



THE UNIVERSITY OF TEXAS  
**MD Anderson**  
~~Cancer Center~~

Making Cancer History®

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# Finances, Employment and Insurance: How to find resources

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## Cancer Statistics



**1 IN 3**  
**PEOPLE**  
will have cancer  
in their lifetime.



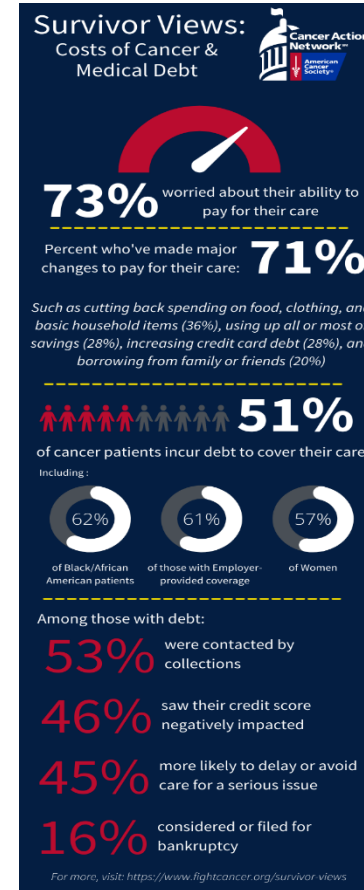
**\$185 BILLION**  
is spent each year  
on cancer care.



**1.7 MILLION**  
people  
diagnosed with  
cancer each  
year.

# Cancer and Debt

- Patients with cancer are 2.5 times more likely to file for bankruptcy than those without cancer
- Medical debt is associated with higher cancer mortality at the county level in the US. (ACS )
- Minority groups are more likely to experience financial hardships caused by cancer than white patients



*FINANCIAL TOXICITY* is a term used to describe the harmful effect of high cost of treatment on a person's quality of life.

The New York Times

LIVING WITH CANCER

## The Financial Toxicity of Illness

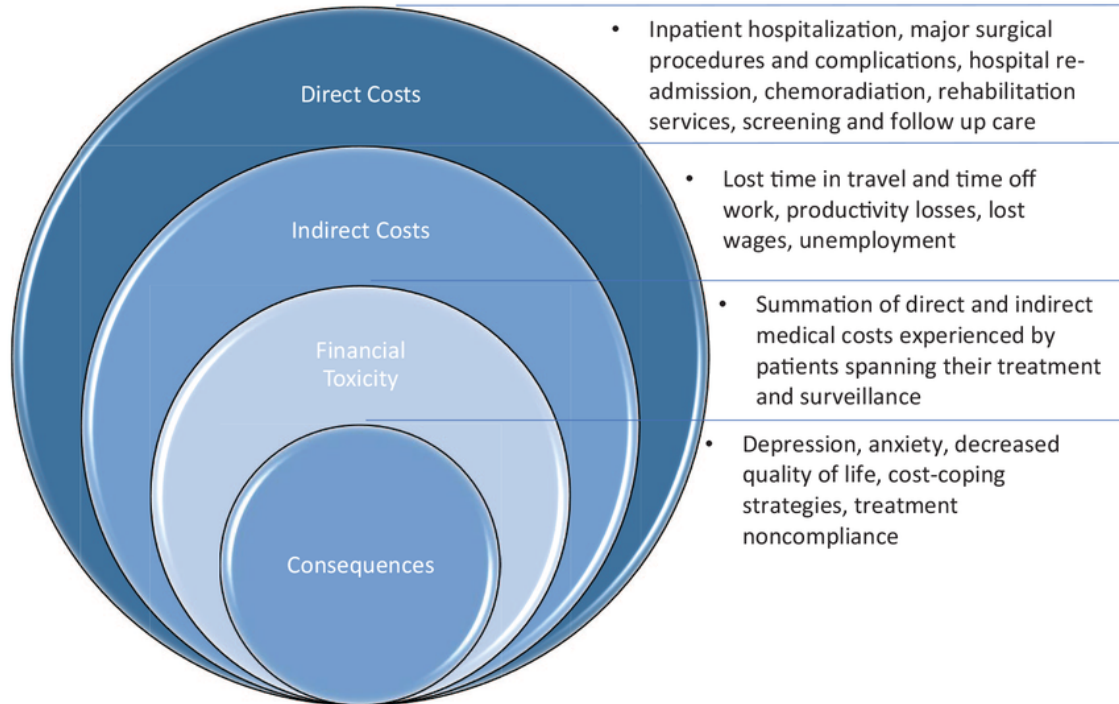
While medicine transforms cancer into a chronic disease with which patients can live for an extended period of time, financial toxicity threatens to turn chronic, too.

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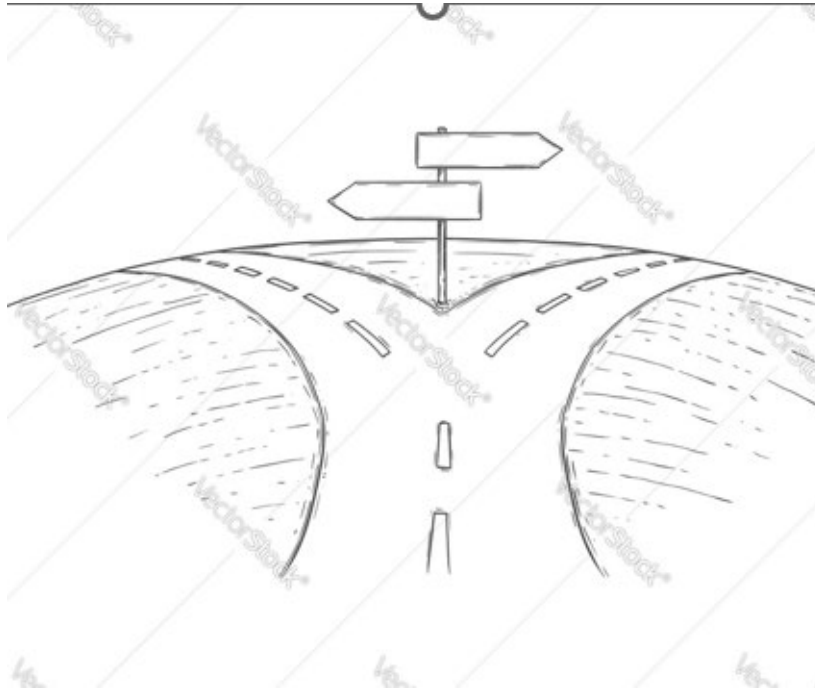
NY Times, Feb 2019

# Impact on Survivorship and Quality of Life



# Proactive Steps to Cope with Costs Related to Cancer Care

1. Where to start
2. When to re-evaluate
3. Available resources



# Health Insurance and Costs

**Premium- fixed monthly \$ amount**

**Cost to have health insurance**

**+**

**Deductible (every year)**

**Costs when you use your insurance**

**Co-payment (care episode)**

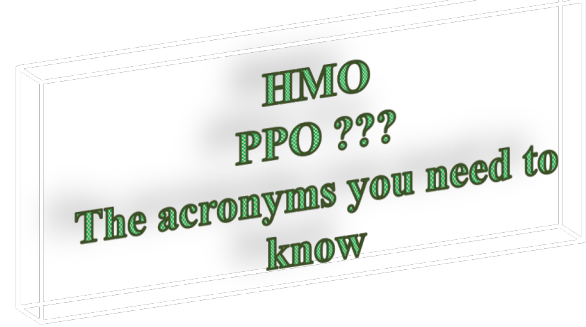
**Co-Insurance (you share a % of the costs covered)**

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**Out of pocket**

**\$ What you pay**

# Insurance Programs & Plan Types



## Insurance Program

### Public

- Medicaid
- Medicare
- Childrens Health Insurance Program (CHIP)

### Private/Commercial

- Employers
- Direct Purchase Plan

## Plan Types

**Preferred Provider Organization (PPO)**- Network of participating providers. You pay less in-network. No referrals required for services.

**Health Maintenance Organization (HMO)**- Limited to in-network care except in emergencies. PCP referral required to specialist.

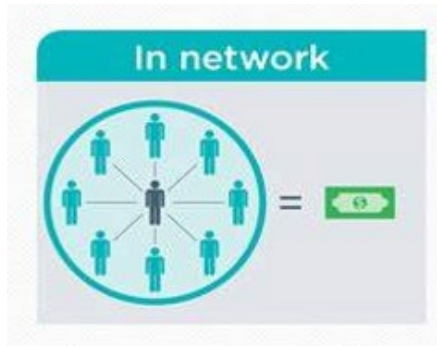
**Exclusive Provider Organization (EPO)**- Budget friendly , but very limited OON coverage. Emergency care may be covered. No PCP required.

**Point of Service (POS)**- offers lower cost for in-network and you may need a referral to see a specialist.



# Choosing a Health Care Plan

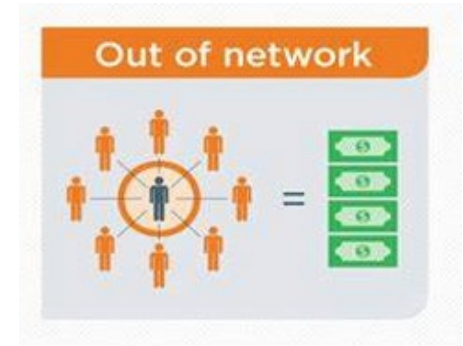
Make a list of your preferred health care providers



**Hospitals**  
**Physicians**  
**Pharmacy**  
**Mental Health Providers**

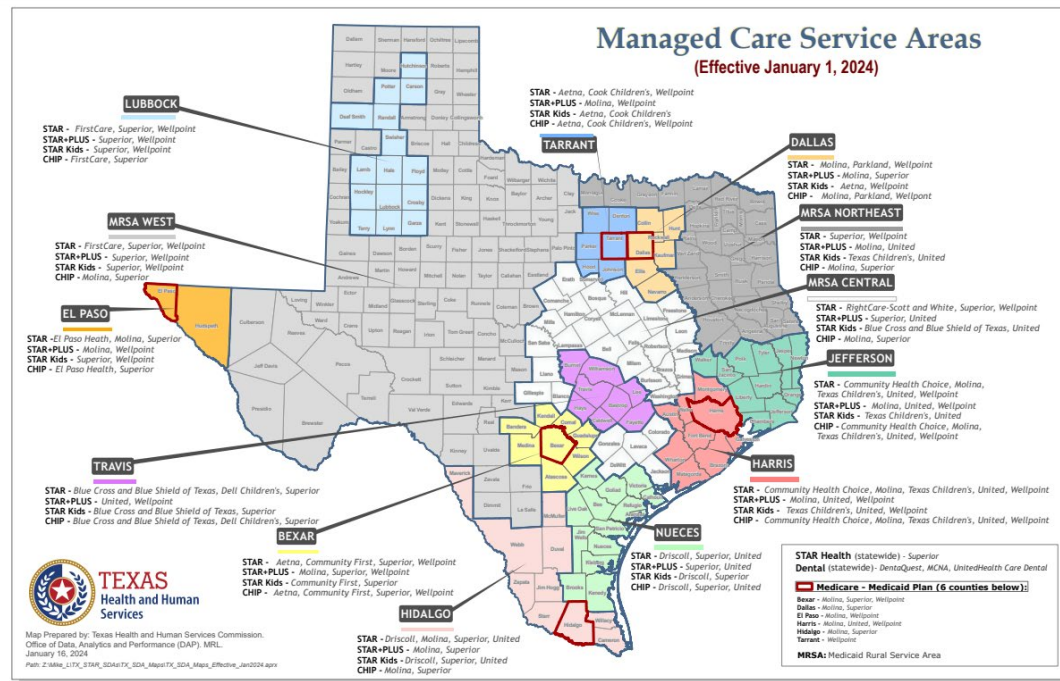
**Check the plan to make sure they are In-Network**

- The doctor, hospital or health care provider has a contract with your insurance
- Agreement to accept the insurance company's payment (negotiated rates)
- Costs applied to you plan deductible



- No contract with your insurance plan
- No rate/fee agreements

# Texas Managed Care Plans



# Open Enrollment

Insurance Plans	Open Enrollment Period
Employment Sponsored Plans	<ul style="list-style-type: none"><li>• Dates determined by your employer, but typically in the fall</li><li>• Contact your Human Resources or Benefits Department</li></ul>
Medicare	Oct. 1 to Dec. 7
Marketplace Plans	Nov. 1 to Dec. 15 (1-800-318-2596)
Medicaid Plans	You may choose and change at any time

# When Cancer Impacts Your Employment

## FMLA

### Family Medical Leave Act

- Applies to employers with at least 50 employees within 75 miles of each other
- Up to 12 work weeks of unpaid, protected leave in a 12-month period
- You must have worked for 12 months and for 1250 hours within the 12 months

## COBRA

### A federal law that stands for “The Consolidated Omnibus Budget Reconciliation Act.”

- Gives you the right to remain enrolled in a group health insurance plan for a limited time (18 months)
- You have 60 days from the date your employment ends to elect this benefit
- Certain qualifying events may extend coverage up to 36 months

## ADA

### Americans with Disabilities Act

- Applies to organizations with 15 or more employees
- Must offer accommodations that do not cause “undue hardship” to the business or to the employee
- Disclosing your diagnosis is a personal decision, but may support your job security and ADA protection

# Disability

## Social Security Disability Insurance (SSDI) & Social Security Income (SSI)

- 5 month waiting period from the date of your disability (date you are no longer able work)
- Automatically qualify for Medicare after you have been on SSDI for 2 years
- High denial rate for initial applications (65%)
  - File an Appeal
- Compassionate Allowance Condition
  - Reduces the wait time to reach a disability determination for individuals with the most serious disabilities. (SSI and SSDI)
  - List of qualifying cancer diagnoses at: [Compassionate Allowances Website Home Page \(ssa.gov\)](http://ssa.gov)

### How to apply:

1. Online - [Apply for Benefits, Social Security \(ssa.gov\)](http://ssa.gov)
2. Telephone- Call [1 800-772-1213](tel:18007721213) to schedule
3. In-person by Appointment



# Where to turn when you need help?



Health Care Provider

Physician

Advance Practice Provider (APP)



Financial Counselors



Navigators



Social Workers

# Cancer Related Resources

Resources	Contact	Help Offered
<b>Colorectal Cancer Alliance</b>	<a href="https://colorectalcancer.org/treatment/you/patients">https://colorectalcancer.org/treatment/you/patients</a> 877-422-2030	Financial assistance “Blue Hope Treatment Award,” education, support resources, and online peer support communities.
<b>CancerCare</b>	<a href="https://www.cancercare.org/questions">https://www.cancercare.org/questions</a> 800-813-HOPE	Counseling, financial assistance program, co-payment assistance, resource database, navigation, support groups and workshops
<b>American Cancer Society</b>	<a href="https://www.cancer.org/support-programs-and-services.html">https://www.cancer.org/support-programs-and-services.html</a> 800-227-2345	24/7 Cancer Helpline, complimentary and low-cost lodging, rides to treatment, navigation and resource database.
<b>Needy Meds</b>	<a href="https://needymeds.org/">https://needymeds.org/</a>	Connects you to programs to help you pay for your medications and other healthcare costs.

# Additional Resources

[Health Well Foundation](#)

[Colorectal Cancer Alliance](#)

[Family Reach](#) lends support to patients and families

[Co-Pay Relief Program](#)

[National Finance](#)

[Resource Directory](#)

[Family Reach](#)

Patient Advocate Foundation [Co-pay Relief Program](#)

[National Financial Resource Directory](#)

[Triage Cancer](#)

[Texas Department of Insurance](#) 800-578-4677



# Contact

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# Thank you

# Questions?