

# Financial & Emotional Resources

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# Why talk about this?

- § Rates of financial difficulty are high
- § Worrying about money creates stress and anxiety
- § Cost of care can be daunting
- § Need to plan for the future
- § Uncomfortable topic, but on everyone's mind!



# Step One: Get Organized!

- § **Medical records, test results, scans, etc.**
- § **Calendar of appointments**
- § **List of providers on your care team (and what they do, who to call, etc...)**
- § **Insurance and financial paperwork**
- § **Household needs**

# Step Two: Identify Needs

- § **Transportation**
- § **Appointments**
- § **Household, day to day**
- § **Children or other care recipients**
- § **Paperwork, phone calls, emails**
- § **Updates about your health/loved one's health to friends and family**

# Step Three: Enlist Support

- § Let people help. Give them something specific to do.
- § Keep track of who is helping when... A large calendar in a central location will help.
- § Online tools:  
[lotsahelpinghands.com](http://lotsahelpinghands.com),  
[www.caringbridge.org](http://www.caringbridge.org),  
[www.mylifeline.org](http://www.mylifeline.org)



# Practical Advice

- § **Negotiate!**
- § **Get educated about your health insurance coverage (ask for a case manager)**
- § **If you are working, connect with your HR department about all of the benefits that you signed up for – which box did you check?**
- § **Connect with the social worker at your treatment center – they will know about local and state assistance programs**

# Resources- Government

§ Social Security: SSDI, SSI: Apply right away!

For Adults: <http://www.ssa.gov/d&s1.htm>

For children: <http://www.ssa.gov/applyfordisability/child.htm>

Disability Resources: [www.disability.gov](http://www.disability.gov)

§ Medicaid/Medicare

§ Entitlement programs (section 8, food vouchers, etc)

§ Childcare: Childcare Resource & Referral service offers a listing of low cost daycare providers.

Ohio: <http://www.ocrra.org/>

Kentucky: <http://chfs.ky.gov/dcbs/dcc/>

§ Govbenefits: [www.govbenefits.gov](http://www.govbenefits.gov)

§ Area Agency on Aging: [www.eldercare.gov](http://www.eldercare.gov)

# Resources- Private

## TREATMENT RELATED EXPENSES:

- § American Cancer Society: [www.cancer.org](http://www.cancer.org)
- § CancerCare: [www.cancercare.org](http://www.cancercare.org)
- § Patient Advocate Foundation: [www.copays.org](http://www.copays.org)  
(For malignant brain tumors)
- § Needy Meds: [www.needymeds.org](http://www.needymeds.org)
- § Partnership for Prescription Assistance: [www.pparx.org](http://www.pparx.org)
- § Merck Patient Assistance Program: assistance for Temodar (uninsured patients, or patients who have exhausted drug coverage):  
[www.merck.com/merckhelps/patientassistance/home](http://www.merck.com/merckhelps/patientassistance/home)
- § Genentech Patient Assistance: provides assistance for Avastin:  
[www.genentechaccessolutions.com](http://www.genentechaccessolutions.com)

# Resources - Private

## LIVING EXPENSES:

- § **General resources:** 211 United Way
- § **Utility Assistance:** Local utility company assistance programs
- § **Phone Assistance:** Ask your phone company about Life Line
- § **Food, Housing, Transportation:**  
Local Food Banks,  
CatholicCharities: [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org),  
St. Vincent de Paul: [www.svdpusa.org/contact](http://www.svdpusa.org/contact),  
Jewish Family Services: <http://www.jfscinti.org>

# What about Insurance?

§ Problem with insurance not covering a treatment or medicine? Out of network? Get an Advocate!

Patient Advocate Foundation:

[www.patientadvocate.org](http://www.patientadvocate.org)

Cancer Legal Resource Center:

[www.disabilityrightslegalcenter.org](http://www.disabilityrightslegalcenter.org)

§ Questions about how to get insured?  
Families USA has a state by state guide:  
[www.familiesusa.org](http://www.familiesusa.org)

# Information and Support

## § Family Caregiver Alliance

[www.caregiver.org](http://www.caregiver.org) (800.445.8106)

## § National Family Caregiver's Association

[www.thefamilycaregiver.org](http://www.thefamilycaregiver.org)  
(800.896.3650)

## § Well Spouse Foundation

[www.wellspouse.org](http://www.wellspouse.org) (800.838.0879)

## § Kids Konnected

[www.kidskonnected.org](http://www.kidskonnected.org) (800.899.2866)

# Support

- § Visit NBTS Website [www.braintumor.org](http://www.braintumor.org) to find:
- § local *support groups*,
- § access other *support resources*.



# Online Supports

- § T.H.E. Brain Trust [www.braintrust.org](http://www.braintrust.org)
- § Musella Foundation [www.virtualtrials.org](http://www.virtualtrials.org)
- § Meningioma Mommas  
[www.meningiomamommas.org](http://www.meningiomamommas.org)
- § Caring Bridge [www.caringbridge.org](http://www.caringbridge.org)
- § Care Pages [www.carepages.org](http://www.carepages.org)
- § CancerCare [www.cancercare.org](http://www.cancercare.org)  
(online support group for BT patients)

# One on One Support

- § **American Psychosocial Oncology Society:** <http://www.apos-society.org/survivors/helpline/helpline.aspx>  
Provides a counseling referral line for malignant cancers.
- § **American Association for Marriage and Family Therapy:** [www.therapistlocator.net](http://www.therapistlocator.net)  
Searchable database for a licensed MFT
- § **CancerCare:** [www.cancercares.org](http://www.cancercares.org)  
Provides individual and group counseling over the phone and online.

# Last Piece of Advice ...

**Give yourselves some credit.** This is hard work!

**The right path to take is not always obvious.**

