

What Can Clinicians Do?



Play 1: Ensure that financial policies and practices promote organizational values and mission of improving health

Clinicians form a key component of a hospital's organizational culture, given their medical expertise, direct role in care delivery, and commitment to ethics and improving patient health.

Drawing on their professional values and interactions with patients, clinicians can help inform and influence organizational policies and practices.

Goal: Raise awareness and connect with other clinicians in the hospital to promote shared understanding and collective action.

Why This Matters: While clinicians have many responsibilities and demands on their time, financial stress related to costs of care are increasingly affecting their relationships with patients. By developing a unified voice with other clinicians and sharing their insights with hospital leaders, clinicians can influence hospital policy and help align practices with organizational values.⁴⁸



Quick Preview: Highlights from This Play

- **Share your insights.** Next time you interact with a C-Suite leader, note how medical costs are impacting the patients you are seeing, e.g., in terms of care seeking, treatment decisions, adherence. See Recommendation 1: *Engage with hospital leaders to support stronger alignment between organizational ethics and hospital financial practices* (page 26).
- **Build peer support.** Ask fellow clinicians how they handle cost conversations and related issues with their patients. This can help inform effective approaches and start to coalesce clinician voices. See Recommendation 2: *Reach out to fellow clinicians for peer support, learning, and exchange* (page 26).

Reflection Questions for Clinicians



- Which hospital leaders influence hospital policies for patient financial assistance and billing and collections?
- Are there other clinicians in the hospital who may be struggling with how to engage with patients about the costs of care?



RECOMMENDATION 1

Engage with hospital leaders to support stronger alignment between organizational ethics and hospital financial practices.

Rationale: Clinicians often have direct insight into how medical debt affects their patients and can undermine the clinician-patient relationship and patient trust in the health care system. Raising awareness among hospital leaders can provide a valuable perspective about the unintended consequences of financial policies and practices.

Challenge: Given their patient-focused responsibilities, clinicians may not view themselves as champions for system change.

Taking Action: Share your insights with hospital leaders about how medical debt affects patients, community trust, and care-seeking behavior. Many hospitals have executive rounds, which can provide an opportunity to raise the issue of health care costs and medical debt with hospital leaders. Providing a deeper understanding of how health care costs play out for patients can be helpful for hospitals in designing effective solutions aligned with organizational ethics.

RECOMMENDATION 2

Reach out to fellow clinicians for peer support, learning, and exchange.

Rationale: As clinicians increasingly confront issues of health care affordability among their patients, having a trusted space to share challenges can offer a source of peer learning and support.

Challenge: Clinicians often lack formal avenues of support within hospitals for addressing cost issues and may experience a sense of moral injury⁴⁹ in confronting issues of health care affordability among their patients.

Taking Action: Connect with other clinicians to exchange experiences and strategies that have been effective in engaging with patients about the costs of care and explore opportunities to collectively carry your messages to hospital leaders.



Resources for Additional Information

[First Do No Harm: How Clinicians Can Champion the End of Medical Debt](#), Undue Medical Debt (2024):

Provides action-oriented guidance for physicians, nurses, community health workers, and other frontline clinicians on how to support patients who may be struggling with the costs of care, while also increasing the visibility of medical debt and its impacts on patients and their families.

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Play 2: Support fair and transparent hospital financial practices that reduce administrative burden for patients

Clinicians are increasingly addressing patient concerns about health care costs.

Goal: Support patients as they navigate the financial costs of care.

Why This Matters: Health care financial operations are exceptionally complex, making it difficult for patients to navigate the various processes for managing their health care costs. Clinicians can play a role in helping their patients as they navigate the financial aspects of care.^{50,51}

Reflection Questions for Clinicians



- What kinds of financial issues are patients struggling with?
- What kinds of resources are available to patients facing financial barriers?
- How can financial conversations be integrated into care workflows?



Quick Preview: Highlights from This Play

- **Take stock.** Learn what hospital resources are available to patients facing financial barriers to care. See Recommendation 1: *Become familiar with the hospital's financial resources for patients* (page 27).
- **Pick one or two strategies.** Clinicians have several options for supporting patients in addressing financial challenges. Start with one or two that seem doable. See Recommendation 2: *Explore opportunities to engage with patients regarding the costs of care* (page 28).
- **Use available patient tools.** Patient-facing materials can provide needed information while saving time during the patient visit. See Resources for Additional Information: [*Healthcare Transparency: Talking to Patients about the Cost of Their Health Care*](#) from the American College of Physicians (page 29).

RECOMMENDATION 1

Become familiar with the hospital's financial resources for patients.

Rationale: As hospitals are working to support patients through their financial systems, clinicians can also be a trusted source of support by connecting patients to hospital resources.

Challenge: Clinicians have limited time with patients.

Taking Action: There are opportunities for clinicians to leverage hospital resources when assisting patients with managing care costs.

- Know where to access the hospital's financial assistance policy and gain a better understanding of how the policy and application process works.
- Find out where to refer patients for additional information on hospital financial resources, e.g., a hospital financial counselor, social work referral.
- Identify resources for patient medication discounts (see the clinician case example in the appendix).
- For contracted clinicians, ensure that you participate in the hospital's financial assistance policy.

**Tool 6. Checklist for Clinician Readiness**

Answer the below questions regarding engaging with patients on financial issues of care. If you answer No more often than Yes, the recommendations in this play may help identify where to begin.

Question	Y/N
Do you know where to find your hospital's financial assistance policy?	
Do you participate in/adhere to your hospital's financial assistance policy?	
If your physician group has its own financial assistance policy, is it aligned with your hospital's financial assistance policy?	
Do you feel comfortable engaging with patients about the costs of their care?	
Are you familiar with resources to help patients afford their medications?	

Adapted from the reflection questions in this play and from the clinician case example.

RECOMMENDATION 2**Explore opportunities to engage with patients regarding the costs of care.**

Rationale: Many patients who are facing financial barriers to care may not raise their concerns with clinicians, and some may be concerned that raising cost issues may affect the quality of their care.^{52,53}

Challenge: Clinicians may also be hesitant to raise the issue of costs or affordability with patients because they may be unsure of how to approach the issue.⁵⁴

Taking Action: Clinicians can help patients feel supported and informed regarding the financial aspects of their care:

- Ask patients if they have questions about the costs of their care, and use the two-measure screener below to assess risk for financial toxicity.
- Discuss overall costs, if known, and explore high-value care options with patients, when possible.
- Refer patients to hospital resources, e.g., a hospital financial counselor, social work referral, and/or financial assistance policies in case they might be eligible.
- Connect patients to more affordable medication options, e.g., using real-time benefit tools or other sources for discounts (see the clinician case example in the appendix).
- Point patients to community-oriented resources for further assistance with financial navigation, if needed (see Play 3 for Clinicians).
- For patients who may be uncomfortable discussing the costs of care, provide cost tools that they may use independently (see Resources for Additional Information: [Healthcare Transparency: Talking to Patients about the Cost of Their Health Care](#) from the American College of Physicians).

Tool 7. Two-Question Measure for Assessing Patient Financial Toxicity Risk

Ask patients to respond to the two statements below. If the answer to Question 1 is Yes, direct the patient to additional sources of support as described in the recommendations above and/or see Play 3 for Clinicians for referral options to community-based organizations.

Questions for Patients	Y/N
Question 1: "I worry about the financial problems I will have in the future as a result of my illness or treatment"	
Question 2: "I am satisfied with my current financial situation"	

Source: Thom B, Tin AL, Chino F, Vickers AJ, Aviki EM. Development and Validation of a Simplified Financial Toxicity Screening Tool for Use in Clinical Practice. *JCO Oncol Pract*. 2025 Jan;21(1):12-19. doi: 10.1200/OP-24-00598. Epub 2025 Jan 10. PMID: 39793553; PMCID: PMC12305446.



Case in Point: A Clinician Perspective on Engaging with Patients on Costs of Care

Dr. Caroline Sloan, a primary care physician at the Duke Outpatient Clinic, runs through a mental menu of options with her patients—from exploring lower-cost medications to estimating costs for labs and imaging to considering parking and transportation.

She highlights the importance of medication costs and uses the following options to address them: 1) real-time prescription benefit tools embedded in many EHRs for identifying lower-cost alternatives; 2) coupon and price comparison companies like GoodRx; and 3) direct-to-consumer pharmacies, like the Cost Plus Drug Company and Blueberry Pharmacy.

Lessons Learned

- Even patients who do not have catastrophic expenses may still struggle with affording their care, and clinicians can make a difference in helping them navigate costs.
- Engaging with patients on costs can serve to strengthen patient-clinician relationships and improve patient trust.

See the full Clinician case example in the appendix (page A-21).



Resources for Additional Information

- [**First Do No Harm: How Clinicians Can Champion the End of Medical Debt, Undue Medical Debt \(2024\):**](#) Provides action-oriented guidance for physicians, nurses, community health workers, and other frontline clinicians on how to support patients who may be struggling with the costs of care, while also increasing the visibility of medical debt and its impacts on patients and their families.
- [**Healthcare Transparency: Talking to Patients about the Cost of Their Health Care, American College of Physicians \(2019\):**](#) Provides tools for clinicians and patients to support cost of care conversations, including guides for identifying cost distress, inquiring about health care costs, and estimating costs of care, among other resources.
- [**The 7 Habits of Highly Effective Cost-of-Care Conversations, Annals of Internal Medicine \(2019\):**](#) Summarizes best practices for discussing costs of care with patients, from initiating conversations to anticipating costs to coordinating with the clinical team.
- [**Workflow Requirements for Cost-of-Care Conversations in Outpatient Settings Providing Oncology or Primary Care: A Qualitative, Human-Centered Design Study, Annals of Internal Medicine \(2019\):**](#) Provides guidance for cost-of-care conversations, clinic-based workflows, and accessing organization support.
- [**Patient-Provider Cost-of-Care Conversations to Prevent Financial Toxicity, Clinical Journal of Oncology Nursing \(2025\):**](#) Includes conversation protocol, workflow process map, and template to document cost conversations.
- [**The potential impact of introducing a cost tool to facilitate cost-of-care conversations in routine OB care: Lessons from the CONTINUE pilot study, PEC Innovation \(2023\):**](#) Discusses the value of providing paper-based tools to support patients in managing the nonmedical costs associated with care delivery, particularly among low-income patients, who may be uncomfortable with discussing cost issues.
- [**Choosing Wisely, ABIM Foundation \(2012-2023\):**](#) Although the Choosing Wisely campaign is no longer active, the website retains information about the initiative and addressing health care value.

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Play 3: Engage patient- and community-oriented organizations to strengthen financial navigation and improve hospital financial practices

Clinicians and care teams are often among the first to hear when cost concerns affect a patient's ability to access or continue care, but they may not have the time, training, or resources to address complex financial challenges on their own.

By knowing what resources are available and how to connect patients with support, clinicians can help ensure financial concerns are addressed alongside clinical needs.

Clinicians also have an important role in identifying recurring challenges patients experience when navigating financial systems. Sharing these insights with health system teams can help them understand where policies and processes may create barriers and identify opportunities to improve financial support.

By connecting patients with trusted resources and sharing patient experiences, clinicians can help strengthen financial navigation, reduce burden on patients and care teams, and support improvements in hospital financial practices.

Goal: Connect patients with trusted partner organizations.

Why This Matters: Clinicians frequently learn when patients are experiencing financial concerns, but they may not have the time or expertise to help patients navigate insurance coverage, financial assistance applications, billing questions, or medical debt. Community-oriented organizations and other patient-focused partners can provide specialized support while allowing clinicians to focus on delivering care.

By understanding available resources and referral pathways, clinicians can help ensure that patients find support earlier, before financial challenges become overwhelming. Clinicians do not need to become financial navigators themselves; their role is to recognize when patients may need support and connect them with trusted resources.



Quick Preview: Highlights from This Play

- **Recognize financial concerns as part of patient care.** Patients may not always directly identify financial concerns, but clinicians and care teams may hear questions about affordability, bills, insurance coverage, or difficulty accessing recommended care. Clinicians do not need to become financial experts. Their role is to recognize when patients may need support and connect them with appropriate resources.
Become familiar with hospital financial assistance programs, financial navigators, and trusted community-oriented organizations that can support patients with different financial needs. See Recommendation 1: *Refer patients to trusted organizations that provide financial navigation support* (page 31).
- **Recognize patterns.** Clinicians often see where patients experience confusion or burden. Sharing these patterns can help organizations identify opportunities to improve financial processes. See Recommendation 2: *Share recurring barriers to help improve financial processes* (page 32).

Reflection Questions for Clinicians

- Do I know what financial navigation resources are available for my patients?
- How can I connect patients with support when they express concerns about affordability?
- Does my hospital have clear referral pathways for financial assistance and community resources?



**RECOMMENDATION 1****Refer patients to trusted organizations that provide financial navigation support.**

Rationale: Clinicians and care teams may not have the time or expertise to address all financial challenges patients face. Referring patients to trusted organizations helps ensure they receive specialized support to understand their options, access available resources, and navigate complex financial processes.

Challenge: Hospitals may not have established referral pathways for clinicians to readily connect patients with community-based organizations, and clinicians may not be aware of available community resources.

Taking Action: Help patients find and access available resources.

- Become familiar with available hospital and community-based financial resources, including organizations that help patients apply for financial assistance, understand billing, navigate insurance coverage, or address medical debt.
- Ask your hospital for a current list of local and national organizations that can assist patients with financial concerns.
- Where available, use established referral pathways to connect patients with financial navigators, patient advocates, or other support organizations.
- Consider incorporating financial resource information into routine workflows, particularly for patients who may face increased financial barriers.

Caution!

Clinicians should not be expected to become experts in financial navigation or independently resolve complex billing issues.

Tool 8: Community Resource Referral Guide

Purpose: To create a standardized referral resource that enables clinicians and staff to easily identify appropriate community partners, understand available services, and connect patients with support based on their individual needs.

Patient need	Potential community resource	Services provided	Example partnership activities
Applying for hospital financial assistance	Financial navigation organization (e.g. Dollar For)	Helps patients understand eligibility for hospital financial assistance and complete charity care applications	Provide patients with direct referral pathways for financial assistance application support, coordinate on eligibility documentation when appropriate, and review recurring application barriers identified by the organization to improve hospital financial assistance processes.
Understanding medical bills	Patient advocacy organization (e.g. Patient Advocate Foundation)	Provides case management, financial navigation, and support for patients experiencing financial hardship	Develop referral pathways for patients with complex financial needs, establish communication channels for appropriate follow-up, and use trends identified through case management to inform improvements to patient financial support.
Medical debt concerns	Medical debt relief organization (e.g. Undue Medical Debt)	Partners with health systems to relieve qualifying medical debt and support broader efforts to address medical debt	Assess whether a debt relief partnership aligns with organizational goals, establish processes for identifying eligible debt and communicating with patients, and use insights from debt portfolios to strengthen upstream financial assistance and billing practices.
Insurance enrollment or other support needs	Consumer assistance programs (CAPs), State Health Insurance Assistance Program (SHIPs) for Medicare, legal aid organizations, community resource networks, or other nonprofit organizations	Assists patients with insurance enrollment (e.g. Medicaid, Marketplace plans, or other coverage programs), financial counseling, legal or consumer advocacy, and connections to community resources based on individual needs	Build relationships with trusted local organizations, establish referral and communication pathways, and regularly review community resource availability and unmet patient needs.



RECOMMENDATION 2

Share recurring barriers to help improve financial processes.

Rationale: Clinicians and staff often see firsthand where patients encounter challenges with accessing financial assistance, understanding bills, or navigating hospital processes. These experiences can help hospitals identify patterns and opportunities to improve financial policies and practices.

Challenge: Without intentional processes for collecting and reviewing concerns, valuable insights from clinicians and patients may not translate into system improvements.

Clinicians also should not be expected to serve as the primary mechanism for identifying or resolving financial challenges.

Taking Action: Ensure patient and clinician perspectives inform how financial policies and processes are developed and improved.

- Share recurring patient concerns with appropriate health system teams to help identify barriers and improve financial practices.
- Participate in efforts to improve referral pathways, financial assistance processes, and patient financial support systems.
- Encourage hospitals to incorporate patient and clinician feedback when evaluating financial policies and practices.
- Communicate recurring challenges observed in clinical settings to teams responsible for billing, financial assistance, patient experience, and care coordination.

Caution!

- Recognize that individual patient experiences may reflect broader system challenges; use feedback to identify patterns while protecting patient privacy.
- Ensure feedback mechanisms lead to meaningful review and action rather than serving only as information-gathering exercises.
- Clinicians should not be expected to resolve systemic financial barriers through individual referrals alone.



Resources for Additional Information

- **Dollar For:** Supports patients in accessing hospital financial assistance and understanding charity care eligibility.
- **Patient Advocate Foundation:** Provides case management and financial navigation support for patients experiencing financial hardship.
- **Local community organizations:** Consider including local financial navigation, legal aid, and patient advocacy organizations relevant to your region.