

# CPNG WEBINAR SERIES: FINANCIAL TOXICITY AND CANCER CARE

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## Moderator/Presenter: Tamara A. Mason, MPH, CHES

- 15 years of public health & education experience teaching, designing, implementing, & evaluating health education programs for underserved communities
- Master of Public Health degree from Emory University; Bachelor of Arts degree from Brown University
- Served as the Education Co-Chair for CPNG from 2009-2014
- Proud wife and mom who loves to read, dance, and travel



## Co-Presenters:

Lauren Liverman, LCSW  
Oncology Social Worker  
Loran Smith Center for Cancer  
Support - Piedmont Athens  
Regional

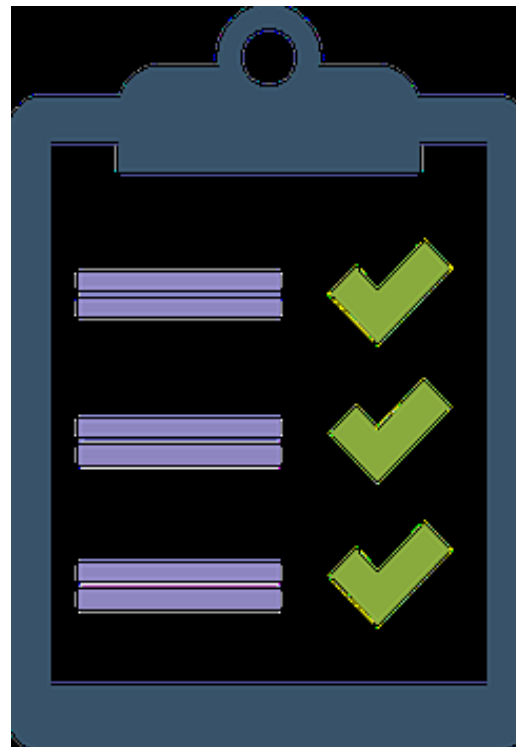


Denise Powers, LCSW  
Service Navigator  
Floyd Medical Center



# Webinar Outline

- Financial Toxicity Definition
- Financial Toxicity & Cancer Patients
- Patient Stories/Case Studies
- Strategies to Reduce Financial Toxicity
- Financial Toxicity Resources
- Q&A



# Financial Toxicity

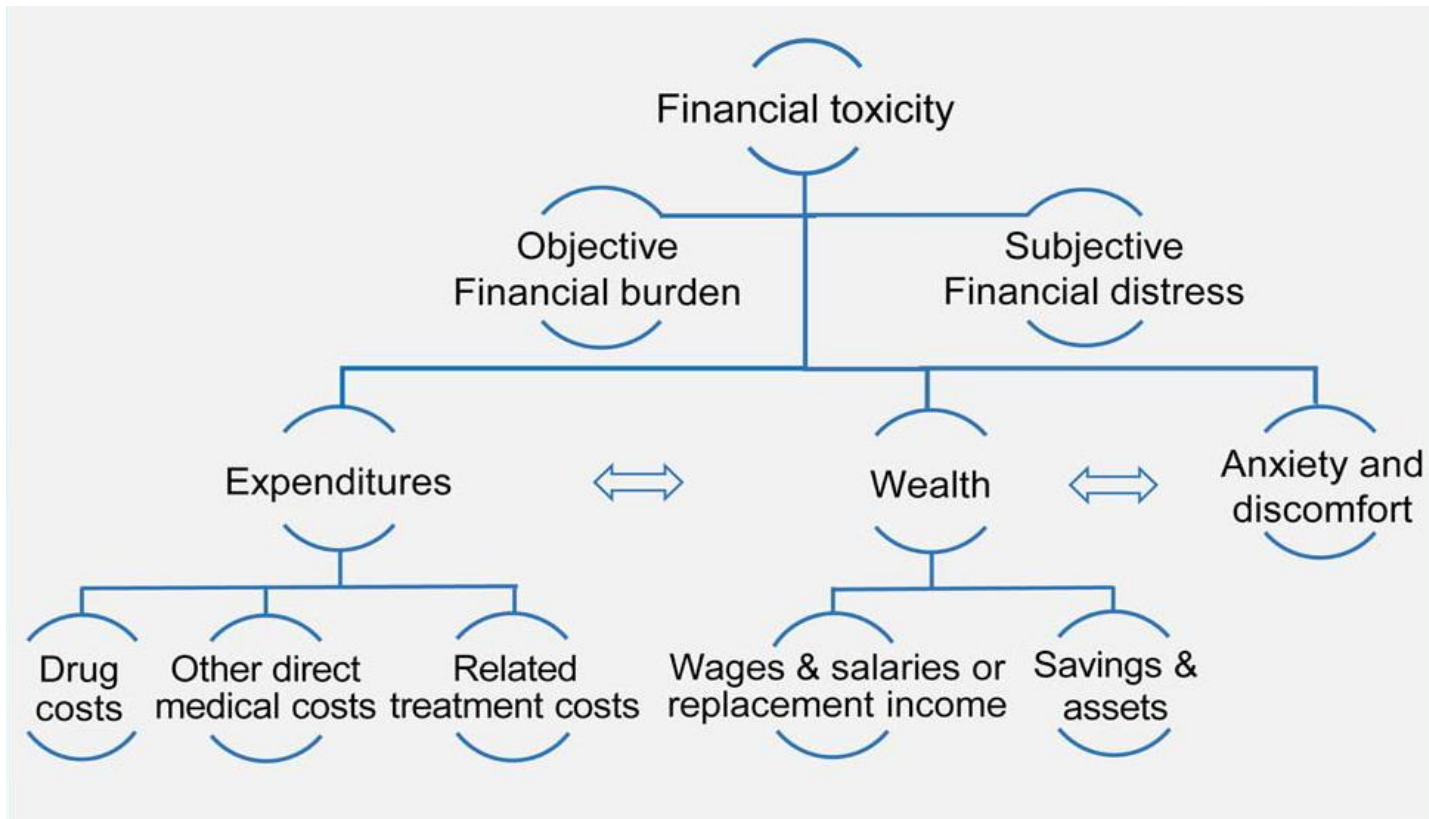
- Financial toxicity: the high price of cancer care, along with the anxiety and suffering those financial burdens may cause
- 2015 FDA clinical trials study found high monthly cost of cancer drugs: \$5,454 to \$45,004 (Robbins, 2019)
- Study of 9.5 million people diagnosed with cancer, 42.4% used entire savings and assets within 2 years of diagnosis (Robbins, 2019)
- Cancer patients may forgo treatment due to high out-of-pocket costs (Robbins, 2019)
- Cancer patients face a nearly threefold increased risk of bankruptcy (Robbins, 2019)

**BANKRUPT**



# Financial Toxicity and Cancer Patients

## Conceptual Framework of Financial Toxicity in the Treatment of Patients with Cancer



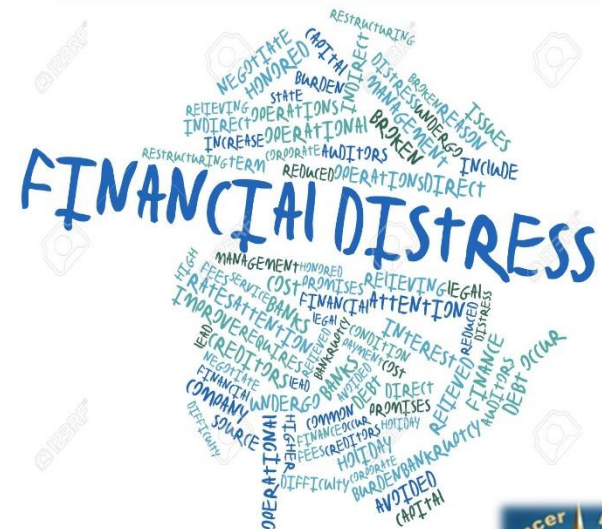
\*Adapted from Carrera, Kantarjian, & Blinder, 2018\*





# Financial Toxicity and Cancer Patients

- Financial toxicity results from both objective financial burden and subjective financial distress (Carrera, Kantarjian, & Blinder, 2018)
- Objective financial burden is due to direct cancer treatment costs (increases over time) & relative to household income and assets (decreases over time) (Carrera, Kantarjian, & Blinder, 2018)
- Subjective financial distress is due to mounting cancer-related expenditures and reduction in wealth + the anxiety and discomfort the patient experiences (Carrera, Kantarjian, & Blinder, 2018)
  - Financial distress affects patient's well-being and quality of life
  - Medication non-adherence is most commonly reported outcome



# Financial Toxicity and Cancer Patients

- In a Zafar et al. pilot study, 42% of 246 patients with solid tumors receiving chemotherapy or hormonal therapy reported subjective significant or catastrophic financial burden from cancer-related out of pocket expenses (Zafar et al., 2013).
- According to a study conducted by Lathan et al., among patients with lung and colorectal cancer, 40% and 33%, respectively, reported limited financial reserves ( $\leq 2$  months). Relative to patients with more than 12 months of financial reserves, those with limited financial reserves reported significantly increased pain, greater symptom burden, and poorer quality of life (QOL) (Lathan et al., 2013).







# Case Study #1

- Patient, a 56 y/o woman lives in Monroe, GA (approximately 45 minutes from Piedmont Athens Regional) receiving chemotherapy at the Ambulatory Treatment Center.
- Patient is referred to PAR for tx due to private pay status.
- Insured patients receive tx at medical oncology satellite clinic...in MONROE, GA.
- Patient incurs additional expenses (transportation costs, potential need for caregiver to drive, impact on vehicle, etc.), creating “downstream” expenses and increasing financial distress.



## Case Study #2

- Pt, 65, from Hart County, recommended to receive immunotherapy for dx of pancreatic cancer, due to inability to tolerate chemotherapy.
- Pt has Medicare only, which does not cover the cost of the recommended immunotherapy.
- Pt told immunotherapy drug will cost \$45K PER TREATMENT.
- Patient Account Rep with the pt's oncology practice is exploring options for assistance with cost.



# Cancer Navigators

*Because people shouldn't have to journey alone*

## Case Study #3

### Issues

- Bladder cancer
- No income
- No insurance
- Fear of going into debt
- Treatment postponed for Months
- Mental health issues

### Outcome After Intervention

- Bladder cancer stage 4
- SSI income \$771.00
- Medicaid insurance
- Medical care
- Mental healthcare
- Social Services: transportation, food pantry, Christmas for children, support group, individual counseling, facilitation of Social Security application



# Cancer Navigators

*Because people shouldn't have to journey alone*

## Case Study #4

### Issues

- Breast Cancer Stage 4
- Fear of financial ruin
- Income 200% of poverty level
- Insurance issues
- 100 miles round trip to treatment
- Hospital bills unpaid



### Outcome After Intervention

- Breast Cancer Stage 4
- Less fear of financial ruin
- Income 200% of poverty level
- Gas money to get to treatment
- Insurance counseling
- Charity discount of 70% from hospital
- Patient assistance programs for chemotherapy drugs
- Social Services: grants for gas money, Ensure, food pantry, counseling - financial & family



# Strategies to Reduce Financial Toxicity

## **Patient Navigators can encourage patients to:**

- Discuss medications costs/financial costs with healthcare team up front
- Apply for grants
- Ask drug companies for medications deals/coupons; check into pharmacy assistance programs
- Get help with transportation and lodging to medical appointments to reduce those costs
- Contact support groups and social workers
- Contact health insurance company
- Be familiar with workers' rights/benefits
- Utilize in-network providers
- Reevaluate health insurance policies periodically
- Consolidate large bills





What strategies do you use?



# Financial Toxicity Resources

## Pharmacy Assistance Programs

### Georgia Drug Card

[georgiadrugcard.com/medication-pricing](http://georgiadrugcard.com/medication-pricing)

- The program is accepted at CVS/pharmacy, Kroger, Walmart, Walgreens, Target, Winn Dixie, Rite Aid, along with 56,000 other participating pharmacies nationwide. CVS/pharmacy is the preferred pharmacy for the Georgia Drug Card. Georgians unable to obtain a hard card can visit any CVS/pharmacy and simply ask to have their prescription processed through the "Georgia Drug Card".

### NeedyMeds

[needymeds.org/local\\_programs.taf?function=list&state=GA](http://needymeds.org/local_programs.taf?function=list&state=GA)

- An online information resource of programs that provide assistance to people who are unable to afford their medications and health care costs. It includes Patient Assistance Programs, Medication Coupons, Disease-Based Assistance programs and additional resources on its website.

### Good Rx

[goodrx.com](http://goodrx.com)

- A resource that works to offer savings and lower prices on medications at local pharmacies through their prescription drugs savings card and online coupons.

### RXOutreach

[rxoutreach.org](http://rxoutreach.org)

- A fully-licensed non-profit pharmacy committed to helping people get the medications they need at an affordable price.

[medicineassistancetool.org](http://medicineassistancetool.org)

[needhelppayingbills..com](http://needhelppayingbills..com)

## Organizations

### Georgia Center for Oncology Research and Education

<https://www.georgiacancerinfo.org/payment-assistance.aspx>

### Georgia Department of Public Health CSA Program: Financial Assistance Resources for Cancer Care and Prevention

[dph.georgia.gov/csa-program-financial-assistance-resources-cancer-care-and-prevention](http://dph.georgia.gov/csa-program-financial-assistance-resources-cancer-care-and-prevention)

### American Cancer Society (ACS)-Health Insurance and Financial Assistance for Persons With Cancer

[cancer.org/?level=0](http://cancer.org/?level=0)

### American Cancer Society-Road to Recovery (Transportation Resource)

[cancer.org/treatment/support-programs-and-services/road-to-recovery.html](http://cancer.org/treatment/support-programs-and-services/road-to-recovery.html)

### American Cancer Society-Hope Lodge (Housing Resource)

[cancer.org/treatment/support-programs-and-services/patient-lodging/hope-lodge.html](http://cancer.org/treatment/support-programs-and-services/patient-lodging/hope-lodge.html)

Cancer Financial Assistance Coalition - [cancerfac.org/](http://cancerfac.org/)

Patient Advocate Foundation - [patientadvocate.org](http://patientadvocate.org)



# Financial Toxicity Resources

## List of Questions Patients with Cancer May Want to Ask about Treatment Costs

*(adapted from the American Cancer Society)*

1. I'm worried about how much cancer treatment is going to cost me. Can we talk about it?
2. Will my health insurance pay for this treatment? How much will I have to pay myself?
3. I know this will be expensive. Where can I get an idea of the total cost of the treatment we've talked about?
4. If I can't afford this treatment, are there others that might cost less but will work as well?
5. Is there any way I can get help to pay for this treatment?
6. Does my health insurance company need to pre-approve or pre-certify any part of the treatment before I start?
7. Where will I get treatment-in the hospital, your office, a clinic, or at home?



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QUESTIONS?

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