



REAL HELP NOW MEANS **ONE LESS WORRY** TIPS FOR FIGHTING FINANCIAL TOXICITY

- 01 ASK TO SPEAK WITH A FINANCIAL NAVIGATOR**
when your treatment plan is presented. If the healthcare system does not have one, ask to speak with someone who can answer questions regarding your insurance plan so you will understand what it does or does not cover.
**Note: To learn more about financial navigation and what a good financial navigator may be able to help with, visit www.navectis.com*
- 02 PREDICT YOUR OUT OF POCKET COSTS**
Ask if your hospital has a software program, like <https://TailorMed.co> which can help to reduce financial hardship for patients.
- 03 MEET WITH A SOCIAL WORKER**
and ask about assistance for parking fees, gas cards, and groceries.
 - Ask about any financial assistance from the hospital's charity care program, local programs, such as Gateway to Hope, and regional and national charities, like The Pink Fund. The social worker may have applications on hand and be able to assist you in filling them out and submitting them for consideration.
- 04 SIGN UP FOR FUNDFINDER**
FundFinder connects patients with charitable funds that reduce the costs of specialty medications. Income guidelines may apply. <https://fundfinder.panfoundation.org/>
- 05 SEARCH FOR FINANCIAL SUPPORT**
Susen G. Komen, American Cancer Society, Cancer Care, and Nancy's List all have comprehensive lists for various kinds of support on their websites. Get your advocate or someone who loves Excel to put together a spreadsheet and begin applying for support.
- 06 GET FINANCIAL COUNSELING**
Greenpath is a national non-profit that can help assess your financial health, set goals, and support you with financial education and coaching. They will assist with debt consolidation and have all kinds of online tools. Services are free. www.greenpath.com
- 07 GOFUNDME**
or other platforms are great. Keep in mind you could be taxed on these funds and you are required by law to report them on your tax returns, unless they are gifts from family. Talk to a tax professional or Greenpath about this option.
- 08 TIME YOUR TREATMENT**
to miss as little work as possible. Speak with your oncologist about the timing of your chemo infusions and radiation. If you work Monday to Friday, consider having your chemo on Thursday afternoon or Friday. This way you may experience the most side effects over the weekend and be able to return to work on Monday. If you work an hourly job, ask about after hours chemo and radiation. Many hospitals and infusion centers are offering late afternoon, evening, and weekend hours.



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09 FIND AN ADVOCATE

This is where your most outspoken caregiver asks questions until he or she gets the answers YOU deserve. Find someone who will love being charged with drilling down to get the details and record them all. Think of this person as your personal consumer reports spokesperson --- and you the consumer!

10 KEEP A LOG OF ALL YOUR APPOINTMENTS, BOTH DIAGNOSTIC AND TREATMENT

Record the date, time, name of doctor, test, and what was discussed. Take your advocate with you if possible and record the conversations on your phone for transcription later. You may be surprised what gets lost in translation when it is not recorded.

11 DON'T PAY A SINGLE BILL UNTIL YOU HAVE THE EOB

The EOB is your explanation of benefits form. Check this against your treatment log and against any bills you receive. Make sure your name, address, and patient ID are correct on each document. Up to 80% of medical bills have errors. If there is a single error, dispute it. When disputing a bill, make sure you record the name of the person to whom you spoke, the date, and what the resolution was. If possible, ask for an in-writing document detailing the discussion and resolution.

12 MAKE A PAYMENT PLAN WITH THE HOSPITAL IN WRITING AND PAY AS AGREED.

Often these plans are determined by household income. If your income should change while in treatment, update the plan in writing. Make payments as agreed and the bill collectors cannot come after you.

13 DO NOT USE A CREDIT CARD

Interest rates are high, and many medically related bankruptcies are driven by defaults on credit card debt.

14 WILL AND TRUST

A trust document may be able to protect some of your assets, like your home. Check into Legal Aid or Freewill.com

ABOUT THE PINK FUND

A breast cancer diagnosis can destroy the financial health and well-being of the patient and their family. While in active treatment, many patients are unable to work and experience a loss of income that can result in catastrophic financial losses and the need to rebuild financial health.

The Pink Fund provides financial support to help meet basic needs, decrease stress levels and allow breast cancer patients to focus on healing while improving survivorship outcomes. The Pink Fund provides financial support to help meet basic needs, decrease stress levels and allow breast cancer patients in active treatment to focus on healing while improving survivorship outcomes. Our 90 day grant program allows us to meet their critical expenses of housing, transportation, utilities, and health insurance.