

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 resources to help you understand and answer these questions.

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 Guide – Americans with Disabilities Act
- Quick Guide – Reasonable Accommodations
- Checklist – Reasonable Accommodations
- Quick Guide – Disclosure, Privacy, & Medical Certification Forms
- Quick Guide – Chemo Brain
- Quick Guides – FMLA & FMLA Extended
- Quick Guide – How the FMLA Works with Other Benefits
- Quick Guide – Disability Insurance
- Quick Guide – Timing of Social Security Disability Insurance & Medicare Benefits
- CancerFinances.org – Disability Insurance & Employment
- Animated Video: Managing Side Effects at Work
- Webinar: Employment Rights After a Cancer Diagnosis
- Webinar: Taking Time Off & Paying For It
- <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

INSURANCE COVERAGE

QUESTIONS: 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?

QUESTIONS: 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 new marketplace plan during open enrollment)?

RESOURCES

- Quick Guide – Health Insurance Basics
- Quick Guide – Health Insurance Options
- Quick Guide – COBRA
- Quick Guides – Medicare & Medicare Extended
- Quick Guide – Medigap Plans
- Quick Guide – Medicare Savings Programs
- Quick Guide – Health Care Rights of Immigrants
- Quick Guide – Access to Medical Records
- Quick Guide – Appeals for Employer-Sponsored & Individual Health Insurance
- Health Insurance Appeals Tracking Form
- CancerFinances.org – Health Insurance & Financial Assistance
- Animated Video: Health Insurance Basics
- Animated Video: Picking a Health Insurance Plan
- Webinar: Avoiding Financial Toxicity
- Webinar: When Health Insurance Says No: Understanding Appeals
- Webinar: Medicare: An In-Depth Look
- Webinar: Getting & Paying for Prescription Drugs
- <https://TriageCancer.org/HealthInsurance>
- <https://TriageCancer.org/StateResources>
- Chart of State Laws Related to Health Insurance
- Blogs on Health Insurance; Medicare; & Health Care System Changes

TREATMENT-RELATED

QUESTIONS

- Do you have 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?

RESOURCES

- Quick Guide – Stress Management
- Quick guide – Clinical Trials
- Quick Guide – Fertility Preservation
- Quick Guide – Medical Marijuana
- Quick Guide – Crowdfunding
- CancerFinances.org – Financial Assistance Resources
- Animated Video: How to Find & Pay for Clinical Trials
- Animated Video: Cancer Survivorship Care Plans
- Webinar: Don't Stress the Stress
- Webinar: Clinical Trials 101
- Webinar: Complementary and Alternative Medicine and Cancer
- <https://TriageCancer.org/Clinical-Trials>
- <https://TriageCancer.org/PsychosocialCare/>
- <https://TriageCancer.org/StressManagement/>
- Chart of State Laws Related to Clinical Trials, Medical Marijuana, & Right to Try Laws
- Blogs

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 want children in the future?
- 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 Guide – Caregiving
- Quick Guide – Estate Planning
- Quick Guide – Life Insurance
- Quick Guide- Bankruptcy
- Quick Guide – Legal Assistance
- Checklist – Getting Organized
- Financial Big Picture Spreadsheet
- CancerFinances.org – Caregiving
- CancerFinances.org – Education
- CancerFinances.org – Estate Planning
- CancerFinances.org – Family Building
- CancerFinances.org – Financial Assistance Resources
- CancerFinances.org – Life Insurance
- Webinar: Fertility Preservation
- Webinar: Creating a Family After Cancer
- Webinar: Caring for Caregivers
- Webinar: Protecting Your Wallet After Cancer
- Webinar: Healthy Organizing
- Webinar: Protecting Yourself & Your Family by Planning Ahead
- Webinar: Building a Stronger Relationship with Your Partner
- Webinar: Fostering Resiliency in Families Facing Cancer
- <https://TriageCancer.org/Financial>
- <https://TriageCancer.org/EstatePlanning>
- <https://TriageCancer.org/Caregiving>
- <https://TriageCancer.org/StateResources>
- Chart of State Laws Related to Creating a Will, Death with Dignity, and Right to Try
- Blogs

