

Checklist to Minimize Financial Toxicity



Considering the following questions can help to reduce the potential short and long-term financial burdens of a cancer diagnosis and treatment.

Triage Cancer has resources to help you understand and answer these questions.

INSURANCE COVERAGE IN-NETWORK EXPENSES

- What is your monthly premium?
- What is your out-of-pocket maximum for in-network medical expenses?
- What is your deductible?
- What is your cost-share/co-insurance amount?
- What are your co-pays for specific types of care (e.g., office visit, specialist, ER, etc.)?
- Do you have a separate deductible or out-of-pocket maximum for prescription drugs?
- Are your providers in-network?
- Is your pharmacy in-network?
- Does your plan have tiers of providers?
- What is the appeals process for your plan?

OUT-OF-NETWORK EXPENSES

- Does your insurance policy cover out-of-network medical expenses?
- If yes, at what percentage?
- Does out-of-network care apply to your out-of-pocket maximum?
- Is there a separate out-of-pocket maximum for out-of-network care?
- Do you have an opportunity to change your health insurance coverage so that these expenses are no longer out-of-network (e.g. move to a spouse's plan another plan offered by your employer, or a spouse's Marketplace plan during open enrollment)?

PRACTICAL

- Do you have access to financial assistance?
- Do you have access to a clinical trial?
- Do you travel for treatment (e.g., parking, tolls, mileage, lodging, air or ground transportation)?
- Do you need durable medical equipment (e.g., crutches, wheelchairs, prostheses, etc.)?
- Do you need items to address the comfort and cosmetic side effects (e.g., wigs, hats, skin care, etc.)?
- What do complementary therapies cost (e.g., massage, acupuncture, etc.)?
- Do you need psychosocial support?
- Does your insurance cover any of these expenses?
- Do you have a supplemental health insurance plan that covers medical and/or other expenses?

RESOURCES

- Quick Guide - Health Insurance Options
- Quick Guide - COBRA
- Quick Guide - Medicare
- CancerFinances.org - Health Insurance
- CancerFinances.org - Financial Assistance Resources
- Animated Video: Health Insurance Basics
- Animated Video: Picking a Health Insurance Plan
- Webinar: Choosing Wisely: How to Pick Insurance Plans
- Webinar: When Health Insurance Says No: Understanding Appeals
- Webinar: Making Sense of the Medicare Maze
- Webinar: Decoding Medical Bills
- <https://TriageCancer.org/HealthInsurance>
- <https://TriageCancer.org/StateResources>
- Chart of State Laws Related to Health Insurance
- Blogs on Health Insurance
- Blogs on Medicare
- Blogs on Health Care System Changes

RESOURCES

- Quick Guide - Stress Management
- Quick Guide - Clinical Trials
- Quick Guide - Medical Marijuana
- CancerFinances.org - Financial Assistance Resources
- Webinar: Don't Stress the Stress
- Webinar: Clinical Trials 101
- Webinar: Complementary and Alternative Medicine and Cancer
- <https://TriageCancer.org/Clinical-Trials>
- Chart of State Laws Related to Clinical Trials, Medical Marijuana, & Right to Try
- Blogs on Cancer Survivorship

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PERSONAL

- Are you in school, planning to apply, or have student loans?
- Do you have minor children?
- Are you caring for aging parents or other family members?
- Do you want to have children?
- Do you need help taking care of your home (e.g., cleaning, gardening, repairs, snow removal, etc.)?
- Do you need help with meal preparation or other errands (e.g., grocery shopping, laundry, etc.)?
- Do you have a support system who could help you (e.g., family, friends, neighbors, co-workers, etc.)?
- Do your caregivers have access to paid or unpaid family leave through their employer or a federal or state law?
- Do you need to create estate planning documents (e.g., will, advance directive, etc.)?"

RESOURCES

- Quick Guide - Estate Planning
- Quick Guide - Bankruptcy
- Quick Guide - Legal Assistance
- Checklist - Getting Organized
- Financial Big Picture Spreadsheet
- CancerFinances.org - Financial Assistance Resources
- CancerFinances.org - Education
- Webinar: Building a Stronger Relationship with Your Partner
- Webinar: Fostering Resiliency in Families Facing Cancer
- Webinar: Fertility Preservation
- Webinar: Creating a Family After Cancer
- Webinar: Protecting Yourself & Your Family by Planning Ahead
- <https://TriageCancer.org/Finances>
- <https://TriageCancer.org/EstatePlanning>
- <https://TriageCancer.org/StateResources>
- Chart of State Laws Related to Creating A Will, Death with Dignity, & Right to Try
- Blogs on Finances, Education, Estate Planning

EMPLOYMENT & DISABILITY INSURANCE

- How many employees does your employer have?
- What state do you live in?
- What are your goals regarding work?
- Do you want or need to work through treatment?
- Are you eligible for reasonable accommodations?
- Do you want or need to take time off?
- What are your employer's policies for taking time off?
- Are you eligible for FMLA leave?
- Do you have access to private, state, or federal disability insurance options?
- Will your employer hold your job for you while you receive disability benefits?

RESOURCES

- Quick Guide - Americans with Disabilities Act
- Quick Guide - Reasonable Accommodations
- Checklist - Reasonable Accommodations
- Quick Guide - Disclosure, Privacy, & Forms
- Quick Guide - Chemo Brain
- Quick Guide - FMLA & FMLA Extended
- Quick Guide - FMLA Works with Other Benefits
- Quick Guide - Disability Insurance
- CancerFinances.org - Disability Insurance
- CancerFinances.org - Employment
- Animated Video: Reasonable Accommodations
- Webinar: Taking Time Off & Paying For It
- Webinar: Chemo Brain: At Work & At School
- <https://TriageCancer.org/Employment>
- <https://TriageCancer.org/Disability-Insurance>
- <https://TriageCancer.org/StateResources>
- Chart of State Laws Related to Employment & Disability Insurance
- Blogs on Employment and Disability