
  - On-Site Nurse Advocate





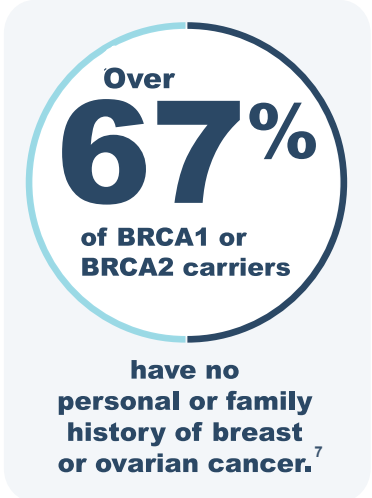
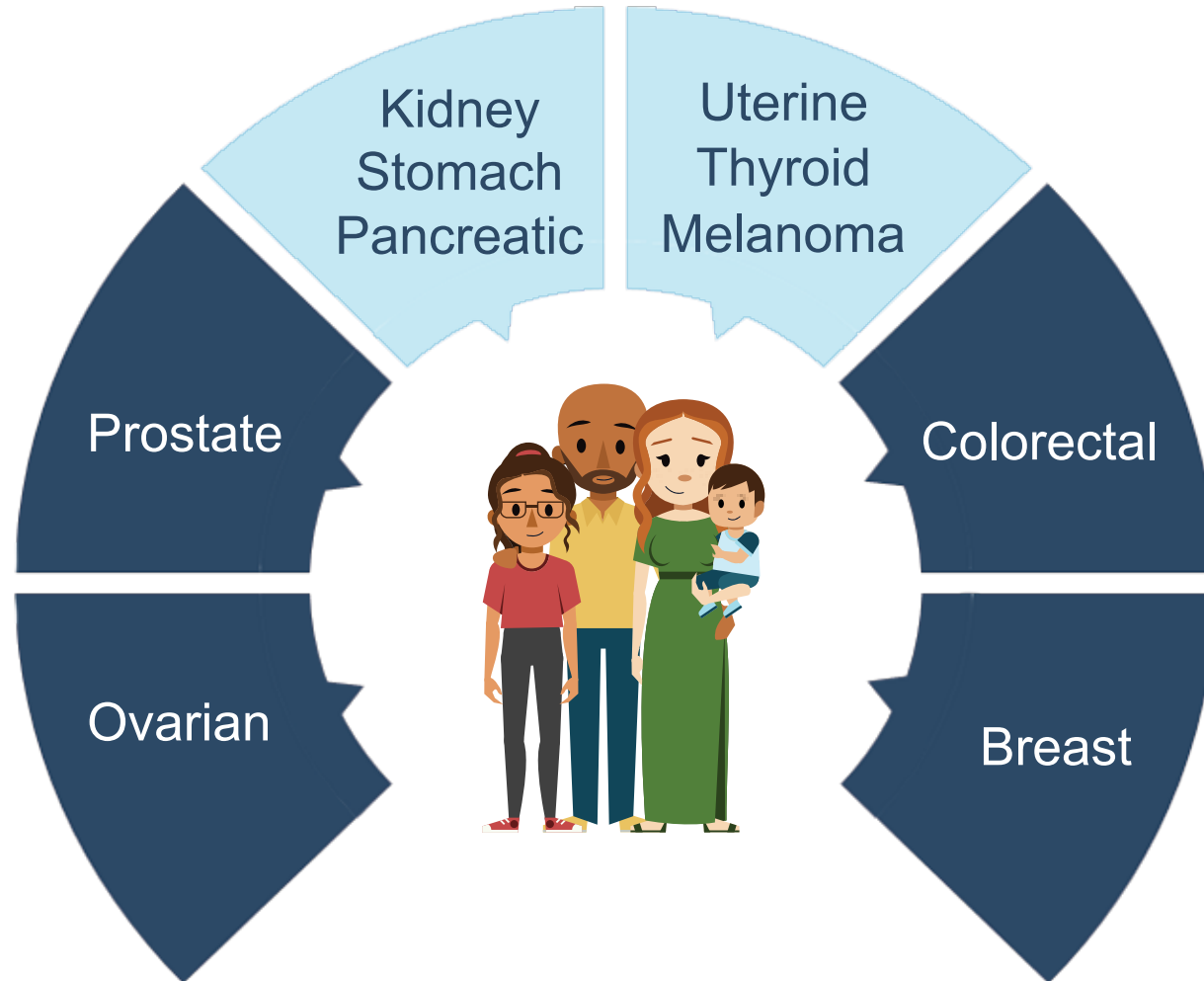
- 1 Hereditary Risk Screening**  
Identify elevated genetic risk for hereditary cancers
- 2 Advanced DNA Testing of the Cancer**  
Evaluate the most effective treatment options





Physician-mediated & clinical grade

Genetic counselors are made available to personally review results



**Family Follow-Up Testing:** This program is offered to first degree blood relatives of members who have a positive result on their hereditary genetic test. This lab testing is free and must be ordered by a physician. The associated costs of medical services for relatives to acquire the test are not covered by Cancer Guardian.



## Advanced DNA Testing of the Cancer



The member's physician can use this comprehensive testing as part of their overall information to determine the most effective treatment options, including:

- Targeted Therapies
- Immunotherapies
- Clinical Trials

This type of DNA Testing is not typically included in the standard of care, nor is it covered by health insurance, potentially costing more than \$7,000 per test, out of pocket.

Up to three tests per individual are included in the program.



- 1 **Clinical Trial Explorer**
- 2 **Financial Navigation Services**



## Clinical Trial Explorer



The Explorer program uses machine learning technology and experienced research oncologists to help map the clinical trial landscape and access relevant studies.

- White-glove service
- Overseen by experienced oncologists
- Enhances clinical trial identification and enrollment



## Financial Navigation



The Navigation platform streamlines all steps of the process from out-of-pocket estimation and benefits investigation to enrollment and management of approved funding programs.

- Projects out of pocket financial exposure
- Draws from over 4B in potential financial aid
- Enhances financial aid identification and enrollment
- Real time updates as new financial aid is identified



## COVID-19 Financial Navigation



The effects of COVID-19 diagnosis and quarantine in place can lead to lost income, depletion of savings and increased out-of-pocket costs.

Our proprietary software platform has been updated to draw from an ecosystem of public and private funds newly designated to provide financial support to members and their families impacted by COVID-19.

### Disclaimer

The Cancer Guardian Financial Navigation for COVID-19 Hardship is a limited time offer. Due to the unprecedented nature of the COVID-19 pandemic and potential population impact, Wamberg Genomic Advisors (WGA) will closely monitor program resources to provide Cancer Guardian members with notification of any changes to program availability. WGA reserves the right to discontinue the Cancer Guardian Financial Navigation for COVID-19 Hardship at any time. WGA/Cancer Guardian is not the source of any funds, that the individual organization/entity providing the funds determines eligibility, and that while WGA will make every effort, we cannot guarantee any funds to a member.

# Monthly Program Pricing

## Employer Paid Pricing

**\$16**

## Voluntary Pricing\*

	Employee Only	Employee & Spouse
Up to Age 50	\$18	\$36
Age 50-64	\$22	\$44
Age 65+	\$26	\$52

Dependent children included up to age 26 at no additional cost through employee enrollment.

Rates are per adult member and Cancer Guardian is portable.

\*12-month enrollment commitment for voluntary elections.

## Cancer Guardian Clients

**Clients YTD:** 200+ employer clients

**Funding:** 75% voluntary, 25% employer paid or shared contribution

**Average Group Size:** 1,100

**Top Industries:** Healthcare/Hospitals, Tech, Financial Services, Law, Manufacturing, Education and Life Sciences

**EHIR:** Selected among 200+ applicants to present Cancer Guardian to benefit decisions makers at Fortune 500 organizations.

## Client Success Stories

**Wellness Credits:** Some employers have leveraged their wellness credits to help fund Cancer Guardian.

**Critical Illness:** Employers offering CI or Cancer plans.

- CI/Cancer plans provide a financial safety net
- Cancer Guardian provides services that can improve prevention and survival

**Cost Containment:** Reduce cancer related spend via early detection, reducing misdiagnosis, and enhancing clinical trial enrollment.

**Cancer Incidence:** Employers who are sensitive to their cancer burden:

- Higher than average Cancer Incidence
- A major driver of their healthcare spend
- Impact on key employees and/or executives.



# Cancer Guardian

Because cancer is too important and too complex  
not to have its own strategy.



# Q & A

For more information, please contact:

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