

# Checklist to Avoid 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 free resources to help you understand and answer these questions at [TriageCancer.org/Resources](https://www.triagecancer.org/Resources).

## EMPLOYMENT & DISABILITY INSURANCE

### QUESTIONS

- ☐ 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?
- ☐ Would reasonable accommodations help you manage side effects at work?
- ☐ 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?
- ☐ Does your employer have other policies that could be helpful (e.g., co-workers donating their time off)?
- ☐ Are you eligible for FMLA leave?
- ☐ Are you eligible for family and medical leave under a state law?
- ☐ 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 Guides & Checklists
  - Americans with Disabilities Act
  - ADA & Reasonable Accommodations
  - Disclosure, Privacy, & Medical Certification Forms
  - Managing Side Effects at Work
  - Returning to Work
  - Leaving Work
  - FMLA & FMLA Extended
  - How the FMLA Works with Other Benefits
  - Disability Insurance
  - Long-Term Disability Insurance
  - State Disability Insurance
  - State Paid Family Leave Programs
  - Supplemental Security Income
  - Navigating SSDI & SSI
  - Timing of SSDI & Medicare Benefits
  - Taxing of Retirement & Disability Benefits
  - Reasonable Accommodations Checklist
  - Employee Benefits During Job Search
  - Employee Benefits During Open Enrollment
- Animated Videos
  - Dealing with Side Effects at Work
  - Taking Time Off & Paying For It
  - Privacy Choices After a Cancer Diagnosis
- Webinars
  - Understanding Your Rights at Work
  - Maximizing Employee Benefits
  - What to Know About Taking Time Off Work
  - Returning to Work
  - Disability Insurance
  - Understanding Long-Term Disability
  - Disclosure After A Cancer Diagnosis
  - And more at: [TriageCancer.org/Past-Webinars](https://www.triagecancer.org/Past-Webinars)
- **[TriageCancer.org/Employment](https://www.triagecancer.org/Employment)**
- **[Triage Cancer.org/DisabilityInsurance](https://www.triagecancer.org/DisabilityInsurance)**

# INSURANCE COVERAGE

## QUESTIONS: IN-NETWORK EXPENSES

- ☐ Do you want a second opinion?
- ☐ 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?

## QUESTIONS: OUT-OF-NETWORK EXPENSES

- ☐ Do you want a second opinion?
- ☐ 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 new marketplace plan during open enrollment)?

## RESOURCES

- Quick Guides & Checklists
  - Health Insurance Basics
  - Health Insurance Options
  - Health Insurance Marketplaces
  - Losing Employer-Sponsored Health Insurance
  - COBRA
  - Military Insurance
  - Medicaid
  - Medicare & Medicare Extended
  - Medicare Part D
  - Medicare Enrollment Periods
  - Medigap Plans
  - Medicare Savings Programs
  - How Medicare & COBRA Work Together
  - Health Care Rights of Immigrants
  - Access to Medical Records
  - Appeals
  - Navigating Health Insurance When Moving
  - High Deductible Health Plans, HSAs, & FSAs
  - Pre-Authorizations
  - Which Insurance Plan Pays First
  - Getting a Second Medical Opinion
  - Disability Benefits for Children
  - Medicare Exception Requests
- Worksheets
  - Health Insurance Plan Comparison
  - Medicare Plan Comparison
  - Health Insurance Appeals Tracking Form
- Animated Videos:
  - Health Insurance Basics
  - Picking a Health Insurance Plan
  - Options When Losing Insurance at Work
  - When an Insurance Company Says No
  - When to Enroll in Medicare
  - How to Pick a Medicare Plan
  - Understanding Medicare Part D
  - How to Pay for Medicare
- Webinars:
  - Understanding Your Health Insurance
  - Medicare 101
  - Medicaid 101 & Other Benefits
  - Options When Losing Health Insurance at Work
  - Health Insurance Appeals
- **TriageCancer.org/HealthInsurance**

# TREATMENT-RELATED

## QUESTIONS

- ☐ Do you want a second opinion?
- ☐ Does your insurance company's network have another provider in-network to provide the second opinion?
- ☐ Does your insurance cover a second opinion in-network or out-of-network?
- ☐ Have you talked to your health care team about whether a clinical trial is available to you?
- ☐ Does your insurance cover 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 (e.g., counseling, support groups, help with stress management, etc.)?
- ☐ Does your insurance cover any of these expenses?
- ☐ Do you have a supplemental health insurance plan that covers medical and/or other expenses?
- ☐ Do you have access to financial assistance?
- ☐ Do you want children in the future?

## RESOURCES

- Quick Guides & Checklists
  - Health Insurance Basics
  - Getting & Paying for Prescription Drugs
  - Insurance Coverage for Items to Manage Side Effects & Reconstruction
  - Access to Medical Records
  - Appeals for Employer-Sponsored & Individual Health Insurance
  - Stress Management
  - Clinical Trials
  - Genetic Discrimination
  - Medical Marijuana
  - Crowdfunding
  - Accessing Mental Health Care
  - Health Care Options When Uninsured
  - Charity Care Programs
  - Managing Medical Bills
  - Accessing Resources in the Hospital
  - Medicaid Transportation Coverage
  - Biomarker Testing
- Worksheets
  - Health Insurance Appeals Tracking Form
  - Medical Bill Tracker
- Animated Videos:
  - How to Find & Pay for Clinical Trials
  - Cancer Survivorship Care Plans
- Webinars:
  - Cancer Survivorship Care Plans & Late Effects
  - Empowering Tips to Navigate Cancer
  - Emotional Overload: The Impact of a Cancer Diagnosis & Strategies for Self-Care
  - Coping with Cancer
  - Understanding Cancer-Related Fatigue
  - Explaining Neuropathy
  - Understanding & Managing Pain
  - Genetics & Genomics
  - Clinical Trials 101
  - Getting the Sleep You Need
  - Cancer, Intimacy & Sexuality
  - And more at [TriageCancer.org/Past-Webinars](https://www.triagecancer.org/Past-Webinars)
- [TriageCancer.org/Clinical-Trials](https://www.triagecancer.org/Clinical-Trials)
- [TriageCancer.org/MedicalCare](https://www.triagecancer.org/MedicalCare)
- [TriageCancer.org/PsychosocialCare](https://www.triagecancer.org/PsychosocialCare)
- [TriageCancer.org/StressManagement](https://www.triagecancer.org/StressManagement)

# PRACTICAL & PERSONAL

## QUESTIONS

- ☐ Are you in school, planning to apply, or have student loans?
- ☐ Are you caring for minor children?
- ☐ Are you caring for aging parents or other family members?
- ☐ Do you have access to safe and secure housing?
- ☐ Do you need any changes made to your home as a result of treatment?
- ☐ Do you need help paying for housing?
- ☐ 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 or update estate planning documents (e.g., will, advance directive, etc.)?
- ☐ Do you have up-to-date documents that share your wishes and/or name an agent to make health care and financial decisions for you, if you are unable (e.g., financial power of attorney, advance health care directive, etc.)?



## RESOURCES

- Quick Guides & Checklists
  - Education Rights
  - Caregiving
  - Fertility Preservation
  - Housing Accommodations & Modifications
  - Estate Planning
  - Advance Health Care Directives
  - Planning Ahead for Minor Children
  - When Children Turn 18
  - Life Insurance
  - Planning Ahead for Your Pets
  - Managing Debt
  - Managing Student Loans
  - Crowdfunding
  - Bankruptcy
  - Legal Assistance
  - Veterans Resources
  - Checklist: Getting Organized
  - Checklist: Finding Financial Help
  - Checklist: Finding Help as a Parent with Cancer
- Worksheets
  - Financial Big Picture Spreadsheet
- Animated Videos
  - Supporting Caregivers
  - Managing Medical Bills
  - Planning Ahead: Documenting Your Wishes
  - Planning Ahead: Financial & Medical Decision Making
  - Planning Ahead: Practical Matters
- Webinars
  - School & Cancer: Going to College
  - Paying for Prescription Drugs
  - Estate Planning
  - Getting Organized
  - Managing Medical Bills & Getting Financial Help
  - Housing & Your Health
  - Healthy Organizing
  - Improving Access to Fertility Preservation
  - Cancer Caregivers
  - Building a Stronger Relationship with Your Partner
  - Fostering Resiliency in Families Facing Cancer
  - And more at: [TriageCancer.org/Past-Webinars](https://www.TriageCancer.org/Past-Webinars)
- **[TriageCancer.org/EstatePlanning](https://www.TriageCancer.org/EstatePlanning)**
- **[TriageCancer.org/Financial](https://www.TriageCancer.org/Financial)**