

Considering Financial Barriers



What are financial barriers?

Even in a system with universal health care, patients may have financial barriers that impact their access to medical care and can affect their health outcomes.

Financial barriers may include patients not being able to pay for necessary care, to access prevention and screening, or to participate in their care because of other financial barriers such as missing work (self or family caregiver) or transportation cost.

Financial barriers may not be obvious, and can affect anyone.

Potential Barriers & How to Help

Medications and Supplies



Patients with financial difficulties may not be able to afford medications, medical supplies and equipment. This can lead to patients skipping doses, not filling prescriptions, or not seeking the equipment they may need to recover, to maintain health and safety, and return to their daily activities.

How to Help? Ask the patient about their drug coverage program, and if they have private insurance or are on social assistance. Ask if they would like to speak with a social worker or a medical reimbursement specialist to learn more about options available to them to help with drug coverage. Provide information about government programs such as the Assistive Devices Program.

Transportation



Patients may find the cost of getting to appointments to be too much. They may not be able to afford frequent trips by taxi or public transit. Many patients may not have their own vehicle, or the cost of parking may be prohibitive. Some patients may also be travelling in from far away, and need to take a bus, plane, or train to access care.

How to Help? Ask the patient how they plan to get to follow up appointments. Do they have a family member, friend, or community service that can help them? Explore if there are health services, pharmacies, or labs that are closer to their home where they can receive care. If appropriate, discuss if telehealth appointments may be possible for follow up care. Be specific about their care plan if you can, and highlight which appointments are most important to help them prioritize their follow up.



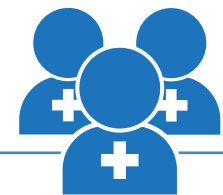


Access to Information

Not everyone has access to a computer or the Internet at home. Many patients may not have the skills or the technology to be able to search the Internet for health information, use electronic booking systems, or access a patient portal.

How to Help? Don't assume that all of your patients will have access to a computer or the Internet. Recommending that they do an online search to find help at home, transportation, or childcare is not appropriate for everyone. Ask them their preferred method of communication and format of learning about their health. Suggest patients reach out to a hospital, a patient and family education centre (if available), or public library that can help with health searches or to access a computer.

Access to primary care and other healthcare professionals in the community



Many discharge summaries include instructions for patients to follow up with their general practitioners (GPs), other primary care providers or other members of the healthcare team such as physiotherapists, dietitians or others. However, not all patients have a primary care provider or know where to find one. Many patients cannot afford to pay for services not funded by OHIP and may not have any or enough coverage through private insurance.

How to Help?

- Ask all patients if they have a family doctor, nurse practitioner or other primary care provider, if follow-up is the next step for their care. For patients who do not have access to primary care, refer them to the local hospital Family Health Team or Community Health Centre. Health Care Connect is a service that can also connect them with primary care.
- If a patient is part of a Family Health Team or Community Health Centre, they may have access to non-medical healthcare professionals as part of their primary care for free. Again, ask about how they access primary care.
- Ask the patient if accessing non-medical healthcare services, such as physiotherapy, would be realistic for them. Arrange a consult with a social worker if these services are suggested in the care plan but the patient isn't able to pay for them.





Work & Home Life

Patients may not have the job security or the flexibility to take time off work. Patients may need a lot of notice to request vacation time or to switch shifts. For patients with children, they may not be able to afford frequent childcare to attend appointments.

How to Help? Like with transportation, explore options in your patient's home community that may help with appointment attendance. Work with patients to find days and times that may work best for them to be able to regularly attend. Recommend that the patient speak with a social worker or a community organization that may assist with finding child or respite care.



Healthy Lifestyle and Recovery

As mentioned, taking time off work for appointments and recovery may not be an option for all patients, despite being important. Patients or their family caregivers may have paid and unpaid work that do not allow for extended leaves or vacation.

Buying healthy foods and joining fitness programs may not be possible for everyone. The cost of home care and therapies may prevent an ideal recovery situation.

How to Help? Refer your patient to a social worker who may be able to explore home supports with them that align with their budget. Connect them with a dietitian or physiotherapist that can work with them to create a meal plan or to make suggestions on physical activity techniques that consider their needs.