

The cost of cancer care can be a burden, especially combined with the emotional strain of a cancer diagnosis. These financial challenges can be difficult to understand.

Patients often only access financial resources near the end of their treatment rather than the start. It's never too late to learn, but getting the information earlier can help manage the financial impact of cancer. That is why we've gathered the useful resources listed below to help.*



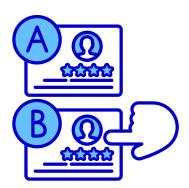
Emotional Distress and Stigma of Financial Hardship

The psychosocial stigma and distress of financial hardship can place a heavy emotional toll on patients. Here are some resources to help your patients cope with this burden:

- Reducing Health Insurance Stress as a Caregiver | Patient Advocate Foundation
- Managing the Cost of Cancer Treatment
- Fact Sheet Health **Insurance Worries**
- Coping With the Cost of Care

Cancer Support Community

- Coping with Cancer: Tools to Help You Live
- Anxiety and Cancer | CancerCare



Understanding Your Insurance

Understanding your health insurance can be difficult. So can choosing the best plan to meet your needs. The following resources can help you better understand your health insurance coverage and pick the plan that works for you:

- <u>Health Insurance</u> | Triage Cancer
- Health Insurance for Cancer Patients | Cancer Support Community
- **Library**
- Education Resource Engaging with Insurers: **Appealing a Denial**

Patient Advocate Foundation

Resources Provided By:



















Non-Medical Relief Funds

In addition to the cost of care, there are many additional costs associated with transportation, housing, lost wages, and more that can make life difficult. There may be **emergency financial relief** available. Here are some great places to find support:

- <u>Financial Treatment Program for Cancer Patients</u> | Family Reach
- <u>Financial Aid Funds</u> <u>National Financial Resource Directory</u> | Patient Advocate Foundation
- <u>Financial Assistance Program for Cancer Related Costs</u> | **CancerCare**



Employment Rights and Disability Insurance

After a cancer diagnosis, there may be changes to employment for either patients or caregivers. It's important to know your rights and your options when decisions on transitioning to and from the workplace need to be made. More helpful information on these topics can be found here:

- <u>Employment Rights</u> <u>Disability Insurance</u> Triage Cancer
- PAF Articles: Work Protections | Patient Advocate Foundation
- <u>Cancer and the Workplace</u> | CancerCare



Live Support and Counseling

Several advocacy groups offer **hotlines and/or online chat** for patients, caregivers, and medical staff. These support services can offer more information on the above topics, answer questions, and provide step by step guidance on how to obtain education and direct support for patients and caregivers:

- PAF Contact Us | Patient Advocate Foundation: 1-800-532-5274
- Cancer Support Helpline | Cancer Support Community: 1-888-793-9355
- Financial Treatment Program for Cancer Patients | Family Reach: 1-857-233-2764
- Legal and Financial Navigation Program | Triage Cancer: 1-424-258-4628
- CancerCare Case Management | CancerCare: 800-813-HOPE (4673)

These helpful resources are for healthcare providers and staff:



Healthcare Provider Financial Navigation Training

Nurse Navigators, Social Workers, Financial Coordinators, and other support staff are often the most critical piece of the insurance, cost, reimbursement puzzle for a patient. Historically, there was never formal training on financial resource navigation and insurance counseling. However, that has changed in recent years with several professional and advocacy organizations offering courses, content, and certificate programs in effective healthcare financial navigation. Some of these are listed here and will offer a wealth of information:

- Financial Advocacy Boot Camp Financial Advocacy Playbook | ACCC
- <u>2021 PSS Guide</u> | AONN: Oncology Practice Management
- Cost of Care Discussion Guide | National Patient Advocate Foundation
- <u>Back to Basics: A Primer of Questions for Providers to Ask When Discussing HealthCare</u>
 <u>Treatment Costs With Patients</u> | Patient Advocate Foundation
- For Health Care Professionals & Advocates | Triage Cancer

