



## What Happens When I Have More than One Insurance Plan? Do I Have to Do Anything?

Do you have insurance through your employer and also receive benefits from your spouse's or parent's insurance plan? Are your children on both parents' insurance plans? Or maybe you have insurance through your employer and have Medicare or Medicaid. Either way, when you have more than one insurance plan, there are extremely strict rules about which insurance must be used first, second, or third. For example, if you have your own employer insurance plan and your spouse has a better plan, you might be tempted to use your spouse's insurance first. However, if you have insurance through your own employer, your insurance is likely the one that is primary, meaning the one that must be used first. Your spouse's plan will be secondary. The rules that dictate what order your insurance plans must cover you are called Coordination of Benefits (COB) and are governed by federal and state insurance authorities.

The most important thing to know is that if you have more than one insurance plan, you are required to notify each of your insurance plans that you have other coverage. Once your insurance plans are aware of your other coverage, they will determine how the COB rules apply to your situation and which plan will be primary, secondary, or tertiary. A Coordinating of Benefits determination can be completed by calling the number on the back of each insurance card or can often be completed using the online insurance plan portal.

- ✓ Present all your insurance cards every time you receive services from a hospital, doctor's office, or pharmacy.
- ✓ Make sure you coordinate your benefits with all your insurance plans and keep them updated every time you gain or lose an insurance plan.
- ✓ Make sure you tell Cascade about every insurance plan you have and whenever anything changes. This helps the billing for your medications run more smoothly. We are always happy to help you with the COB process.

Working with your insurance plans to coordinate your benefits helps to ensure you are maximizing the coverage you have and reduce your out-of-pocket costs. Coordinating benefits will also help you avoid costly mistakes down the road that can occur when benefits are used in the incorrect order.

**Debbie Whelan, LMSW, CCM, Clinical Care Manager**

## Cascade Hemophilia Consortium Mission

To enhance the system of care for people with bleeding disorders and related complications, by assuring the lowest possible price for the full range of treatments, HIV and hepatitis related therapies and other medications available to treat their disease; to provide access to these medications for those without insurance or inadequate insurance coverage; to support the comprehensive hemophilia treatment centers in treating and educating consumers and their families so they may become knowledgeable and proactive in managing their own care.

Language assistance services are available free of charge. Call: 1-800-996-2575.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-996-2575.

لغات المساعدة متوفرة مجاناً. يرجى الاتصال بالرقم 1-800-996-2575.



# Cascade... A Trusted Partner in Your Circle of Care

The staff at Cascade has been busy advocating for the bleeding disorders community whenever possible. Our long-standing advocacy efforts in Washington DC give voice to issues affecting people with a bleeding disorder and we are encouraged by your involvement in these efforts. Cascade also contributes to the broader community through volunteerism and, of course, we take occasional time out for a little bit of fun.



One of Cascade's many community service projects



Cascade staff advocate in Washington, DC



Cascade staff meet with Senator Debbie Stabenow



Cascade staff having some Friday night fun



## Have You Ever Wondered...?

Dear Readers,

Have you ever gotten a request for information from Cascade and asked yourself, "Do they really need this?" or "I gave this info to them last year." Sometimes forms and paperwork seem a little bit of a hassle, but there are many good reasons why we request certain information from you.

We hope to answer the "why" in this edition of our newsletter. We asked our staff to take a deep dive into some of the most frequent questions and healthcare hiccups we see in our office year-round. Our goal is to answer your questions and help you become a more active and empowered participant in your healthcare.

*Colleen*

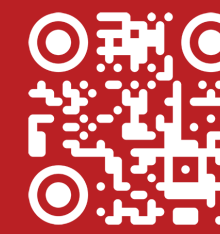
Colleen Joiner  
Clinical Care Manager:  
Education and Outreach

## How are We Doing? We would love your feedback!

We are conducting a brief anonymous survey measure your satisfaction with our services and to find ways to better meet your needs. Your opinions and comments are very important to us!

Please scan the QR code or visit [cascadehc.org/survey](https://cascadehc.org/survey).

Thank You!



(scan me)

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Hours: M-F 9:00 am - 5:00 pm  
Available for after hours emergencies

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October 2024



# Have You Ever Wondered...



## Why Does the Pharmacy Need to Ask So Many Questions About My Order?

The easiest answer is that we are trying to provide the best care we can for you, which involves gathering information about your health and medication status. Additionally, we are gathering information to meet multiple goals.

In many cases, your insurance company requires specific information, such as the number of doses and the number of recent bleeds as part of the prior authorization process. For those of you who call Cascade directly for refills, we also know that you may not interact with your HTC for several months at a time. We want to help capture any changes in your health and be able to share information with the HTC if needed.

As a pharmacy that's accredited by the Accreditation Commission for Health Care (ACHC), we follow specific guidelines to ensure that our patients receive the current, best standards of care.

We know there are times when it seems like we're prying or being nosy about your health, but we are really just trying to provide the best care possible!

**Mike Altese, PharmD, Pharmacy Director**

## Why Does My HTC (and Cascade) Need to Know About My Bleeds?

It's not only because we care; we DO. But it's extremely important that your treatment team is aware of bleeding episodes so we can modify your treatment plan to help meet your ever-changing medical needs.

You may have started a new exercise routine and feel you are doing well with only a couple of occasional breakthrough bleeds. Remember to notify your team of any changes. Treatment plans are developed based on your weight and activity level at your last comprehensive visit, and your treatment plan may need to be adjusted mid-year to avoid those additional bleeds.

Your comprehensive care team's goal is to get you to minimal or zero bleeds so you can enjoy a more active lifestyle. Please make sure you notify your HTC and Cascade if you are experiencing breakthrough bleeding between those visits.

**Stephanie Sibrel, BSN, RN, Assistant Director of Nursing**



## What's the Big Deal? I Regularly Place My Order the Day Before I Need It.

I'll be honest: for most of my life, I waited until the last minute to get my medications. I'd get busy, forget, or simply rather do something else. Well, that changed when I started working for Cascade.

I never realized that some medications, and most specialty medications taken by people with bleeding disorders, require jumping through a few insurance hoops before being sent to your home. Insurance plans are becoming increasingly complicated, and many require us to obtain prior authorization, or permission, from them before we send your factor or medication out the door. Getting permission can take up to 2 weeks to be approved depending on your plan!

We understand that you'll have emergencies because, unfortunately, that's the nature of having a bleeding disorder. Nobody knows that better than you do. But if you are ordering your regular monthly supply and don't have an active bleed, please remember to call as early as possible or generally one week ahead.

We're happy to do all we can, but we need your help to ensure your delivery is received when you need it.

**Colleen Joiner, Clinical Care Manager: Education and Outreach**



## What Are Delivery Tickets & Why Do I Need to Sign Them?

The delivery ticket is the highlighted sheet of paper that is included in every medication order we send, along with a pre-stamped envelope. Our delivery ticket is equivalent to what you would sign if you went to your local drugstore to pick up a prescription. It contains information about the medication that was sent to you and when.

Your insurance company requires proof that you received your medication on a specific date. Your signature on the delivery ticket helps Cascade ensure that we meet this requirement by receiving a signed ticket within a specific time period.

**Prior Authorization and Insurance Specialist** Every now and then an insurance company will audit our pharmacy and will look for your signature as proof of delivery. Without it, an insurance company can refuse to pay for your order.

We know life gets busy and that you may not always be available to sign right away. With recent technology, Cascade has made it much easier to return the form digitally with a QR code which is available on the form sent with your order. Of course, you can always just mail it in too. We appreciate your help in meeting this requirement!

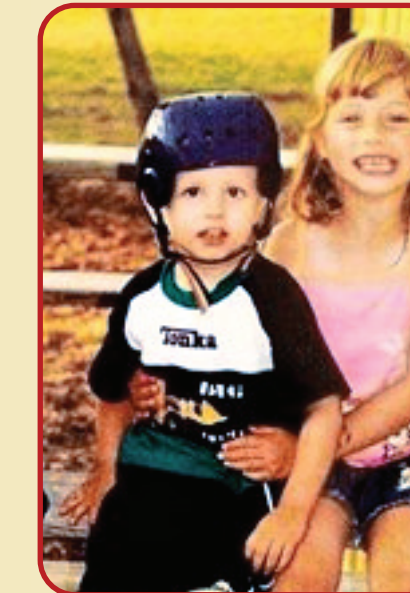
**Devin Bromley, CPhT, RPhT**



# Meet Cascade Pharmacist, Dr. Casey Kepczynski!

**Hi Casey, Let's start at the beginning. Can you tell me a little bit about where you grew up?**

I grew up in Rochester Hills, Michigan with my parents, younger brother, and Bella, our family dog! I went to Rochester High School there. Go Falcons!



**Where did you go to college? Pharmacy school?**

I started my undergraduate program in 2013 at Oakland University where I received my Bachelor of Health Science degree. Oakland University was only about 20 minutes away from my hometown, so I commuted to class.

While attending Oakland, I worked as a pharmacy technician at the nearby CVS Pharmacy, and I was also a server at OU basketball games! I then got into pharmacy school at Ferris State University in Big Rapids. I graduated with my PharmD degree in the Spring of 2021.

**What drew you to becoming a pharmacist? When did you realize you wanted to go into the field?**

I've always had an interest in helping others and enjoyed my math and science classes in school. Originally, I thought I wanted to go into nursing, but after getting a job at CVS right out of high school, I knew pharmacy was a good route for me. I enjoyed speaking with patients and paying attention to details. That first introduction to the pharmacy world as a technician really prepared me later by introducing me to different medications and nuances with insurance.

**Why did you decide to pursue work in the bleeding disorders community?**

I was involved in the bleeding disorders community before going to pharmacy school because my younger brother has Severe Hemophilia A. My brother's diagnosis was a surprise as he is the first in my family, and as I grew up, I learned about his diagnosis and eventually was able to infuse his factor medication, which was another kickstart for my interest in the medical field.



**What do you like about working in this community?**

I've absolutely loved my time here working for Cascade. It is really fulfilling to collaborate with incredible people that genuinely care about helping their patients. I'm able to help the community that has supported my family and me when we needed it. It's been a rewarding experience. I also love seeing our patients in person at different bleeding disorder events!

**What are you up to now? What do you like doing in your free time?**

I now live in Canton with my fiancé Scott and our two adorable cats, Kimba, and Kira. We are getting married next June and are so excited!

I enjoy reading, yoga, kayaking, and going out with my friends and family! Scott and I are big travelers - last year we traveled to Turkey for two weeks and are traveling to Ireland this year.

**Thanks for talking with us Casey!**

