



HELPFUL TIPS

HOW TO AVOID FINANCIAL TOXICITY

The Pink Fund's mission is to alleviate the side effects of financial toxicity for breast cancer patients in active treatment. The organization's core program provides up to 90 days in non-medical financial assistance for qualified applicants by making payments to their creditors for housing, transportation, utilities and insurance.

While cancer is an extremely costly disease to treat—even with insurance—there are ways to help manage the cost of care. Here we have listed many helpful tips.



- 1 Ask to speak to a financial navigator** at the time your treatment plan is presented to determine the costs of your care. Be sure and ask about diagnostic tests, tattooing for radiation, oral drugs, chemo infusions and any integrative care you might have, like a massage for lymphedema or acupuncture.



- 2 Know your insurance plan** and how much you will need to set aside for co-pays and of course that pesky annual deductible. You also need to make sure all your doctors are in-network, and if not, understand what your costs will be for their services.



- 3 Don't pay a single bill** until you have the EOB. The EOB is your explanation of benefits form. Check this against your treatment log and against any bills you receive. Make sure your name, address, and patient ID are correct on each document. Up to 80% of medical bills have errors. If there is a single error, dispute it. When disputing a bill, make sure you record the name of the person to whom you spoke, the date, and what the resolution was. If possible, ask for an in-writing document detailing the discussion and resolution.



- 4 Set up a payment program** in writing! Rather than pay the bill in full, you may want to preserve your cash and pay over time, with no interest. Once you have a payment plan in writing and you pay as you agreed, your bills will not be sent to collections. Do not put your payments on your credit card unless you have no other way to pay, and can pay the balance in full each month. It may take years to pay off this debt, but remember this is not a sprint, but a marathon. Be prepared: some healthcare systems will ask for financial statements to determine what you can afford to pay.



- 5 Time your treatments** to miss as little work as possible. Speak with your oncologist about the timing of your chemo infusions and radiation. If you work Monday to Friday, consider having your chemo on Thursday afternoon or Friday. This way you may experience the most side effects over the weekend and be able to return to work on Monday. If you work an hourly job, ask about after hours chemo and radiation. Many hospitals and infusion centers are offering late afternoon, evening, and weekend hours.



- 6 If your bills go to collections,** DO NOT negotiate lower payments with the collections agency! The reality is they will agree to settle the debt for less than what you owe and sell the balance of your debt to another agency who will come after you for the balance. Collection agencies are notorious for making promises on the phone and never providing written agreements. Instead, consult a collections attorney who will advise you how to work through this process.



7 Shop around for the best price on prescriptions. You can do this online by plugging in the name of the drug, dosage and number of units prescribed. The same prescription can have different costs at different pharmacies, even with the same insurance coverage. Ask your doctor or pharmacist about cheaper generic or an equivalent prescription available. And finally, you may be able to get prescription assistance from organizations like *The Patient Advocate Foundation*, *The Patient Access Network Foundation* and *Needy Meds*. Keep in mind, these are low-income programs.



8 To share or not to share on social media? Many survivors find incredible support on social media platforms. But beware, oversharing can result in lasting repercussions, particularly when it comes to work. Future employers will google your name and can access anything you've posted publicly. Privacy settings can help, as well as telling friends and family to keep your circumstances confidential.



9 Get help through Consumer Assistance Programs, they are run by states to serve as advocates for patients and assist consumers with insurance questions. They can help you file an appeal if your insurance claim is denied.



10 Know your insurer's time limit for submitting claims. If your claim is denied, always ask if the payment was denied due to a billing or clerical error first. If you find an error, insist the bill be resubmitted. Keep all of your paperwork. Insurers often deny claims that are later approved. It takes perseverance and knowing your coverage.



11 Meet with a social worker. Ask about any financial assistance from the hospital's charity care program, local programs, such as Gateway to Hope, and regional and national charities, like The Pink Fund. The social worker may have applications on hand and be able to assist you in filling them out and submitting them for consideration.



12 Record every call you make; the date, time, and to whom you spoke. Ask for first and last names. Keep this data in a notebook. You may need to refer to it later. Even better, follow-up every phone call with an email, if possible, detailing the discussion and next steps.



13 Find an advocate. This is where your most outspoken caregiver asks questions until he or she gets the answers YOU deserve. Find someone who will love being charged with drilling down to get the details and record them all. Think of this person as your personal consumer reports spokesperson --- and you the consumer!



14 Search for financial support. Susan G. Komen, American Cancer Society, Cancer Care, and Nancy's List all have comprehensive lists for various kinds of support on their websites. Get your advocate or someone who loves Excel to put together a spreadsheet and begin applying for support.



15 Predict your out of pocket costs. Ask if your hospital has a software program, like *TailorMed.com*, which can help to reduce financial hardship for patients.



16 Will and trust. A trust document may be able to protect some of your assets, like your home. Check into *Legal Aid* or *Freewill.com*.



17 Sign up for FundFinder. FundFinder connects patients with charitable funds that reduce the costs of specialty medications. Income guidelines may apply. *Fundfinder.panfoundation.org*



18 Do not use a credit card. Interest rates are high, and many medically related bankruptcies are driven by defaults on credit card debt.

MEDICATION AND TREATMENT COST ASSISTANCE

The Assist Fund (855-845-3663)
Provides financial support to chronically ill patients with high-cost medications.

Good Days (877-968-7233)
Provides financial support by covering co-pays for those with life-altering conditions.

NeedyMeds.com (800-503-6897) Dedicated to helping people locate assistance programs to help them afford their medications & other healthcare costs.

Partnership for Prescription Assistance helps qualifying patients who lack prescription drug coverage obtain the medications they need.

The Patient Access Network Foundation (866-316-7263) assists patients with out-of-pocket costs associated with their treatment.

Patient Services, Inc. (800-366-7741)
Provides assistance with insurance premiums and co-payments for people with chronic diseases.

RxHope.com helps patients obtain free or low-cost prescription medications.

GENERAL FINANCIAL HELP

The Patient Advocate Foundation (800-532-5274)
Provides education, legal counseling, and referrals for people with cancer who need assistance managing insurance, financial, debt crisis, and job discrimination issues. It also provides co-pay assistance and financial aid for eligible patients.

CancerCare: Financial Assistance CancerCare
Offers information, resources and limited financial assistance (including transportation costs to and from treatment and help with treatment co-pays) to help people with cancer better cope with financial concerns.

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YOU CAN GIVE REAL HELP NOW



GIVE HELP
Your support means everything to us and the breast cancer survivors we support. To donate, host an event or volunteer - visit us at ThePinkFund.org



PINK FUND RECIPIENT
"Words cannot express how much relief your assistance helps decrease my financial stress & allows me to focus on healing."

Impact on Savings



76% OF FULL TIME WORKERS NATIONWIDE
LIVE PAYCHECK TO PAYCHECK

Job Loss



BETWEEN 20-30% OF WOMEN DIAGNOSED
WITH BREAST CANCER WILL LOSE THEIR JOBS

Bankruptcy



10M WILL BE UNABLE TO PAY FOR RENT,
FOOD & UTILITIES BECAUSE OF MEDICAL BILLS

Financial Toxicity



130% INCREASE IN FINANCIAL DIFFICULTIES
FOR PATIENTS IN ACTIVE TREATMENT

ThePinkFund.org

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