



Financial stress may interfere with treatment adherence, causing patients to delay or altogether avoid their treatment.

Financial support and resources are essential to cancer care

Helen H. Miller, LCSW, ACSW

A cancer diagnosis can dramatically impact a family's finances. Patients and their caregivers may struggle with paying for expensive treatments and medications. Practical costs such as transportation to and from treatment, lodging, and child care contribute to financial strain as well. And adding to the presumably expected costs related to cancer care are the unexpected costs a family may incur.

Consider CancerCare client Ricardo's story. Ricardo, a 55-year-old man from Queens, New York, learned he had cancer in August 2012. Soon afterward, his health care team successfully removed a malignant tumor from his kidney. Since then, Ricardo has needed frequent hospital checkups to ensure recovery and to screen for the persistence of the cancer.

Unfortunately, less than 2 months after his diagnosis, Ricardo's neighborhood was devastated by Superstorm Sandy. Ricardo and his wife lost all of their furniture and clothes, and were temporarily relocated to a shelter. They applied for Federal Emergency Management Agency (FEMA) funding and began receiving food stamps, but the costs of continuing Ricardo's cancer treatments have proven very difficult to manage. Unwilling to give up on his recovery, he spoke to friends about finding assistance with his hospital visits.

Ricardo was referred to CancerCare and spoke to a professional oncology social worker the following day. Ricardo's social worker

counseled him on the options available to him regarding financial assistance, described CancerCare's free services, and helped him apply for a grant from CancerCare's financial assistance program, which is supported in part by grants from organizations such as the New York Community Trust. The grant has been instrumental in helping Ricardo continue his treatment regimen despite the many unexpected obstacles now confronting his family.

Ricardo was fortunate to have a strong support system that directed him to sources of emotional and practical help. Many patients and caregivers, however, do not have as strong a support network, and must rely solely on their health care team for support. They may feel hesitant to discuss financial and practical matters, believing that those concerns are not pertinent to their nurses' responsibilities. Financial stress may interfere with treatment adherence, causing patients to delay or altogether avoid their treatment.

Oncology nurses can be a tremendous help to their patients and their caregivers by making the topic of finances and practical support an integral part of the discussion about their cancer care. Too many people coping with cancer are not aware of the resources available to help them, and do not realize that the cost of care, no matter

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how closely related to their treatment, is something that can and should be discussed with their health care team.

Becoming familiar with local and national organizations that can provide financial assistance is helpful, including the United Way, Area Agencies on Aging, American Cancer Society, and CancerCare. Other funds and foundations that can help patients include Patient Services Incorporated, Patient Access Network Foundation, The Healthwell Foundation, and the Chronic Disease Fund. These organizations, along with others, comprise the Cancer Financial Assistance Coalition (CFAC). CFAC provides a searchable database of both local and national sources of financial assistance for patients.

Oncology nurses can also help patients and caregivers by remaining open to exploring all treatment regimens that might be effective. For example, a generic treatment may be an equally effective option compared to the more expensive, brand name counterpart. Patients may be eligible for drug company-sponsored patient assistance programs as well.

Cancer is an expensive illness, and financial and practical concerns are pervasive sources of stress. However, having an open conversation about the cost of cancer care can help patients and caregivers reduce the financial impact of this diagnosis. Exploring these issues proactively with patients and their loved ones can help avoid and reduce stress and anxiety. ■

Helen Miller is CEO of CancerCare.

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