



# FINANCIAL RESOURCES AND OPPORTUNITIES

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# MY EXPERIENCE

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Pediatric and Young Adult Cancer Survivor



# OVERVIEW

- Health Insurance
- School
- Scholarships
- Work
- Fertility
- Emotional Supports
- Healing Adventures
- Lists of Additional Resources
- Q & A

# INSURANCE...DO I REALLY NEED IT?



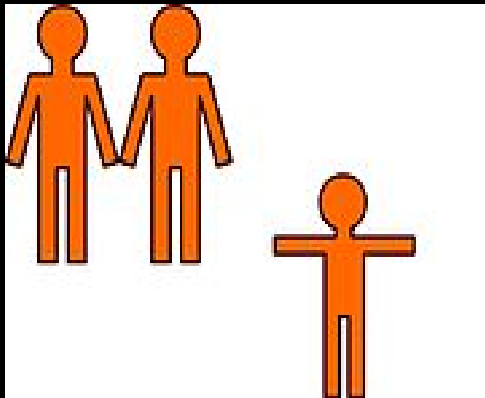
# INSURANCE AND SURVIVORSHIP CARE

A recent study in the Journal of Cancer Survivorship showed that, being insured was an important factor in follow-up medical visits.

# HIGHLIGHTS OF THE AFFORDABLE CARE ACT

- Signed on March 31<sup>st</sup> 2010.
- Required employers to cover their workers, or pay penalties, with exceptions for small employers.
- Required individuals to have insurance, with some exceptions, such as financial hardship or religious belief.
- Required creation of state-based (or multi-state) insurance exchanges to help individuals and small businesses purchase insurance.
- Expanded Medicaid to cover people with incomes below 133 percent of federal poverty guidelines.
- Required insurance plans to cover young adults on parents' policies.
- Enacted consumer protections to enable people to retain their insurance coverage.

# AFFORDABLE CARE ACT



## Parental Insurance

Stay on your parents insurance until 26 years of age.



## Medicaid Expansion

Expanded eligibility requirements to obtain Medicaid.



## Subsidized Insurance Plans

Pay for your insurance based off of income.



# OTHER WAYS TO STAY INSURED

## College



Many colleges offer student health plans.  
Check to see what type of coverage your school offers.

## Employer



Many employers offer health insurance.  
Often need to be employed full-time in order to receive benefits.



# HOW AM I SUPPOSED TO FIGURE ALL OF THIS OUT?

- State Health Insurance Benefits Advisors (SHIBA)  
<https://www.insurance.wa.gov/about-oic/what-we-do/advocate-for-consumers/shiba/about-shiba-services/index.html>
- Washington Health Plan Finder  
[https://www.wahealthplanfinder.org/\\_content/Homepage.html](https://www.wahealthplanfinder.org/_content/Homepage.html)
- National Coalition Cancer Survivorship  
<http://www.canceradvocacy.org/resources/health-insurance/>

# WHAT IF I DON'T LIVE IN WASHINGTON?

- State Healthcare Plans <https://www.healthcare.gov/>
- Hospital Financial Counselor

SCHOOL

Back

To

School!



# RESOURCES ON RETURNING TO SCHOOL

- <http://www.cancer.org/treatment/childrenandcancer/whenyourchildhascancer/children-diagnosed-with-cancer-returning-to-school>
- <https://www.mskcc.org/sites/default/files/node/1228/documents/learning-livingwcancer-pdf.pdf>

WILL THE CANCER CARD HELP  
ME PAY FOR COLLEGE?



# COLLEGE AND CANCER ARE EXPENSIVE

**According to the College Board, the average cost of tuition and fees for the 2014-2015 school year was \$31,231 at private colleges, \$9,139 for state residents at public colleges, and \$22,958 for out-of-state residents attending public universities. Average of \$33,000 owed upon graduating for the class of 2014**

**(Wall Street Journal, 2014).**

**In 2009, pediatric cancer hospitalization cost in the United States averaged \$40,400**

**(Journal of Oncology Practice, 2014).**

# HOW DO I GET STARTED LOOKING FOR SCHOLARSHIPS?

- Fin Aid <http://www.finaid.org/scholarships/cancer.phtml>
- FastWeb <http://www.fastweb.com/college-scholarships/articles/cancer-scholarships>



# TIPS FOR FINDING SCHOLARSHIPS

- Check eligibility requirements. Many are diagnosis, degree, location and age specific.
- Start looking early. Most scholarships require you to apply months before the school year starts.
- If you miss a deadline, try the following year.
- There are even a few scholarships for siblings or family members of people affected by cancer.

WILL I BE ABLE TO GET A JOB?





“Addressing career readiness may be important to improve employment outcomes for adult survivors of childhood cancer.”

# EMPLOYMENT RESOURCES

## Cancer and Careers

- General information on applying jobs.
- Tips for resumes and interviews.
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<http://www.cancerandcareers.org/en>

## Cancer Legal Resource Center

- Information on legal rights at work.
- Support if you feel you are being discriminated against at work.
- <https://disabilityrightslegalcenter.org//cancer-legal-resource-center>

# AMERICAN DISABILITIES ACT

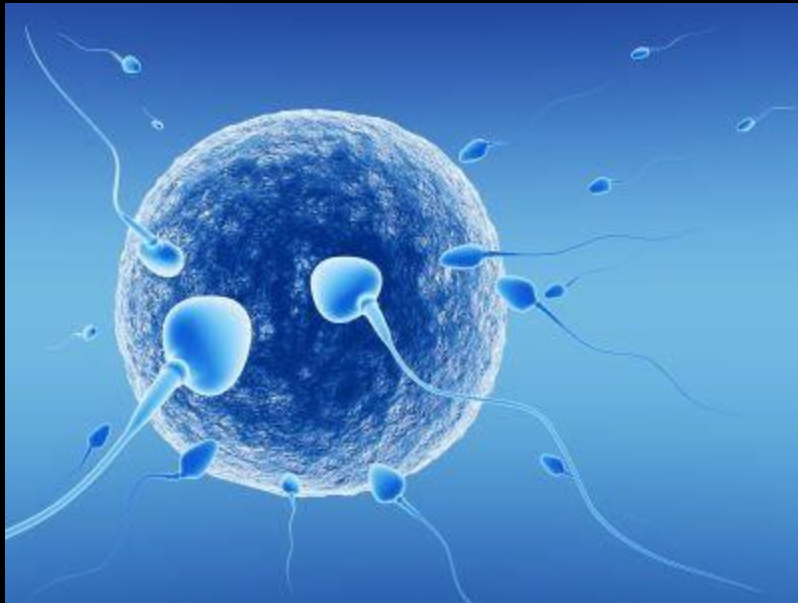
ADA, passed in 1990, prohibits job discrimination against people with disabilities. It requires employers to provide “reasonable accommodations” to disabled workers. Accommodations are agreed on between the employer and employee. They include such things as providing wheelchair access, adjusting scheduled work hours, or installing adaptive equipment such as a braille readers or large-button phones.




# ADDITIONAL RESOURCES

- Washington State Division of Social and Health Services
  - Division of Vocational Rehabilitation – “assist people with disabilities who want to work but face a substantial barrier to finding or keeping a job.”
  - <https://www.dshs.wa.gov/ra/division-vocational-rehabilitation>
  - School Transition Counselor - “provide support and guidance to students with disabilities as they transition from high school to the work place.”  
<https://www.dshs.wa.gov/ra/dvr/school-transition>

# WHAT IF MY CANCER TREATMENT AFFECTED MY FERTILITY?








“Findings suggest that some survivors may still benefit from further information and support especially in relation to relationships and fertility.”

# EDUCATIONAL AND FINANCIAL FERTILITY RESOURCES

- Fertility Within Reach  
<http://www.fertilitywithinreach.org/financial-assistance-grants/>
- Cancer Net <http://www.cancer.net/survivorship/life-after-cancer/having-baby-after-cancer-fertility-assistance-and-other-options>
- Fertile Action <http://www.fertileaction.org/learning-center/resources/financial-aid/>
- Fertile Hope - [www.livestrong.org/we-can-help/fertility-services/](http://www.livestrong.org/we-can-help/fertility-services/)
- Oncofertility Consortium [www.myoncofertility.org](http://www.myoncofertility.org)
- Seattle Reproductive Medicine [www.seattlefertility.com](http://www.seattlefertility.com)

# EMOTIONAL SUPPORT





“Patients prefer resources that reduce feelings of loneliness, create a sense of community or belonging, and provide opportunities to meet other adolescent young adult patients.”

# CANCER COMMUNITY

## Local Supports

- Cancer Pathways  
(formerly Gilda's club)  
<http://cancerpathways.org/>
- Cancer Lifeline  
<http://www.cancerlifeline.org/>

## National Supports

- Cancer Care  
[http://www.cancercare.org/tagged/young\\_adults](http://www.cancercare.org/tagged/young_adults)
- Critical Mass  
<http://criticalmass.org/>
- Get Empowered  
<http://cancer.northwestern.edu/empowered/index.ctm>
- Livestrong  
<https://www.livestrong.org/we-can-help/young-adults>
- Stupid Cancer  
<http://www.stupidcancer.org/>

# HEALING ADVENTURES



# PHYSICAL ACTIVITY

“A week-long outdoor adventure therapy camp increased physical activity levels during camp and 3 months after camp termination.”



# CAMPS



<http://www.thegoodtimesproject.org/>

<http://www.campdream.org/>

# ADVENTURES FOR YOUNG ADULTS

<http://firstdescents.org/>

<http://www.truenorthtreks.org/>

<http://www.athletes4cancer.org/>



# ADDITIONAL RESOURCES

- Team Survivor NW – women’s fitness and health programs  
<http://teamsurvivornw.org/>
- Epic Experience – week long camp for cancer thrivers  
<http://www.epicexperience.org/attend/>
- Exercise and Thrive – 12 week YMCA training  
<http://www.fredhutch.org/en/treatment/survivorship/exercise-thrive.html>
- 3 Little Birds 4 Life – young adult wish granting program  
<http://3littlebirds4life.org/>
- Sam Fund – financial assistance young adults  
<http://www.thesamfund.org/>
- Sy’s Fund – young adult fund <http://sysfund.org/>
- The Ulman Fund for Young Adults  
<http://ulmanfund.org/scholarships/>
- Cancer for College <http://www.cancerforcollege.org/>

- Triage Cancer – information on navigating cancer survivorship <http://triagecancer.org/>
- Seattle Children's AYA Program - Supports patients through age 29. "Like" their Facebook page for information on local AYA events
- Get Empowered Video Series - Designed for young adults who are survivors of cancers diagnosed in childhood. Videos feature 7 childhood cancer survivors and 5 healthcare professionals.  
[www.cancer.northwestern.edu/empowered](http://www.cancer.northwestern.edu/empowered)

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# FINAL TIPS

- There's a wealth of resources out there and most of it can be found by doing an internet search.
- If it gets overwhelming ask for help.
- Don't let your insurance lapse, if you can help it.
- Attend your medical follow ups.
- Surviving/Thriving is ongoing. The physical and emotional effects of cancer can be felt throughout your life.

Q & A



THANK YOU

