

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

Cancer is one of the most expensive diseases to treat in the United States.

A 2018 report for the President's Cancer Panel concluded innovative drugs offer new hope for patients to achieve long-term remissions — even cures — but virtually all new cancer drugs enter the market with a price tag that exceeds \$100,000 per year and, increasingly, much higher. More and more patients are taking these novel drugs for months or even years.

Tom Cox, who directs OSF HealthCare Saint Francis Medical Center Cancer Support Services in Peoria, Illinois, says one of the questions he hears most often from patients is, “How am I going to pay for this?”

Cox says financial insecurity among cancer patients can affect their overall sense of physical and emotional well-being, and that's considered financial toxicity. One study found patients with high copays were 70% more likely to discontinue treatment within six months.

“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.”

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. Insurance broker and cancer survivor Paul Barbary of Alton, featured in an earlier OSF Newsroom story about immunotherapy, said he is thankful he had great insurance because the cost of his treatments was as much as \$50,000 each. Barbary is doing well both physically and financially, but not all cancer patients are in that position.

OSF HealthCare has certified oncology financial navigators to connect anyone with a cancer diagnosis and their families to a variety of supports and resources, including ways of paying for treatment.

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

“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,” he explains.

The goal is to make sure patients get the best evidence-based treatment available and that financial concerns don't impact those decisions. Erin Koger, MSW, LSW, CCM, an oncology financial navigator and social worker, says anyone who is newly diagnosed, or even someone already well into their treatment, should use a financial navigator — an important part of the patient's care team.

Koger is a two-time survivor, having endured breast cancer at 38, and later a liver metastasis.

So, she understands the overwhelming emotions and worry that come with a cancer diagnosis. In her first meeting with patients, Koger does a full assessment to determine what kind of supports they might need. She evaluates their financial stability, including whether they have unpaid mortgage, rent or utility bills. If they do, Koger works to solve those issues.

“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.”

Oncology financial navigators work to optimize health insurance coverage. Sometimes they'll switch a patient's Medicare supplement plan or, if the patient had to quit their job, the navigator will transition them to a plan available through the Affordable Care Act. Or maybe they'll determine COBRA copay assistance

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

“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.”

Financial navigators can research copay and charity assistance programs at cancer-specific or community-specific foundations. For example, Koger helped 78 cancer patients apply for and receive \$500 checks for food assistance made possible by the efforts of the Patient Advocate Foundation (PAN), Team Rubicon, and Bristol Myers Squibb Foundation.

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 well-being.

“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 designed to make sure social determinants of health – those outside of the hospital or medical office – can be addressed for better treatment outcomes.

If you are concerned about the cost of cancer treatment for you or a loved one, reach out to anyone on your care team who can connect you with a financial oncology navigator or social worker to make sure you get the treatment you need.