

Navigating financial changes during breast cancer care



Cancer patients often face significant financial issues, including high medical costs, lost income, and out-of-pocket expenses. This financial strain can affect treatment adherence, mental health and quality of life. Addressing these concerns is essential for comprehensive cancer care, impacting access to treatments, emotional well-being and recovery outcomes.

Oncology patients can take several proactive steps to fight financial strain:

Understand Insurance Coverage

Patients should familiarize themselves with their insurance policies, including covered services, deductibles and out-of-pocket maximums to better anticipate costs.

- You can contact your insurance policy directly or human resources team for further education on your specific policy.
- **Triage Cancer (TriageCancer.org)**
Provides free educational materials and resources on the legal and practical issues that can arise after a cancer diagnosis, including in-depth materials about insurance benefits.

Engage with Workplace HR

Talking with Human Resources, patients can learn about FMLA, short-term and long-term disability, as well as accommodations that may be made to help them continue working during treatment.

- **Cancer and Careers (CancerAndCareers.org)**
 - Empowers and educates people with cancer to thrive in their workplace by providing expert advice, interactive tools and educational events. Also has a comprehensive database of helpful resources.
- **Job Accommodation Network (AskJan.org)**
 - Helps individuals with disabilities, like cancer, explore accommodation ideas and provides practical suggestions for requesting and negotiating accommodations with an employer.
- **Cancer Legal Resource Center (TheDRLC.org/cancer)**
 - Provides information to educate and support cancer patients on matters such as maintaining employment through treatment, accessing healthcare and government benefits and taking medical leave and estate planning.

Seek Financial Counseling

Engaging with financial counselors who specialize in health care can provide valuable guidance on managing expenses and exploring available assistance programs.

- **Baptist MD Anderson Patient Financial Advocates (844.632.2278)**
 - Our financial advocates can help you in gaining access to government sources for medical assistance such as Medicaid and Social Security Benefits.
 - If you are not able to pay your patient balance in full, they may be able to arrange a flexible payment plan to help you pay for your care.
- **Family Reach Foundation (FamilyReach.org/GetHelp)**
 - The foundation's free resources exist to help you meet your basic needs and voice your financial concerns, whether you're at the beginning of your cancer experience or almost through treatment.
- **Cancer Support Community (CancerSupportCommunity.org/Managing-Cost-Cancer-Treatment)**
 - Their helpline offers free navigation for cancer patients or their loved ones, including financial navigation regarding the costs of cancer care.
- **Financial Planning Association of Northeast Florida (PlannerSearch.org)**
 - This organization allows you to search for a certified financial planner to assist you with examining your financial situation and improving your financial well-being.

Explore Temporary Assistance Programs

Sometimes finding temporary assistance with other bills can help offset the burden of health care related bills. Many non-profit organizations offer programs with one-time grants or limited grants to help cover household expenses while on treatment. Patients should research these resources and initiate applications on their own. If treatment letters are needed, please email the social services department for assistance at BMDASocialServices@bmcjax.com.

- **Komen Foundation (Komen.org/Financial-Assistance-Program)**
 - Funds paid directly to you to be used for cost of living.
- **Pink Fund (Apply.PinkFund.org/Qualification/Intro)**
 - Can be used for household bills only-no medical bills.
 - Grant will pay the bill directly, no funds go to the patient.
- **The Gift of Hope (ForTheGiftOfHope.org/Apply-Now)**
 - Provides assistance for household bills.
- **Remember Betty (RememberBetty.com)**
 - Applications are only accepted from the first through seven of each month.
- **Living Beyond Breast Cancer (LBBC.org/About-Us/What-We-Do/LBBC-Fund)**
 - Applications are accepted every other month (Jan., March, May, July, Sept. and Nov.) on the third Wednesday at 12 pm (EST).
 - Funds are sent directly to company/biller, no funds go to the patient.
- **FL Cancer Specialist Foundation (FCSF.org/Financial-Aid)**
 - Can be used for household bills only-no medical bills and are sent directly to the company/biller, no funds go to the patient

Discuss Costs with Providers

Patients should have open conversations with their health care team about the costs of treatments and potential alternatives that may be more affordable.

Utilize Community Resources

Local organizations may offer resources or financial assistance to help ease the burden.

- **United Way 211 (UnitedWayNEFL.org/Get-Help)**
 - Connects individuals of all ages to vital human and social services 24/7, free of charge.
 - Services include information and referrals to available community resources, crisis intervention and care coordination for Veterans.
- **V for Victory (VforVictory.org)**
 - Provides support for cancer patients in Northeast Florida through free meals from V's Pizzeria as well as a monthly newsletter offering other free services through their community partners.
- **Pinky Promise Foundation (PinkyPromiseFoundation.org)**
 - Organization located in Callahan, Fla. that offers free wigs, head scarves, chemo gift bags, etc., to female cancer patients.

By taking these steps, oncology patients can better navigate the financial challenges associated with their care and focus on their recovery. Additional resources can be found under the Patients and Families Survivorship tab at BaptistMDAnderson.com.

