

ENGLISH

Your Financial Guidebook for Young Adult Cancer



This guidebook is offered by Family Reach to help young adult cancer patients manage the financial side of their diagnosis.

 **Family Reach**

About Family Reach

Family Reach is a national 501(c)(3) nonprofit organization dedicated to removing the financial barriers standing between a cancer patient and their treatment. Loss of income, out-of-pocket expenses, and socioeconomic factors create disparities in the financial burdens families face. Family Reach delivers financial education, financial coaching, resource navigation, and emergency relief funds to patients and caregivers facing a cancer diagnosis so no family has to choose between their health and their home.

Thank you to our partner and guidebook sponsor



we know.

Overwhelmed, confused, sad, angry –
whatever you're feeling right now,
it's valid.

We understand that you might not
have the energy for more information
right now.

All we ask is that you take this guidebook home.
When you're ready, it will help you manage your
money to prepare for what's ahead.

It doesn't have to be today, tomorrow, or even this
week. You don't have to get through it all at once.
You don't have to carry any blame or shame. None
of this is your fault.

Just know that this guidebook is here to help.

Sincerely,
Family Reach

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Resource Key

Throughout the guidebook, you will see these colors and icons. They indicate a specific type of financial resource to help you skim through the guidebook for information related to your biggest needs and concerns.



Medical/Treatment Costs



Prescription Costs



Guaranteed Out-of-Pocket Costs

A Clinical and Financial Journey

Before we get into the details, let's start with some context.

People often refer to cancer as a journey. It starts with the diagnosis and continues as you learn more about your health, meet your care team, and begin treatment.

Far from a straightforward path, your journey may take unexpected turns or hit roadblocks, such as negative side effects to treatment, surgical complications, depression, or anxiety. While supportive therapies will help reduce the physical and emotional reactions to treatment,¹ patients don't always realize that some of these roadblocks can be financial barriers.

In reality, the financial side effects of cancer can impact your quality of life as well as your ability to access treatment.² The American Society for Clinical Oncology advises clinical teams to inform patients about the cost of treatment³, although the financial side of cancer is often overlooked or not considered until patients are in the thick of financial distress.

"Journey" may feel right for you, or you might find other words that resonate more. The important thing to remember is that financial burdens can play a significant role in your cancer experience. Not because you did anything wrong, but because it's the reality of anyone's cancer diagnosis. No two cancer experiences are the same, but feeling the financial side effects is not something only you will experience.



Up to 73%
of patients experience toxic
financial side effects from
cancer treatment⁴

Using this guidebook

- » **This Financial Guidebook includes the costs you should consider, savings options, and financial resources to help you manage your money during treatment.**
- » Don't worry about completing the action items all at once, especially because you may need to reach out to different people for information, start ongoing conversations, or revisit sections at a later date. Go through the guidebook at your own pace, taking breathers whenever you need them.
- » You don't have to go through the guidebook alone. Your parents, aunt, uncle, significant other, or best friend can help. Family Reach Resource Navigators, your social worker, your hospital's billing department, and the rest of your care team are also there to help.
- » Don't wait until you or your family have financial problems to read through this guidebook or talk about costs with your care team. Armed with knowledge and resources, you can preserve your financial health before it gets in the way of healing.



Checklist of Expenses

You can use the checklist on the next page to help you keep track of your costs. There are some examples on this page for you to reference when filling out your own.

Don't worry about filling in all the blanks at once, and feel free to ignore the ones that don't apply to you. You also don't need to know exact numbers - estimates are absolutely fine for helping you get a big-picture view of expected costs.

If you have health insurance and your services, prescriptions, and providers are considered in-network, the most you will pay each year is the sum of your monthly premiums and out-of-pocket maximum. For example:

	Month	# of months	Yearly total
Monthly premiums	\$400	12	\$4,800
Out-of-pocket maximum	Varies*	Varies**	\$8,200**
The most you will pay for covered medical services in a year			\$13,000

* When you pay your out-of-pocket maximum will depend on your health insurance coverage and when you have medical services. Your deductible, coinsurance, and copayments generally count toward your out-of-pocket maximum for the year. After you reach your out-of-pocket maximum your insurance company pays 100% for covered services.

** \$8,200 is the out-of-pocket maximum for an individual plan in 2020 under the Affordable Care Act.

You can find more information about what you can expect to pay at www.healthcare.gov.

You will also have treatment-related costs that are not considered medical expenses, but can add up over time. Planning ahead can help you find ways to pay for these costs. For example:

	Unit cost	# of units	Yearly total
Parking at hospital	\$25 per visit	20 visits	\$500

Helpful tip: If your treatment plan, insurance coverage, or monthly expenses change, you can go to www.familyreach.org/downloads to print out as many fresh versions of the Checklist of Expenses as you would like.

Tear the next two pages out!

Checklist of Expenses

If you have health insurance, use this table to estimate the most you will pay each year for your medical expenses.

	Month	# of months	Yearly total
Monthly premiums			
Out-of-pocket maximum			
Medical costs not covered by insurance			
Out-of-network care and services			
Medications			
Quality of life expenses			
The most you will pay for medical services in a year			

Use this table to estimate your treatment-related costs that are not considered medical expenses. The blank rows are there for any costs related to your treatment that aren't already listed.

	Unit cost	# of units	Yearly total
Parking at hospital			
Meals at hospital			
Scarves, hats, wigs, etc.			
Nutritional supplements			
Wheelchair/access modifications			
Counseling			

Knowing the total costs that you usually pay to maintain your home and lifestyle will help you plan for the added costs of cancer treatment. Use this table to estimate those typical costs.

	Month	# of months	Yearly total
Mortgage or rent			
Electric			
Gas for heat/cooking			
Water and sewer			
Internet			
Cell phone			
Groceries			
Meals Out/Takeout			
Credit card			
Car Insurance			
Gas for car			
Childcare or eldercare			
Subscriptions			
Other loans			
Entertainment/Recreation			
Streaming services (Netflix, etc.)			
Personal care items			
Gifts			

Here's a blank table for any costs that aren't already listed.

	Month	# of months	Yearly total



Step 1: Determine Your Treatment Costs

Once you have an idea of the services you will have during your treatment, you can estimate the medical part of your cancer costs and identify potential areas for savings.

The American Cancer Society estimates that patients can pay anywhere from \$5,654 to \$10,114 in out-of-pocket medical costs for cancer treatment each year.⁵ More often than not, families have to seek financial resources to cover such a high amount. Before you can find those resources, though, you need to know your specific treatment plan.

Your total costs will depend on many factors, including:

- The type, frequency, and duration of treatment you will receive
- The type and frequency of medical imaging you may need
- The type of anesthesia used in your treatments
- The medications you will need during treatment
- The number of doctors involved in your care
- Your insurance coverage
- Your eligibility for patient assistance programs

Take action

- » Talk with your clinical team to understand the type and number of services you can expect to need in the coming months.
- » Estimate how much you'll be responsible for paying. Consider factors such as what your copay might be for each oncologist visit and your annual deductible before insurance kicks in.
- » Call your insurance company to understand if your providers and services are in-network. If they are out-of-network, ask what percentage your insurance will cover.
- » Ask your oncologist if there are alternative treatment options that will still be effective but have lower out-of-pocket costs.
- » Ask the billing department at your care center for more guidance on your bills and financial assistance programs.
- » Please note: We will go into more detail about insurance starting on page 13.
- » Enter the information you can on your Checklist of Expenses.



Step 2: Consider Prescription Costs

Your prescriptions are part of your treatment costs, but it helps to separate them into more specific action items.

If your cancer treatment includes prescription medicines, it may get difficult to pay for all of the pharmacy expenses. Thankfully, there are many resources that can help you manage what you owe at the counter.



Take action

- » Ask your doctor for a list of medications that you may be prescribed. Share the list with your insurance company to determine which ones are covered.
- » Speak to your oncologist, navigator, or the drug manufacturer directly to find out which medication can be covered by a Patient Assistance Program (PAP). You can also work with an organization like NeedyMeds, Vivor, or GoodRX to find PAPs for your particular medication.
Note: When using a PAP, such as a copay card, funds provided by the drug manufacturer may not be applied toward your insurance deductible. For instance, if your plan has a "Copay Accumulator," you may not be able to use a copay card to cover out-of-pocket prescription costs. It will be helpful to clarify this with your insurance company when looking into PAPs.
- » Talk with your pharmacist about generic versions of your prescribed medication.
- » Ask your oncologist about alternative medications that may be just as effective, but will cost you less at the pharmacy.



Step 3: Calculate Insurance Coverage and Options

With costs for medication and services in mind, you can determine which of those expenses you will need to pay. Health insurance is a major part of this calculation.

If you **do not** have health insurance...

You're technically responsible for paying your treatment costs. However, depending on your income, state-specific requirements, work or student status, and the time of year, you may be eligible for alternative options, such as:

- Federal insurance programs like Medicaid
- Health insurance through the Health Insurance Marketplace/Health Insurance Exchange (made available through the Affordable Care Act)
- Free or reduced-cost care through your hospital
- Health insurance coverage through your parents (if younger than 26)
- Health insurance coverage through your school or college

Take action

- » Speak with a member of your hospital's billing department or financial office to find out which assistance programs apply to you.
- » Visit www.healthcare.gov or contact your state's Medicaid office to determine eligibility for Medicaid.

If you **have** health insurance...

You aren't responsible for all of your treatment costs, but you can expect to pay some of them. Some insurance plans use networks of doctors, hospitals, and pharmacies. Your share of the cost for your treatment could be less if you use providers in your network.

Flip for all the health insurance details



Medical costs you may be responsible for include:

- **Monthly premium:** The amount you must pay to stay covered by an insurance plan.
- **Deductible:** The amount you must pay before your insurance company will start paying medical bills. Generally, your monthly premium and any copayments you are responsible for will not count towards your deductible.
- **Copayment:** The amount you pay for every health service, procedure, or prescription, typically due at the time of service. Copayments will vary.
- **Coinsurance:** The percentage of the total cost of a service, procedure, or prescription that you pay. It may be difficult to get information on the total cost before you receive the service, procedure, or prescription. Ask your healthcare professional or insurance company to estimate this cost for you.
- **Out-of-pocket maximum:** The limit on what you must pay each year before your insurance company starts to pay 100% for your covered services. This amount (plus your monthly premium) is the most you will pay in a given year for your covered healthcare costs. Once you have paid this amount, you will no longer have copayments or coinsurance costs.
- **Uncovered medical services, procedures, and prescriptions:** You will need to pay 100% of services that are not covered by your insurance company.
- **"Off-label" treatment or medication:** Your doctor may prescribe a treatment outside of its FDA approved indication. This is called 'off-label'. You might be responsible for the cost of any 'off label' treatments or medications as they may not be covered by your insurance company. You may be able to work with your doctor to find an alternative treatment option at a lower cost that could be just as effective.

Find out if your insurance plan uses a specific network:

1. Call your doctor, hospital, or pharmacy to obtain the provider's tax ID number.
2. Contact your insurance company or check their website to see if your plan considers these providers "in-network."

Be sure to have your insurance card and the tax ID numbers handy!



Take action: Billing

- » Contact the billing office at your hospital and doctors' offices to ask them about an interest-free payment plan for your medical expenses. It is less expensive to pay back the hospital or doctor directly than to pay your medical bills with a loan or credit card that charges interest.
- » Review every bill and letter that comes from your health insurance company carefully - including the fine print. If you are denied coverage for a service or medication for your cancer, you can and should appeal. If that happens, you can call your insurance company or visit their website to find out about their appeal process.

Take action: Insurance coverage

- » Work with your insurance company and healthcare professional to estimate your cost for each service and medication you will receive. Depending on your insurance, you can request a Case Manager to help you work through insurance-related issues.
- » Review your health insurance policy to find out if your providers - including hospital or clinic, oncologist, surgeon, and anyone else involved in your care - are considered "in-network." Be sure to ask your insurance company if "out-of-network" expenses will count towards your deductible and out-of-pocket maximum.
- » Consider alternative coverage, if necessary. There may be other insurance options, such as Medicaid or coverage through the Health Insurance Marketplace/Health Insurance Exchange (made available through the Affordable Care Act), that would lower your overall cost of care. Note that you can only enroll in new health insurance coverage during an "Open Enrollment Period," which occurs toward the end of each calendar year, or a "Special Enrollment Period," if you qualify. Go to www.healthcare.gov or call 1.800.318.2596 to learn about your options.
- » Consider setting up a Flexible Spending Account (FSA) through your employer's health plan. This money can help you pay for copayments, deductibles, some prescriptions, and other medical costs. An FSA can also reduce your taxes.
- » Update the numbers on your Checklist of Expenses based on your coverage.



Step 4: Account for Additional Financial Costs and Your Assets

The medical costs are the obvious expenses, but your out-of-pocket costs, unfortunately, won't end there. Be sure to account for these additional costs and your assets.

Non-medical costs

You may encounter some unexpected costs that are linked to your treatment, but not considered a true medical expense that insurance can cover. These can include:

- Travel expenses to and from the hospital, such as gas and parking or ride-sharing and public transportation
- Temporary housing near the treatment center, such as a hotel
- Over-the-counter medicines and supplies, such as syringes, gloves, thermometers, masks, monitors, cleaning supplies, or special skincare products
- Clinical trial expenses, such as airfare or temporary lodging
- Food for caregivers who attend treatment with you
- Childcare or eldercare while you're in treatment
- Personal and comfort items, such as wigs, headscarves, beanies, cold caps, and compression garments
- Fertility preservation

Note: When accounting for these costs, remember that medical centers in major cities tend to have higher costs for temporary housing and meals.

Everyday living costs

The side effects from treatment, such as nausea, memory problems, or fatigue, may cause you or your caregiver to stop working or attending school during treatment. This, unfortunately, doesn't mean the bills will stop coming. You will still need to cover your typical monthly costs of living in addition to your medical bills. This can include:

- Rent or mortgage
- Utilities (electricity, natural gas, cable, Wi-Fi, etc.)
- Public transportation
- Groceries
- Childcare, eldercare, or pet care
- Debt (credit card balances, car loans, student loans, equity lines of credit, etc.)
- Subscription services, such as music or entertainment streaming
- Personal well-being, such as skincare, prescription eyewear, sexual health, and mental health

Quality of life costs

There are many costs to consider when living with cancer, and it's still important to enjoy the luxuries of life, make memories, and take your mind off of treatment. These entertainment and recreation expenses are an important part of healing. Depending on what makes you happy, this can include:

- Meals out with friends and family
- Streaming services, such as Netflix or Spotify
- Shopping
- Traveling
- Art/craft supplies or gardening tools
- Sports game or concert tickets

Education expenses

If you are currently enrolled in classes, you may be able to continue going to school during your cancer treatment - though many students in your shoes often choose to take a medical leave of absence. Additionally, if you are in the process of paying back student loans, don't forget to consider these payments when determining what your new monthly budget looks like. School-related costs to consider include:

- Tuition payments
- School supplies, such as textbooks, notebooks, and laptop
- College living costs, such as lodging and dining plans
- Student loan repayments

“Don’t wait until yor funds are gone to seek out help.”

- Erin (22)

Financial assets

Do you have financial assets that can help you pay for treatment? These may include:

- **Income:** Take into consideration that you may experience reduced income during treatment if you have to take time off work. If you have a partner or caregiver(s), they may also have to take unpaid time off work.
- **Health savings account:** Some employers offer this type of savings account, which lets you set aside money on a pre-tax basis to pay for qualified medical expenses. If you have one, now’s the time to use it.
- **Flexible Spending Account:** This special account allows you to set aside money to pay for certain out-of-pocket medical costs. You won’t have to pay taxes on this account.⁶
- **Community support:** Consider how friends and family can help lower your expenses. For example, some young adult patients may decide to move back in with their parents temporarily to save money on housing. Others may decide to relocate to a more affordable apartment or move closer to their support system.
- **Fundraising:** For some patients, crowdfunding can be an effective way to rally support from their networks that will help mitigate their financial burdens. There are various platforms to host a fundraiser, such as Gofundme. It’s important to consider the potential unintended consequences of holding a fundraiser, such as eligibility changes for Medicaid and other income-based programs, platform fees, tax implications, or the emotional impact of making medical information public. Triage Cancer has a Quick Guide to Crowdfunding (<https://triagecancer.org/quickguide-crowdfunding>), which is a great resource for starting your research.

Take action

- » Talk to your clinical team about potential side effects of your treatment that may prevent you from working. This will help you estimate your income during treatment.
- » Visit www.cancerandcareers.org & <https://trriagecancer.org/employment> for information about working through cancer and returning to work after treatment.
- » Speak to your employer's Human Resources department to understand what options you might have. For example, some companies will allow "donated sick leave."
- » Visit www.ssa.gov or call 800.772.1213 to identify government programs that can help you pay for your typical living expenses, such as the cost of food, utilities, and housing. Social Security Disability Insurance and Supplemental Security Income are examples of these programs. Depending on your age, diagnosis, income, and work history, you may also be eligible to receive Social Security benefits.
- » Explore <https://trriagecancer.org/disabilityinsurance> for more information about disability insurance.
- » Talk with a college administrator about your options. If you choose to take a leave of absence, ask about what that means in regards to your tuition payments and health coverage if you have insurance through your school. Your hospital may also have an education coordinator who can help you with this process.
- » Contact your student loan provider for deferment options. You can also complete a Cancer Treatment Deferment Request for your federal student loans online at www.studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment#cancer.
- » Talk to a Certified Financial Planner™ professional for expert advice on managing your finances during cancer treatment. You can request free financial coaching services from Family Reach by visiting www.familyreach.org/ftp or calling 973.394.1411.
- » Keep track of expenses that may be tax-deductible, such as durable medical equipment, wigs, and transportation to name a few.
- » Record these additional costs on your Checklist of Expenses.



Step 5: Learn the Laws That Can Help You

Laws are complicated by nature, so we understand that they're quite likely the last thing you want to read about at this moment. But we promise you won't regret learning about these ones.

There are federal and state laws that can protect your assets, employment, and right to access care during cancer treatment. Here are the ones to know:

Insurance Coverage

The Affordable Care Act (ACA) Patient's Bill of Rights

This law offers protections for patients that apply to almost all health insurance plans. Here are the relevant specifics:

- Bans insurers from setting lifetime limits on your health insurance coverage
- Restricts the use of annual limits on health insurance coverage
- Prevents insurance companies from requiring you to get prior approval before seeking emergency care at a hospital outside your plan's network
- Allows children to stay on their parent's health insurance policy up to age 26
- Helps children with pre-existing conditions gain and retain coverage

More information: www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/aca-new-patients-bill-of-rights.html

Consolidated Omnibus Budget Reconciliation Act (COBRA)

This federal law generally requires private-sector employers with 20+ employees, as well as state and local governments, to offer continuation coverage to its employees as well as their spouses, former spouses, and dependent children when group health coverage would otherwise be lost due to certain specific events. Some states also have laws similar to COBRA that cover employers with less than 20 employees. Check with your state insurance commissioner's office to see if you might qualify for this type of coverage.

More information: www.dol.gov/general/topic/health-plans/cobra

Employment and Student Laws: Patients

Americans with Disabilities Act (ADA)

The ADA is a federal civil rights law that requires private employers with 15+ employees, including state and local government agencies, to make “reasonable accommodations” that allow employees with a disability or history of one to perform on the job. The ADA includes specific requirements for employers to ensure that people with disabilities have equal access to employment. It may protect you from losing your job during treatment.

The ADA also requires schools to make necessary accommodations, such as extra time for exams or wheelchair access to classrooms.

More information: <https://www.eeoc.gov/eeoc-disability-related-resources/targeted-resources-employees-employers-persons-different-types>

Health Insurance Portability and Accountability Act (HIPAA)

HIPAA guarantees your access to health insurance in certain circumstances, as well as your ability to carry it over to another job. What’s more, it prohibits discrimination based on your cancer diagnosis in certain situations and protects your medical privacy, meaning all the information surrounding your diagnosis and treatment.

More information: www.dol.gov/agencies/ebsa/laws-and-regulations/laws/hipaa

Genetic Information Nondiscrimination Act (GINA)

GINA prohibits health insurance companies from using genetic information to determine if you are eligible for insurance, as well as in other types of insurance decisions. They aren’t allowed to require you to provide genetic testing or other genetic information. GINA also stops employers with 15+ employees from using genetic information in employment decisions, including hiring, firing, and promotions. Employers also can’t request genetic testing or information as a condition of employment.

More information: <https://www.eeoc.gov/laws/guidance/what-you-should-know-questions-and-answers-about-genetic-information>

Employment Laws: Patients or Caregivers

Family and Medical Leave Act (FMLA)

This federal law means you and your caregivers might be able to take an unpaid leave of absence for up to 12 work weeks in a 12-month period when you’re going through treatment. Plus, you and your caregivers can continue group health insurance coverage through your employer under the same terms and conditions that applied before you took the leave. FMLA has several eligibility requirements, so be sure to check the FMLA website to confirm if it applies to you and your workplace.

- **Patients** are eligible for a leave of absence if they can’t perform essential functions.
- **Caregivers** are eligible for a leave of absence to care for a spouse, child, or parent who has a serious health condition (cancer included), regardless of if they live with the patient.
- **Spouses** include same-sex marriages.

More information: <https://www.dol.gov/agencies/whd/fmla/faq>

Mandated paid leave

There are no federal laws in the United States that require employers to provide paid sick leave for their employees. However, it's worth noting that there might be state or local laws for paid sick time as well as family/medical leave that may apply in your area.

More information: <https://www.ncsl.org/research/labor-and-employment/state-family-and-medical-leave-laws.aspx>

Debt Collection Practices

Fair Debt Collection Practices Act (FDCPA)

The FDCPA makes it illegal for debt collectors to use abusive, unfair, or deceptive practices when they collect debts. In this case, that means debt collectors cannot treat you any differently because of your diagnosis.

More information: www.consumer.ftc.gov/articles/debt-collection-faqs

Student Loan Deferment Act

If you are in active treatment for cancer and have federal loans, you may be able to defer your monthly payments until six months after your treatment ends.

More information: www.studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment

Take action

- » Contact the Human Resources Department at your (and, if married, your spouse's) place of employment to learn about how these laws may benefit you during treatment.
- » Contact your school's administrators to ask about how these laws may protect you during treatment.
- » Visit the Cancer Legal Resources Center's website (www.thedrlc.org/cancer) or call 866.THE.CLRC (866.843.2572) for more information.
- » Visit www.triagecancer.org/statelaws for a list of state-specific laws that may help support you during treatment.



Mark Your Calendar

Keep in mind that some expenses will fluctuate throughout the year. We know you have a lot of other things on your mind, so you can reference these lists for quick reminders.

Monthly

- How many doctor's appointments do you have scheduled?
- How many rounds of treatment?
- How many times will you need to refill your prescriptions?
- Do you plan to work this month? If you have a partner or caregiver, are they working?
- How much leave (sick time, PTO) do you have left?
- Do you have any appointments with a counselor, therapist, or psychiatrist this month?
- Would it be helpful to have a counseling session with your partner or a family member? Cancer can take a heavy toll on your relationships, and speaking with an unbiased professional together can help relieve some pressure.
- Do you have any support group meetings coming up?
- Have you set aside time for self-care? This can be anything you need it to be - calling an old friend, listening to your favorite podcast, or even simply giving yourself permission to ask someone for help.
- Do you qualify for a special enrollment period? This could mean selecting a better insurance plan for your needs.
- Review each medical bill and explanation of benefits (EOB) from your insurance company carefully. If a service is denied by your insurance company, you can and should appeal. Call your insurance company or visit their website to determine how to appeal. A financial navigator at the hospital may help you with this process.
- Review your list of care sites and providers, including your anesthesiologist, psychologist, dietician, and anyone else involved in your care, to make sure they are still in your network.
- Review your list of providers - including your anesthesiologist, psychologist, dietician - and anyone else or healthcare sites involved in your care to make sure they are still in your network.
- Make sure your financial assistance programs have the same funding status. You can use this tool from PAN Foundation to sign up for alerts: fundfinder.panfoundation.org
- Lean on the financial resources highlighted in this guidebook to reduce expenses you may be struggling to afford.

Spring

- How will tax season affect your finances?
- Are you a homeowner? Your home may require seasonal maintenance.
- Are you renting a house or apartment? If so, do you need to renew your lease or renter's insurance?
- Are you a student? If so, do you need to enroll in classes or purchase books for the spring semester?

Summer

- Do you have children at home? This might mean additional costs for child care, camp, food, etc.
- Gas prices may increase during this time of year.
- Your electric bill may increase from air conditioning usage.
- Does your home require seasonal maintenance?
- If you are a student, will you need to find housing during summer break?
- Are you a homeowner? Your home may require seasonal maintenance.
- Are you renting a house or apartment? If so, do you need to renew your lease?
- Are you a student? Do you need to find housing during summer break?

Fall

- Do you have children at home? If so, you may have to consider back-to-school costs.
- Are you a homeowner? Your home may require seasonal maintenance.
- Are you renting a house or apartment? If so, do you need to renew your lease?
- Are you a student? Do you need to enroll in classes or purchase books for the fall semester?

Winter

- Your utility bills may increase from heating usage.
- Yearly deductibles will reset in January, meaning increased out-of-pocket costs until your insurance kicks in again.
- Does your home require seasonal maintenance?
- If you are a student, will you need to find housing during winter break?

Notes

Here's some extra room in case you want to jot down notes, questions, or numbers.

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Conclusion

we know.

You didn't budget for cancer.

No one does.

Hopefully, you feel more prepared to handle the financial impact of your diagnosis after making your way through this guidebook. If anything, we hope you walk away with this:

- Cancer will affect you financially. Start preparing sooner rather than later.
- There are lots of resources that can help you save on cancer costs.
- Don't hesitate to bring up your financial concerns with your care team.
- Financial distress is a common side effect. You didn't do anything wrong.

This doesn't have to be the end of your relationship with Family Reach. We can also provide support through free services like financial coaching and resource navigation. We're here to help.

Sincerely,
Family Reach

Financial Resources

You're not alone. The financial burden of cancer can affect virtually any patient - no matter their diagnosis, income, insurance, or savings. Don't hesitate to lean on resources that can help lighten the burden.

Care Team

Your clinical team can help you manage the financial burdens of your cancer diagnosis and treatment. They may even be able to connect you with resources not listed here. For easy reference, feel free to record their contact information here:

Hospital: _____

Doctors: _____

Social Worker: _____

School Liaison: _____

Other: _____

Financial Assistance

There are nonprofit programs that provide financial relief for various costs associated with your treatment. This is not a comprehensive list, but it will help you get started.

Medical costs

Includes copayments, medications, coinsurance, deductibles, and medical expenses not covered by your insurance company.

CancerCare: www.cancercarecopay.org or 866.55.COPAY

HealthWell Foundation: www.healthwellfoundation.org or 800.675.8416

PAN Foundation: www.panfoundation.org or 866.316.7263

Patient Advocate Foundation: www.copays.org or 866.512.3861

Triage Cancer Quick Guide to Managing Medical Bills: www.triagecancer.org/quickguide-medicalbills

Non-medical costs

Includes transportation, lodging, education, and other expenses associated with treatment.

Cancer Support Community's Airbnb Program: www.cancersupportcommunity.org or 888.793.9355

Family Reach's Zipcar and Hilton Rewards Program: www.familyreach.org or 973.394.1411

Joe's House: www.joeshouse.org or 877.563.7468

Ulman Fund: www.ulmanfoundation.org

Fertility preservation

The Alliance for Fertility Preservation: www.allianceforfertilitypreservation.org

The Cade Foundation: www.cadefoundation.org

Fertility Within Reach: www.fertilitywithinreach.org

Livestrong Fertility Program: www.livestrong.org/what-we-do/program/fertility

The Samfund: www.thesamfund.org

Everyday living expenses

Includes rent, mortgage, utilities, childcare, and other expenses that you typically pay to live in your home or maintain your quality of life.

CancerCare: www.cancercare.org or 800.813.4673

Family Reach: www.familyreach.org or 973.394.1411

Financial Coaching

Financial coaching is a service that Family Reach developed as part of the Financial Treatment Program to help families overcome financial challenges during treatment. It works by connecting you with a free Certified Financial Planner™ professional who can help you manage your finances and answer any questions you have.

Think of them like an oncologist for your financial health. Here are some of the topics they can help you with:

- Best ways to reduce or negotiate debts (student loans, credit card, medical, and more)
- How to organize and prioritize bills with a personalized payment plan
- Cost-saving options that are specific to your situation

Family Reach's Financial Coaching: Apply for the Financial Treatment Program at www.familyreach.org/ftp, ask your social worker to apply on your behalf, or call our team at 973.394.1411.

Income and Employment

Americans with Disabilities Act: www.ada.gov/2010_regs.htm

Cancer and Careers: www.cancerandcareers.org or 646.929.8032

Fair Debt Collection Practices Act: www.consumer.ftc.gov/articles/debt-collection-faqs

Family and Medical Leave Act: www.dol.gov/whd/fmla/

Government Benefits: www.benefits.gov

Local Benefits: Contact your County Welfare Department or Human Services Office

State-Specific Paid Leave: www.ncsl.org/research/labor-and-employment/paid-sick-leave.aspx

Supplemental Security Income (SSI): www.ssa.gov/ssi

Temporary Assistance for Needy Families (TANF): www.benefits.gov/benefit/613

Triage Cancer: www.triagecancer.org or 424.258.4628

Triage Cancer Quick Guide to Crowdfunding: <https://triagecancer.org/quickguide-crowdfunding>

Verywell Health Tax Deductions Guide: www.verywellhealth.com/tax-deductions-for-cancer-patients-2248827

Insurance

Your Insurance

Member ID #: _____

Group #: _____

ACA Patient's Bill of Rights: www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/aca-new-patients-bill-of-rights.html

COBRA: www.dol.gov/general/topic/health-plans/cobra

Family Reach Financial Navigators: For help assessing your insurance options to lower your share of medical costs treatment, visit www.familyreach.org or call 973.394.1411

GINA: www.eeoc.gov/laws/statutes/gina.cfm

HIPAA: www.dol.gov/agencies/ebsa/laws-and-regulations/laws/hipaa

Marketplace: www.healthcare.gov

Pan Foundation Copay Accumulator Programs Guide: panfoundation.org/files/Info-to-Know_Copay-Accumulators_Web.pdf

Special Enrollment Period: www.healthcare.gov/glossary/qualifying-life-event/

St. Jude's Guide to Coverage for Young Adults: www.together.stjude.org/en-us/for-families/navigating-health-care/finances/young-adult-coverage.html

Medication

GoodRX: www.goodrx.com

Medicine Assistance Tool by PhRMA: www.medicineassistancetool.org

NeedyMeds: www.needymeds.org or 800.503.6897

Vivor: www.vivor.com/patients

Education

Cancer for College: www.cancerforcollege.org

National Collegiate Cancer Foundation: www.collegiatecancer.org

Student Loan Deferment Act: www.studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment

Ulman Foundation Scholarships: www.ulmanfoundation.org/scholarships/

This is Living With Cancer™

This program shares inspiring stories and provides people living with cancer and their loved ones with tools like the free LivingWith® app developed by Pfizer Oncology.

www.thisislivingwithcancer.com

Other

Some of these resources may not provide direct financial assistance, but they do offer valuable insight, guidance, and emotional support specific to young adult cancer patients.

CancerCare Young Adults: www.cancercare.org/tagged/young_adults

Cancer Legal Resource Center: www.thedrlc.org/cancer/

Elephants and Tea: www.elephantsandtea.com

Imermen Angels: www.imermanangels.org

Lotsa Helping Hands: www.lotsahelpinghands.com

www.familyreach.org

Livestrong Foundation: www.livestrong.org/we-can-help/young-adults

Stupid Cancer: www.stupidcancer.org

YMCA: www.ymca.net

Young Survival Coalition: www.youngsurvival.org/directory

Recursos en Español

This guidebook is also available in Spanish. You can access it on Family Reach's website or ask your social worker for a printed copy.

CancerCare: www.cancercarespanol.org

Cancer and Careers: www.cancerandcareers.org/es

GoodRX: www.goodrx.com/es

Beneficios del Gobierno: www.benefits.gov/es/

HealthWell Foundation: www.healthwellfoundation.org/es/en-espanol

Medicine Assistance Tool de PhRMA: www.medicineassistancetool.org/es

Nueva Vida: www.nueva-vida.org or [202.223.9100](tel:202.223.9100)

Social Security Association: www.ssa.gov/espanol or [800.772.1213](tel:800.772.1213)

Triage Cancer: www.triagecancer.org/espanol

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 - More about Tigerlily Foundation: www.tigerlilyfoundation.org
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 - More about Coils to Locs: www.coilstolocs.com

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