



Addressing Financial Hardship Associated with Cancer

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Paul's Story

- Armed services veteran
- Single-income household
- High-deductible health plan

Diagnosis & Treatment

- Multiple myeloma
- Chemotherapy and physical therapy

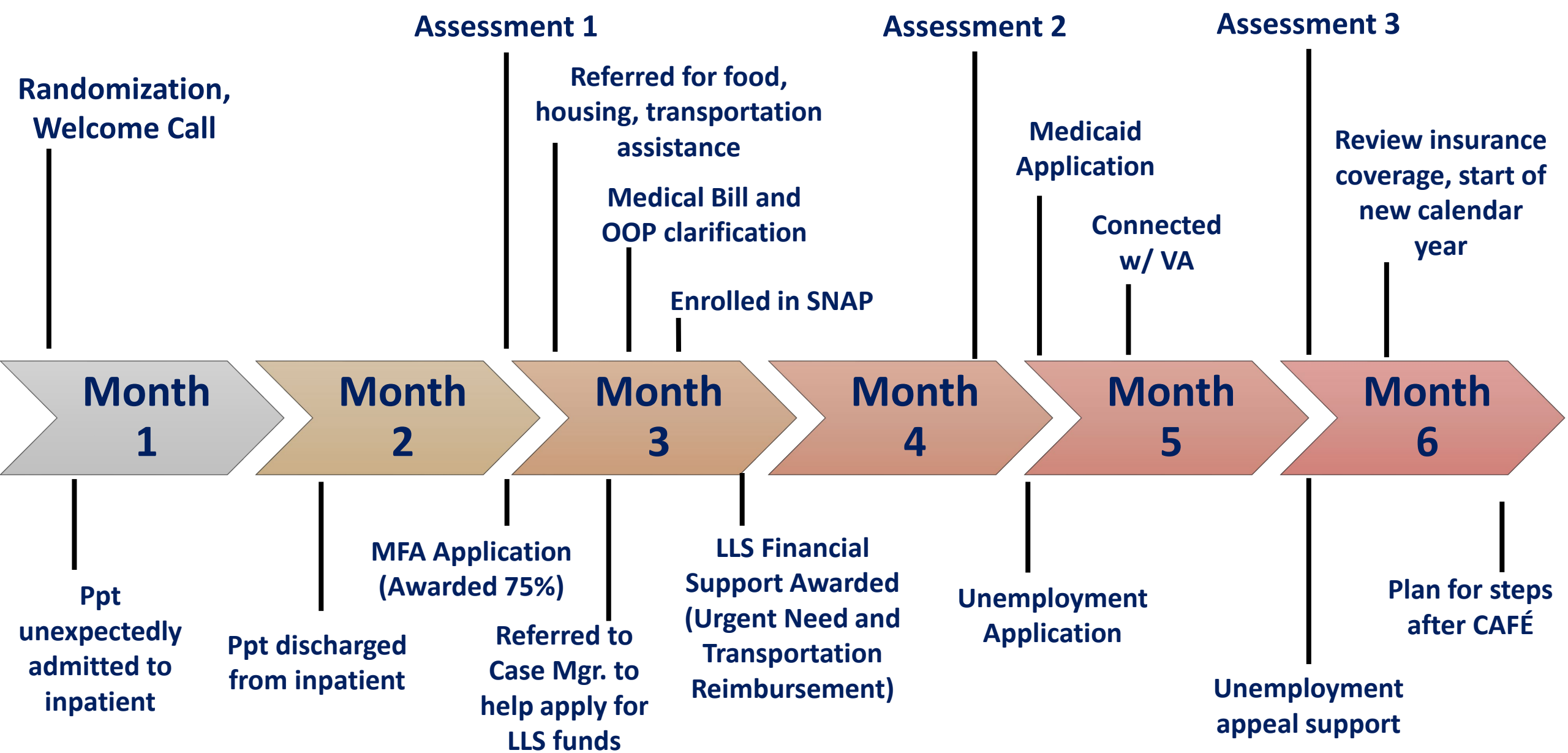
Social/Economic Situation

- Unable to afford out-of-pocket (OOP) costs
- Stopped working soon after diagnosis
- To make ends meet: collected cans, housesitting, \$ from friends
- **Needs identified:** medical bills, food, utilities, transportation

Result

- Connected with Community Navigator
- Received medical financial assistance (MFA)
- Financial support from Leukemia Lymphoma Society
- Enrollment in Medicaid





Financial hardship

...a situation in which an individual (or family) is unable to pay for essential living expenses, including the costs to ensure the health and welfare of the individual/family.

adapted from U.S. Internal Revenue Service

Typology of Financial Hardship

Material Conditions

Out-of-pocket expenses
Medical Debt
Lost wages

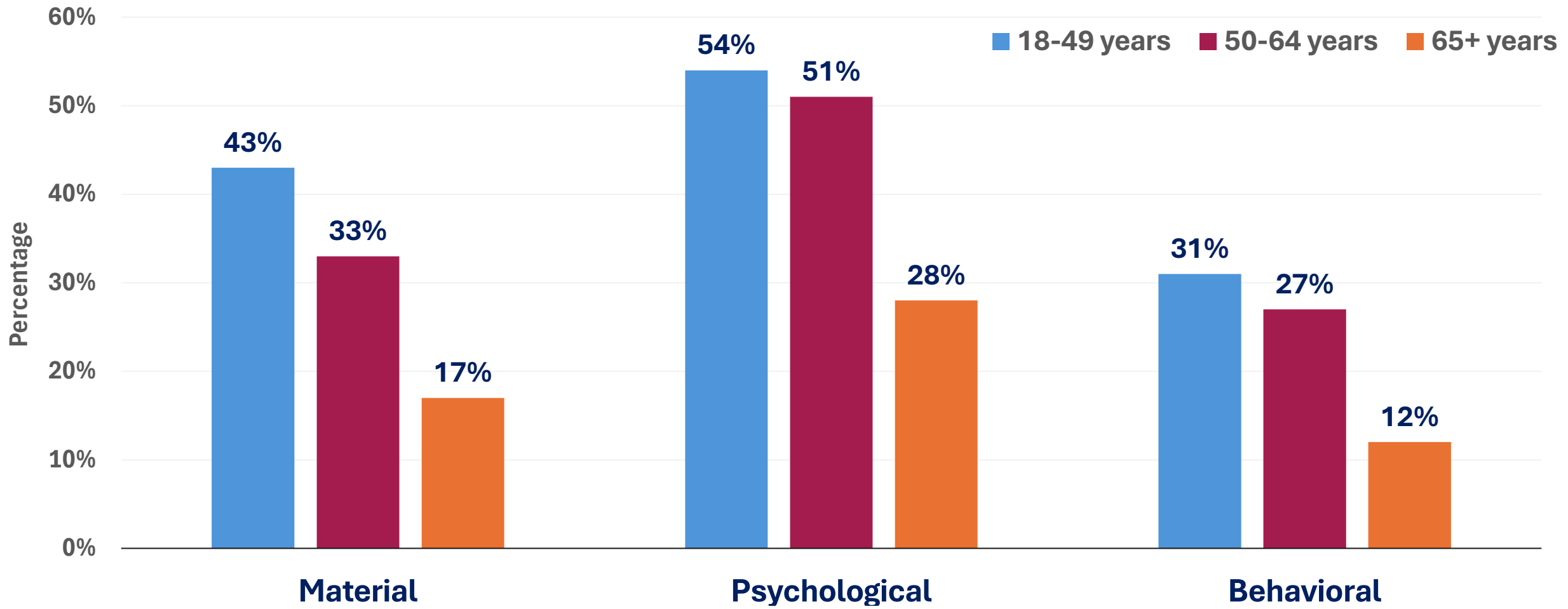
Psychological Response

Emotional distress related to
cancer care costs
Worry about loss of income
due to cancer

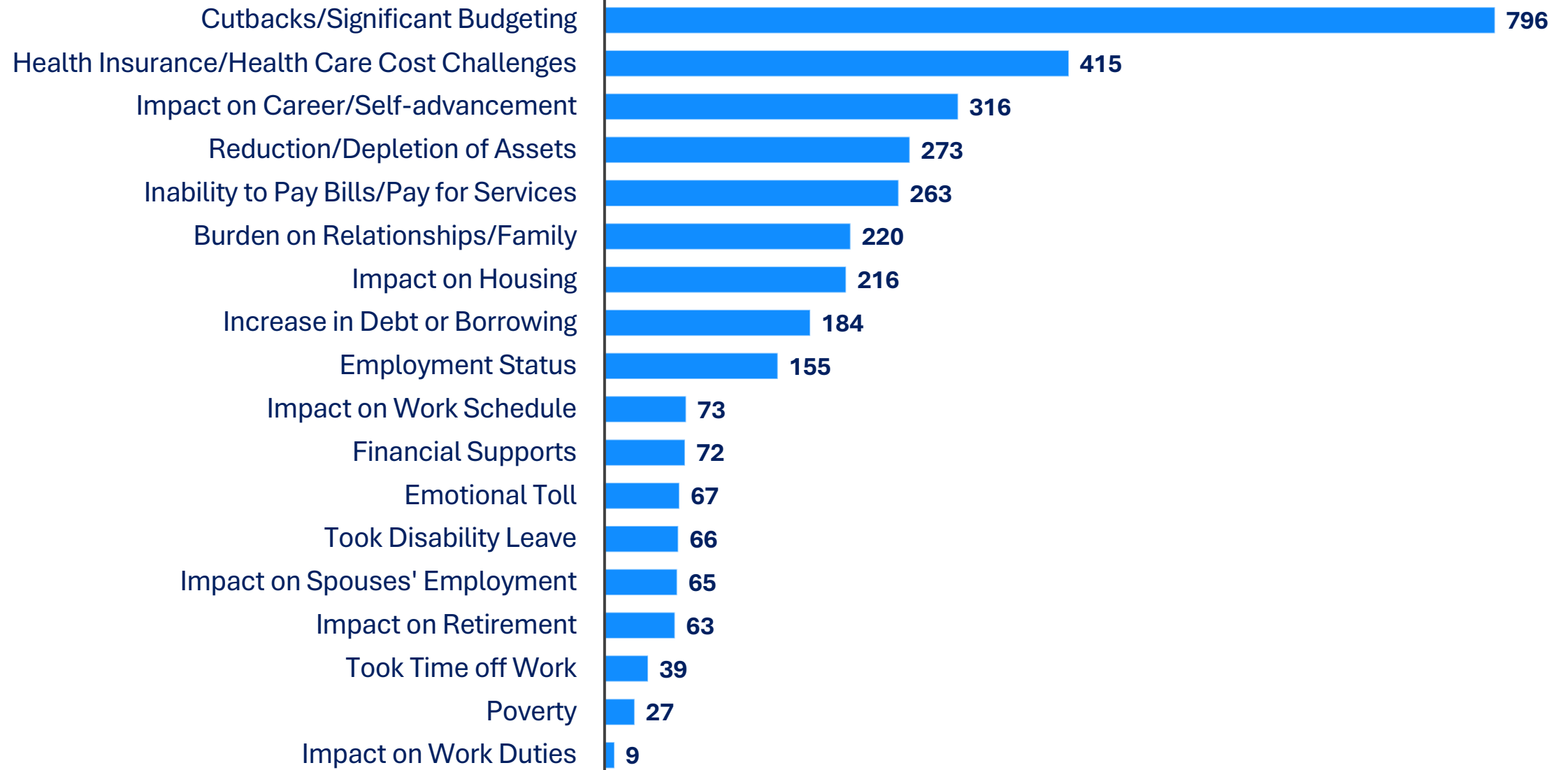
Behavioral Coping

Taking less medication
Skipping utility payments
Delaying medical care

National Prevalence of Cancer-related Financial Hardship



Facing Medical Debt, Social & Financial Sacrifices



Why is it important to help patients deal with financial hardship?

70% of patients want to discuss costs of care with their health care teams

Greater risk of delaying or skipping high-value care

Greater risk of using high-cost care (ED, Hospital)

Financial hardship associated with increased risk of mortality

Health equity is achieved when every person has the opportunity to “attain his or her full health potential” and no one is “disadvantaged from achieving this potential because of social position or other socially determined circumstances.”

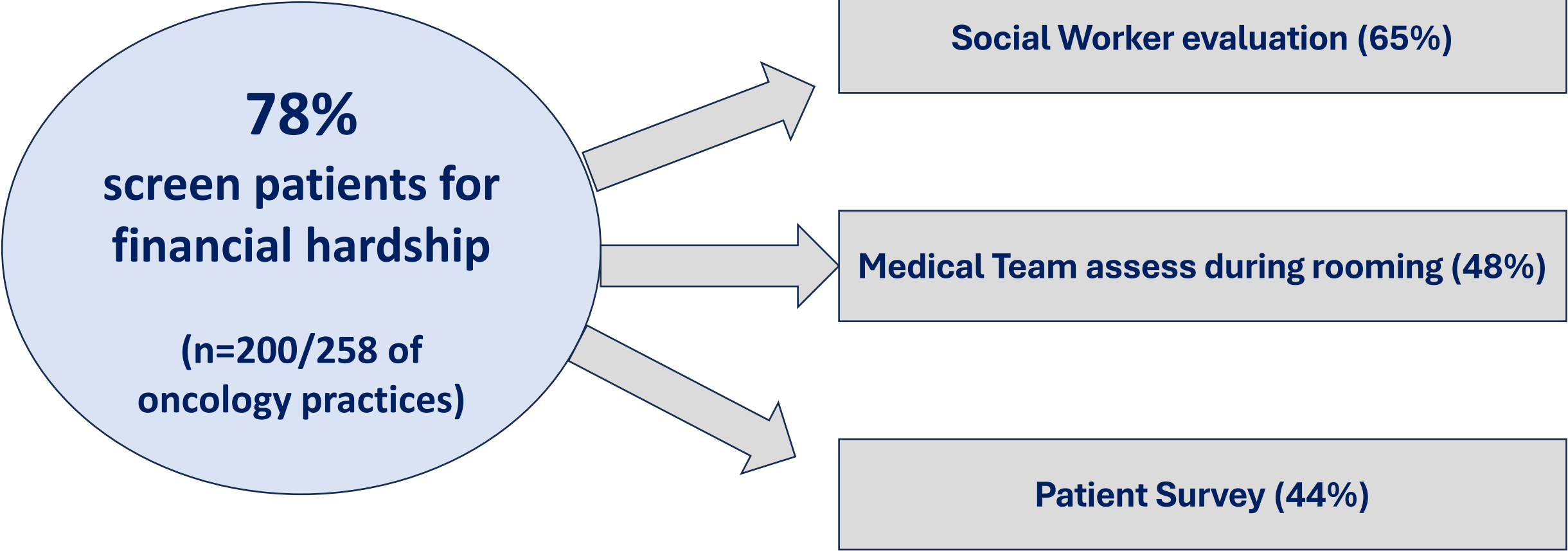
Centers for Disease Control and Prevention



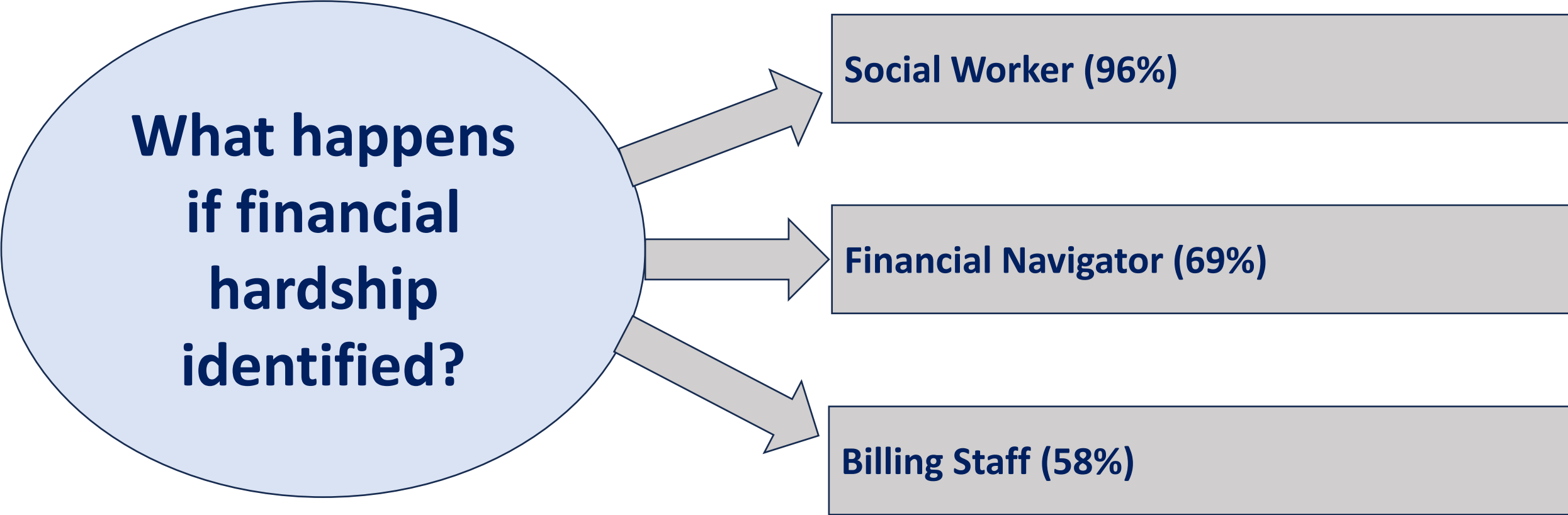
How do we intervene and prevent financial hardship among patients and their families?



Financial Hardship-Related Processes in US Oncology Practices: 2022 NCI Landscape Survey



Financial Hardship-Related Processes in US Oncology Practices: 2022 NCI Landscape Survey



Principal Investigator(s)	Project Number (Agency)	ClinicalTrials.gov Identifier	Study Title
Blinder V	Alliance (PCORI)		Addressing Financial Needs to Improve Cancer Outcomes
Blinder V	R01CA214785 R37CA214785 (NCI)	NCT03572374	Breast Cancer and the Workforce Communication App: A RCT of English/Spanish intervention to promote long-term job retention
Doherty, M	One Family Foundation, Social Impact Fund		Guaranteed Income and Financial Treatment (GIFT) Trial
Henrikson NB; Banegas MP	R01CA237322 (NCI)	NCT05018000	Cancer Financial Experience (CAFÉ): Clinic-based intervention to address financial hardship for people with cancer
Kirchhoff A; Park E	R01CA276825 (NCI)	NCT05829070	Improving Health Insurance Experiences for Adolescent and Young Adult Cancer Patients
Park E Kirchhoff A	R01CA271380 (NCI)		Assessing the effect of virtual navigation interventions to improve health insurance literacy and decrease financial burden: A CCSS randomized trial
Sadigh, G	R01CA272680 (NCI)	NCT06295367	Effectiveness of Out-of-Pocket Cost COMMunication & Financial Navigation (CostCOM) in Cancer Patients
Shankaran V	R01CA248656 (NCI) SWOG S1912CD	NCT04960787	Financial Navigation to Improve Understanding & Management of Financial Aspects of Cancer Care for Patients & Their Spouses (CREDIT)
Wheeler SB;	R01CA240002 (NCI)	NCT04021251	Addressing Cancer Related Financial Toxicity in Rural Oncology Care

Types of Financial Hardship Solutions

FINANCIAL NAVIGATION

HEALTH POLICY

**HOSPITAL/HEALTH SYSTEM
FINANCIAL ASSISTANCE**

**COMMUNITY HEALTH
WORKER**

**EMPLOYMENT & WORKFORCE
ASSISTANCE**

**PHARMACEUTICAL FINANCIAL
ASSISTANCE**

**HEALTH INSURANCE
NAVIGATION**

UNIVERSAL CASH TRANSFER

NON-PROFIT ORGANIZATIONS

Four Key Components to Reduce Financial Hardship

Learnings from the Cancer Financial Experience (CAFÉ) Trial

Goal: reduce financial hardship among patients w/ cancer

Aware

...of the resources, both inside & outside the system, to help w/ financial questions & concerns.

Ask

...the patient, **proactively**, if they have any questions or concerns related to the costs of their care.

Adjust

...the care plan to align with patient's current financial and life situation.

Assist

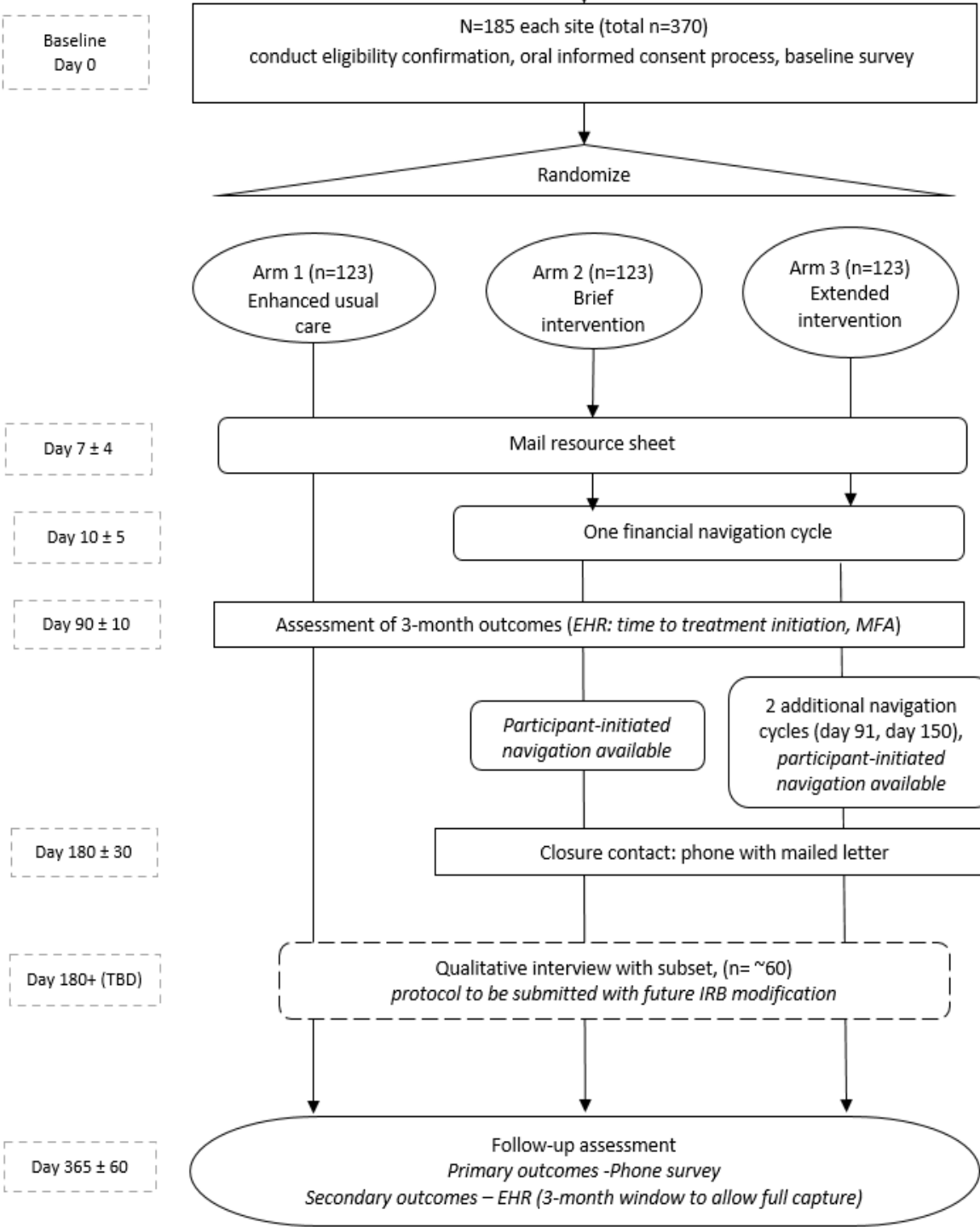
...patients with resources & services by providing a warm handoff.

CAFÉ Trial Design

1. Enhanced Usual Care – resource sheet, baseline & 12-mo f/u survey

2. Brief Intervention – 6 mos. navigation, 1 proactive outreach, baseline & 12-mo f/u survey

3. Extended Intervention – 6 mos. Navigation, 3 proactive outreaches, baseline & 12-mo f/u survey



CAFÉ Baseline Results



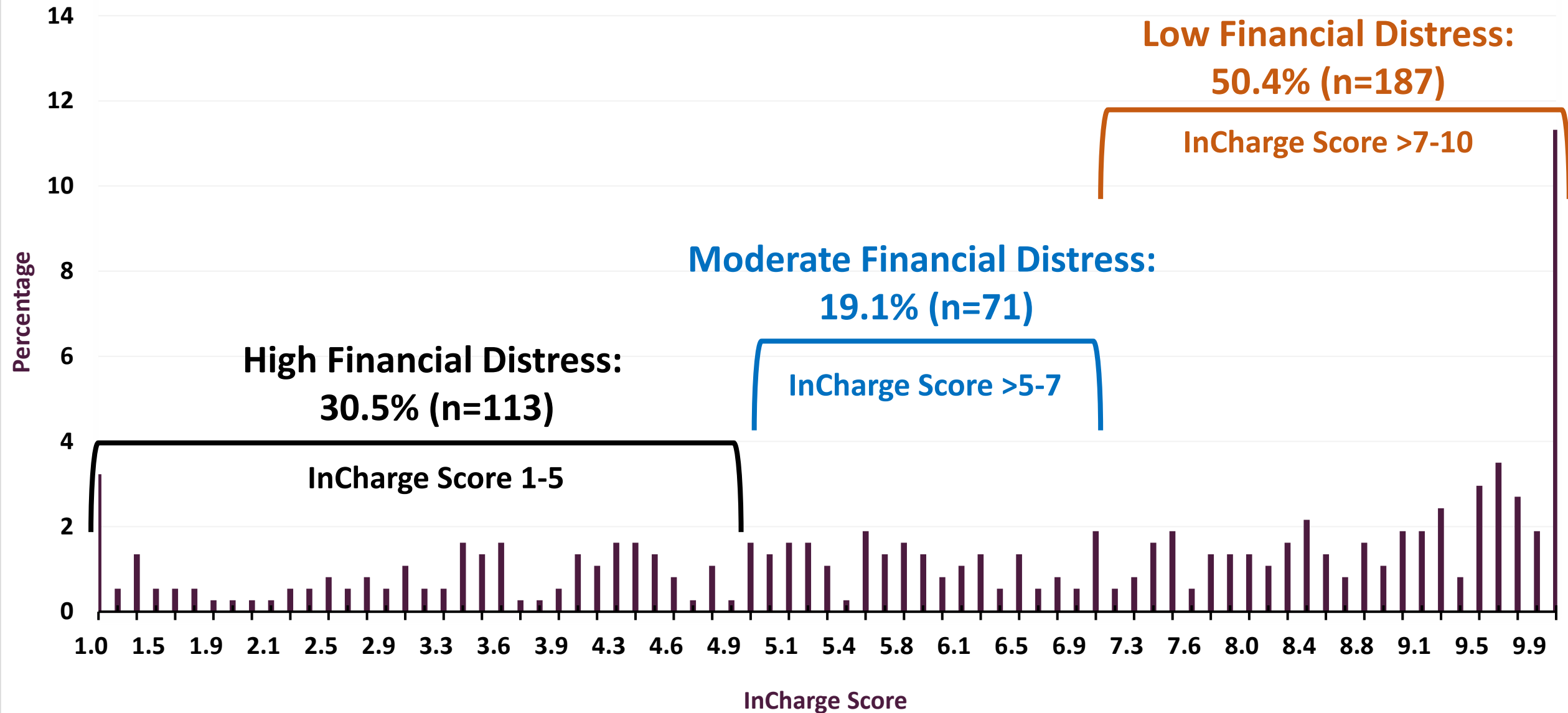
Ensuring a Diverse Participant Cohort

KEY FACTORS

- Purposeful recruitment of a diverse, inclusive, and representative participants
- Feasible plan to enrich sample
- Resources devoted to achieving goals
- Multilingual staff, messaging, and study materials

34%
of CAFÉ
participants from
under-represented
populations

Financial Hardship of CAFÉ Participants at Baseline



Understanding Participants' Baseline Financial Hardship

(from InCharge Scale)

How do you feel about your current financial situation?

1: Feel Overwhelmed	7.5%
2	3.5%
3	5.4%
4: Sometimes Worried	12.1%
5	12.9%
6	8.6%
7: Not Worried	8.9%
8	9.4%
9	8.4%
10: Feel Comfortable	19.1%
Don't Know	4.0%

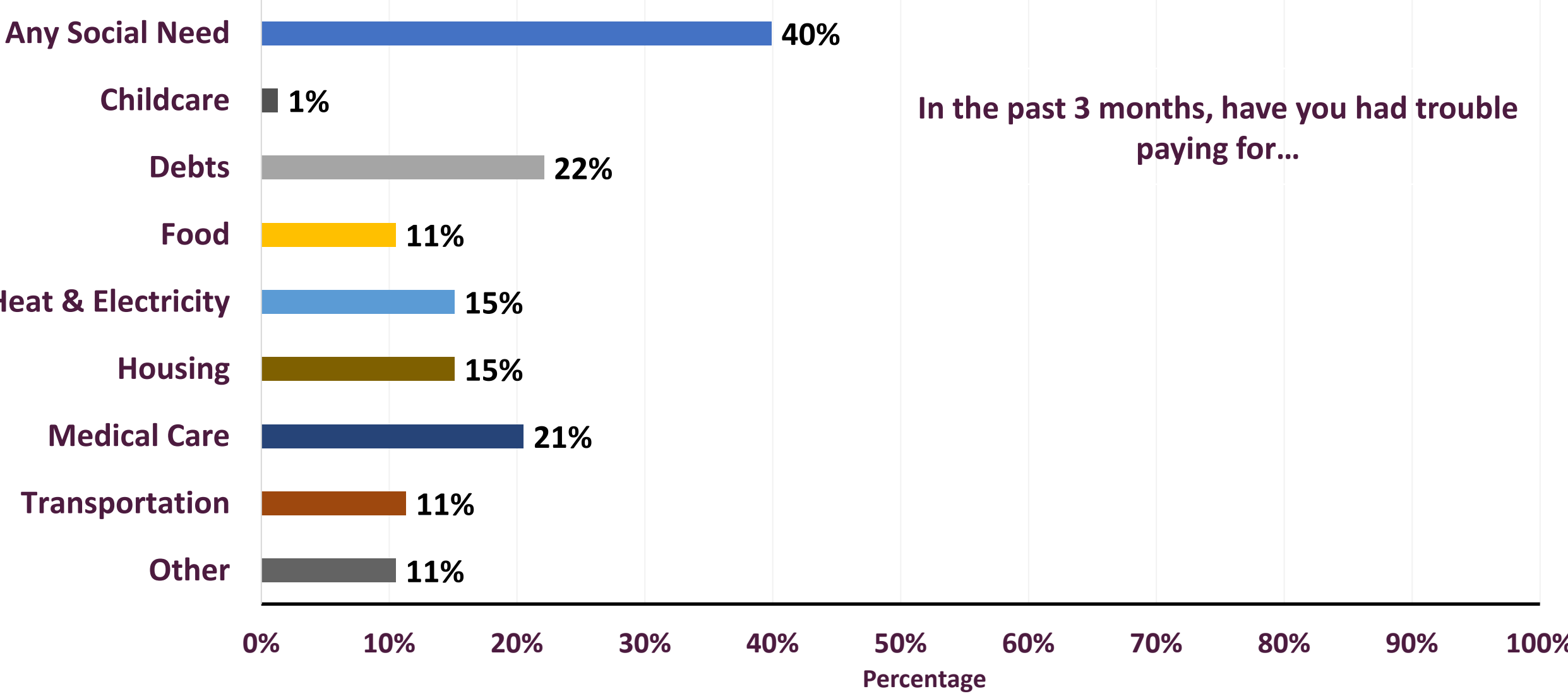
How often do you worry about being able to meet normal monthly living expenses?

1: Worry all the Time	7.3%
2	4.0%
3	7.0%
4: Sometimes Worry	8.4%
5	10.8%
6	4.6%
7: Rarely Worry	8.4%
8	8.6%
9	6.7%
10: Never Worry	30.5%
Don't Know	3.8%

How frequently do you find yourself just getting by financially and living paycheck to paycheck?

1: All the time	17.3%
2	3.0%
3	4.6%
4: Sometimes	5.7%
5	7.3%
6	2.7%
7: Rarely	7.0%
8	5.1%
9	4.6%
10: Never	39.1%
Don't Know	3.8%

Cost-related Social Needs of CAFÉ Participants at Baseline



Key Takeaways

When measuring cancer-related financial hardship, it is important to consider the timing of potential participants along the care continuum (e.g., at diagnosis vs. in treatment)

Financial hardship is a dynamic process (i.e., changing over time), so repeated screening throughout the care continuum offers the best opportunity to identify this social need

Four Key Steps to Address Financial Hardship: Aware, Ask, Adjust, Assist

Measuring social needs, beyond financial hardship, enables the healthcare team to develop a care plan that aligns with individuals current life situation



CANCER FINANCIAL
EXPERIENCE

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Thank you

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