

BROADCAST SCRIPT- Navigators Help Cancer Patients Avoid ‘Financial Toxicity’

Cancer is the most expensive disease to treat in the U.S. One study found patients with high copays were 70% more likely to discontinue treatment within six months. Tom Cox directs Cancer Support Services for OSF HealthCare Saint Francis Medical Center in Peoria. He says often cancer patients are more concerned about how they’re going to pay for treatment than they’re worried about the treatment itself. It can affect their wellbeing during a difficult time – so much so – it’s referred to as ‘financial toxicity.’

SOT-Tom Cox, director of Cancer Support Services, OSF HealthCare Saint Francis Medical Center-Peoria, IL

“Where concerns over finances affect their response to treatment, whether they will even seek treatment, whether they will take their medications – sometimes people do not (continue care) because of the stress of worrying about how they’re going to pay for treatment.” (:17)

Cox says financial navigation is only one part, but a critically important piece, of the support services OSF provides to cancer patients.

SOT-Tom Cox, director of Cancer Support Services, OSF HealthCare Saint Francis Medical Center-Peoria, IL

“We offer things like psycho-social support and dietetics and navigation, cancer rehab ... that type of thing. But, oftentimes with people, the big barrier from experience, seeing all of that support, is concerns about finances, and that kind of takes over their life, and we want to give them assistance to help them take that worry off of the plate.” (:20)

Even *with* insurance, facing the cost of cancer treatment can be daunting. Research indicates nearly half of all insured cancer patients bear a significant or catastrophic financial burden. Financial navigator Erin Koger, a two-time cancer survivor, can help assess a patient’s financial stability, including whether they have unpaid mortgage, rent or utility bills. If they do, Koger works to solve those issues.

SOT-Eric Koger, cancer financial navigator and social worker, OSF Healthcare-Peoria, IL

“Finding community resources to be able to address those because, oftentimes, if a patient has outstanding utility bills or rent, they’re more often going to pay those before they go pick up their medications.” (:15)

Koger recommends meeting with her early because even *with* insurance, copays can be financially devastating.

SOT-Eric Koger, cancer financial navigator and social worker, OSF Healthcare-Peoria, IL

“That way, six months down the road, you’re not coming to me with thousands of dollars in bills saying, “I have insurance, why isn’t this covered?” Let’s be proactive on this, let’s get started, let’s meet and let’s make sure your needs are met in the very beginning.” (:16)

Koger can help patients make sure they’ve optimized insurance options and tapped into financial support from community or cancer-specific foundations as well as government program. People can be reluctant to accept help, but Koger says someone with cancer needs to take advantage of anything that can support their health and wellbeing.

“You’re not alone. We’re here to help you. There’s no reason for somebody to go home and have peanut butter and crackers for lunch when they could have a Smart Meal.”

The Smart Meal program offers supplies and a recipe for a healthy meal offering four servings. It’s one of the newer supports to make sure social determinants of health –factors outside of the hospital or medical office – can be addressed for better treatment outcomes.