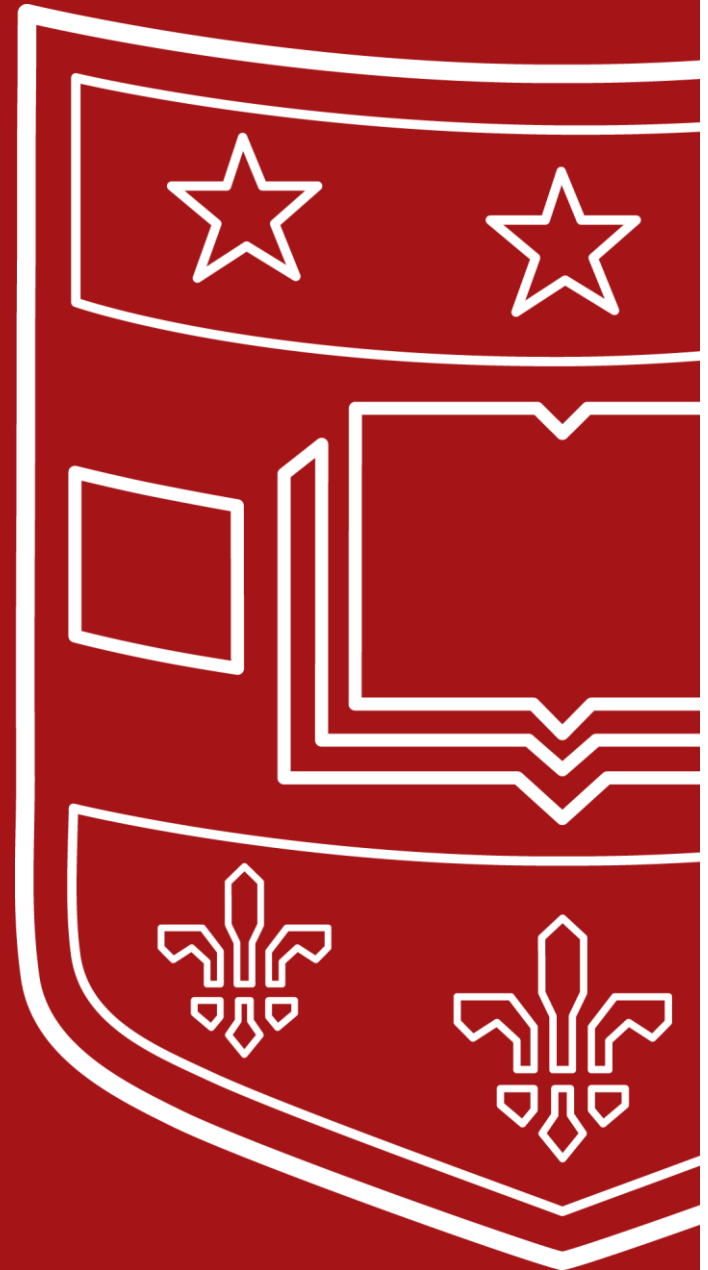


The Financial Toxicity of Cancer Treatment

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Financial Disclosures



- I have no financial conflicts of interest to disclose

Objectives



- Define financial toxicity
- Discuss the impact and effects of financial toxicity
- Identify the risk factors of financial toxicity
- Understand ways to mitigate financial toxicity



“...rising costs are making cancer care less affordable for patients and their families and are creating disparities in patients’ access to high-quality cancer care.”

-Institute of Medicine, 2013

Financial Toxicity: What Is It?



- A measure of objective out-of-pocket expenses, as well as subjective emotional distress, associated with the cost of cancer care
 - Describes problems a cancer patient has related to the cost of treatment
- Cancer patients and survivors are more likely to have financial toxicity than those without cancer

Financial Toxicity: Impact and Effects



- Cancer patients might not take Rx as directed or choose to forego treatment
- Quality of life is lower for those who experience increased financial toxicity
- May lead to debt and bankruptcy
- Family and caregivers share in the experience of financial distress

Financial Toxicity: Risk Factors



- Baseline factors
- Cancer-related factors
- Medical insurance status
- Medical treatment
- End-of-life care

Financial Toxicity: Where To Get Help



- Request to speak with a financial navigator or social worker at your treatment facility
- Explore hospital-based financial aid programs
- Investigate co-pay assistance foundations
- Manufacture-based patient assistance programs



Resources

- [Leukemia & Lymphoma Society Information Specialist](#)
- [Leukemia & Lymphoma Society: Cancer and Your Finances](#)
- [Leukemia & Lymphoma Society Financial Support Programs](#)
 - Patient Financial Assistance Programs
 - Co-Pay Assistance Program
 - Patient Aid Program
 - Patient Travel Assistance Program
 - Urgent Need Program

Resources



- [Fund Finder](http://Fundfinder.panfoundation.org)
Fundfinder.panfoundation.org
- NeedyMeds.org
- Prescription Savings Programs
- State Medicaid Programs
- Medicare Low-Income Subsidy
- SSA Extra Help

Bone Marrow Transplant



- Stem cell transplantation is expensive and may not be fully covered by health insurance. In addition to treatment cost, you may have significant expenses for travel, lodging, meals, childcare, donor testing and aftercare. You may need to use multiple strategies to secure enough funding to cover these costs, such as:
- Working closely with the transplant center to obtain maximum reimbursement from your insurance company
- Negotiating with healthcare providers to reduce or waive medical fees or adjust the payment schedule in cases of financial hardship
- Applying for grants and financial aid from employers, labor unions, community service agencies, religious and fraternal groups or cancer support organizations
- Forming a committee of volunteers to conduct fundraising events, sales, raffles, canister collections and letter-writing and publicity campaigns



Bone Marrow Transplant Resources

- [Blood & Marrow Transplant Information Network \(BMT InfoNet\)](#),
(888) 597-7674
- [National Marrow Donor Program](#),
(888) 999-6743
- [National Foundation for Transplants](#),
(800) 489-3863
- [ExploreBMT](#),
(888) 999-6743

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