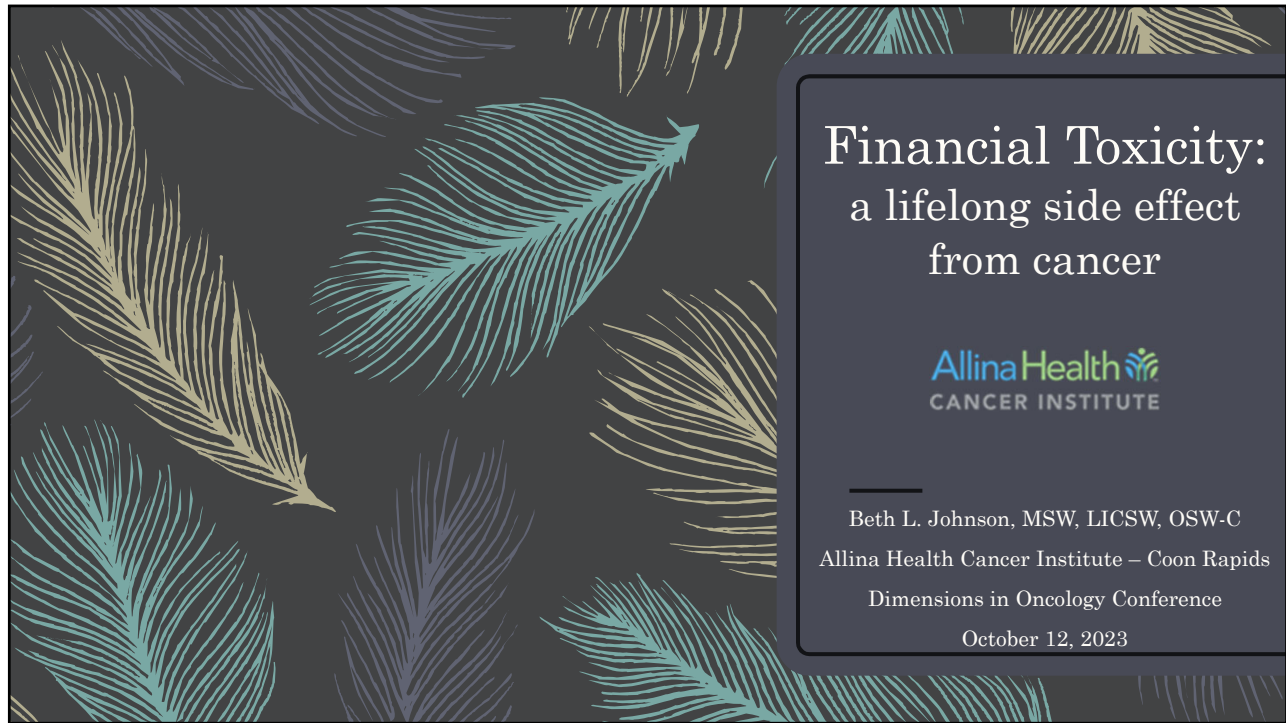




1



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

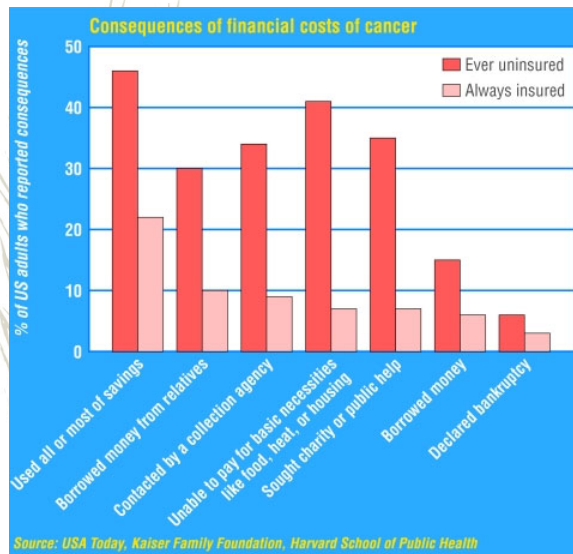


Background of Financial Toxicity

- 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

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Cost of Cancer

- Since 2012, the Mercy Foundation Oncology Grant has distributed \$664,402.44 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.

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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.

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NCCN Distress Thermometer



National Comprehensive Cancer Network®

NCCN Guidelines Version 2.2022

Distress Management

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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

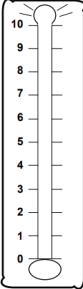
3

2

1

No distress

0



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

Physical Concerns ☐ Pain ☐ Sleep ☐ Fatigue ☐ Tobacco use ☐ Substance use ☐ Memory or concentration ☐ Sexual health ☐ Changes in eating ☐ Loss or change of physical abilities Emotional Concerns ☐ Worry or anxiety ☐ Sadness or depression ☐ Loss of interest or enjoyment ☐ Grief or loss ☐ Fear ☐ Loneliness ☐ Anger ☐ Changes in appearance ☐ Feelings of worthlessness or being a burden Social Concerns ☐ Relationship with spouse or partner ☐ Relationship with children ☐ Relationship with family members ☐ Relationship with friends or coworkers ☐ Communication with health care team ☐ Ability to have children	Practical Concerns ☐ Taking care of myself ☐ Taking care of others ☐ Work ☐ School ☐ Housing ☐ Finances ☐ Insurance ☐ Transportation ☐ Child care ☐ Having enough food ☐ Access to medicine ☐ Treatment decisions Spiritual or Religious Concerns ☐ Sense of meaning or purpose ☐ Changes in faith or beliefs ☐ Death, dying or afterlife ☐ Conflict between beliefs and cancer treatments ☐ Relationship with the sacred ☐ Ritual or dietary needs Other Concerns: _____ _____ _____
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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

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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

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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

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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)

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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

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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®)*

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Contact Information

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