

Financial Toxicity:
a lifelong side effect
from cancer

Allina Health
CANCER INSTITUTE

Beth L. Johnson, MSW, LICSW, OSW-C
Allina Health Cancer Institute – Coon Rapids
Dimensions in Oncology Conference
November 9, 2022

1

Disclosures

Sadly, I have no financial relationships to disclose.

2



Objectives

- Explain the impact of cancer-related financial toxicity
- Discuss comprehensive biopsychosocial assessment as a routine part of providing whole person (oncology) care
- Describe available resources and support services
- Identify areas for growth and improvement

3



Background of Financial Toxicity

- In 2021, when faced with a hypothetical expense of \$400, 21% of all adults said they would have paid by borrowing / selling something and 11% said they would not have been able to cover the expense at all.
- 27% of adults indicated they could not cover three months of expenses by any means
- Among the uninsured, 40% went without medical treatment because they couldn't afford it
- In 2018, US oncology patients paid \$5.6 billion in out-of-pocket costs for cancer treatments

- *Report on the Economic Well-Being of US Households in 2021, May 2022*
- *Cancer Action Network, The Costs of Cancer, 2020 Edition*

4

Cost of Cancer

Consequence	Ever uninsured (%)	Always insured (%)
Used all or most of savings	46	22
Borrowed money from relatives	30	10
Contacted by a collection agency	34	9
Unable to pay for basic necessities like food, heat, or housing	41	7
Sought charity or public help	35	7
Borrowed money	15	6
Declared bankruptcy	6	3

Source: USA Today, Kaiser Family Foundation, Harvard School of Public Health

- Since 2012, the Mercy Foundation Oncology Grant has distributed \$618,389.56 in bill pay assistance to oncology patients.
- 25% of oncology patients (including both insured and uninsured) used up most or all of their savings and/or borrowed from relatives
- 50% noted issues with care coordination

USA Today, Kaiser Family Foundation. BMJ. 2006 Dec 2; 333(7579): 1138.

5


Material Hardship VS Psychological Hardship

- Borrowing money or going into debt
- Filing for bankruptcy
- Being able to cover one's own share of medical costs
- Making other financial sacrifices d/t the impact of cancer diagnosis or treatment plan
- Anxiety and depression
- Isolation and withdrawal
- Guilt and shame
- Role and responsibility changes
- Changes to self-image

Yabroff KR, Dowling EC, Guy GP Jr, et al. J Clin Oncol 2016;34:259-267.

6

NCCN Distress Thermometer



NCCN Guidelines Version 2.022
Distress Management

[NCCN Guidelines Index](#)
[Table of Contents](#)
[Discussion](#)

NCCN DISTRESS THERMOMETER
Distress is an unpleasant experience of a mental, physical, social, or spiritual nature. It can affect the way you think, feel, or act. Distress may make it harder to cope with having cancer, its symptoms, or its treatment.

Instructions: Please circle the number (0–10) that best describes how much distress you have been experiencing in the past week, including today.

Extreme distress

10

9

8

7

6

5

4

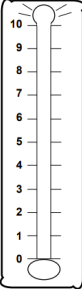
3

2

1

0

No distress



PROBLEM LIST
Have you had concerns about any of the items below in the past week, including today? (Mark all that apply)

<p>Physical Concerns</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pain <input type="checkbox"/> Sleep <input type="checkbox"/> Fatigue <input type="checkbox"/> Tobacco use <input type="checkbox"/> Substance use <input type="checkbox"/> Memory or concentration <input type="checkbox"/> Sexual health <input type="checkbox"/> Changes in eating <input type="checkbox"/> Loss or change of physical abilities <p>Emotional Concerns</p> <ul style="list-style-type: none"> <input type="checkbox"/> Worry or anxiety <input type="checkbox"/> Sadness or depression <input type="checkbox"/> Loss of interest or enjoyment <input type="checkbox"/> Grief or loss <input type="checkbox"/> Fear <input type="checkbox"/> Loneliness <input type="checkbox"/> Anger <input type="checkbox"/> Changes in appearance <input type="checkbox"/> Feelings of worthlessness or being a burden <p>Social Concerns</p> <ul style="list-style-type: none"> <input type="checkbox"/> Relationship with spouse or partner <input type="checkbox"/> Relationship with children <input type="checkbox"/> Relationship with family members <input type="checkbox"/> Relationship with friends or coworkers <input type="checkbox"/> Communication with health care team <input type="checkbox"/> Ability to have children 	<p>Practical Concerns</p> <ul style="list-style-type: none"> <input type="checkbox"/> Taking care of myself <input type="checkbox"/> Taking care of others <input type="checkbox"/> Work <input type="checkbox"/> School <input type="checkbox"/> Housing <input type="checkbox"/> Finances <input type="checkbox"/> Insurance <input type="checkbox"/> Transportation <input type="checkbox"/> Child care <input type="checkbox"/> Having enough food <input type="checkbox"/> Access to medicine <input type="checkbox"/> Treatment decisions <p>Spiritual or Religious Concerns</p> <ul style="list-style-type: none"> <input type="checkbox"/> Sense of meaning or purpose <input type="checkbox"/> Changes in faith or beliefs <input type="checkbox"/> Death, dying or afterlife <input type="checkbox"/> Conflict between beliefs and cancer treatments <input type="checkbox"/> Relationship with the sacred <input type="checkbox"/> Ritual or dietary needs <p>Other Concerns:</p> <p>_____</p> <p>_____</p> <p>_____</p>
--	--

Note: All recommendations are category 2A unless otherwise indicated.
Clinical Trials: NCCN believes that the best management of any patient with cancer is in a clinical trial. Participation in clinical trials is especially encouraged.

DIS-A

7

Biopsychosocial Assessment

- financial concerns
- transportation issues
- health insurance
- meal delivery
- wigs and head coverings
- short/long disability
- Family Medical Leave Act (FMLA)
- SSI / SSDI
- estate planning and living wills

- health care directives
- legal concerns
- talking with children about a cancer diagnosis
- End of Life planning
- Caregiver support
- grief and loss
- emotional processing and mental health support

8



In-House Resources

- Oncology Social Worker / Licensed Therapist
- Patient Financial Navigation (insurance optimization, copay assistance via foundations or pharmaceutical companies)
- Patient Financial Counselor
- Allina Partners Care
- Med Eligible Specialists (re: uninsured / underinsured, APC, SSDI)
- Financial assistance grants within Hospital / Clinic

9



Community Resources

- State or National grants (re: diagnosis, age, gender, etc)
- RX assistance cards (ie: Good RX, NeedyMeds, etc)
- Energy Assistance for utilities
- Angel Foundation (family support, financial)
- Cancer Legal Care
- Gilda's Club
- Jack's Caregiver Coalition
- Open Arms, local food pantries, county food support
- American Cancer Society (Hope Lodge, Road to Recovery)
- Transportation via County / Veteran / Health Insurance / ACS
- Long Term Care Insurance policies
- Crowd-funding options (GoFundMe, Help me Bounce, etc)

10



Areas for Growth and Improvement

- Need for more social work support
- Inconsistent resources across the Allina Health system
- Lack of staff /patient knowledge regarding available resources
- Limited funding for various cancer diagnoses
- Stigma surrounding participation with support resources

11



References

- *Report on the Economic Well-Being of US Households in 2021, May 2022*
- *Cancer Action Network, The Costs of Cancer, 2020 Edition*
- *USA Today, Kaiser Family Foundation. BMJ. 2006 Dec 2; 333(7579): 1138.*
- *Yabroff KR, Dowling EC, Guy GP Jr, et al. J Clin Oncol 2016;34:259-267*
- *Distress Thermometer. Version 2.2022, 01/27/22 © 2022 National Comprehensive Cancer Network® (NCCN®)*

12

Contact Information

Beth L. Johnson, MSW, LICSW, OSW-C
Oncology Social Worker and Licensed Therapist
Allina Health Cancer Institute – Coon Rapids
Virginia Piper Cancer Center
Piper Breast Center - Mercy, part of Allina Health
Direct: 763-236-6061 • Beth.Johnson@allina.com
AHCI: Mercy Hospital • 11850 Blackfoot Street
NW, Suite 290, Coon Rapids, MN 55433

