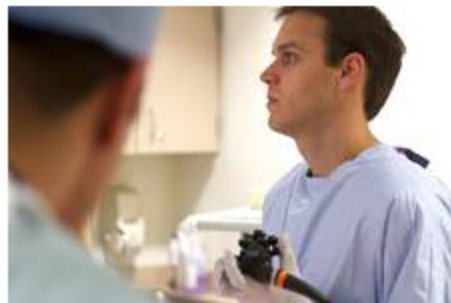




GI ONCOLOGY CENTER

PATIENT EDUCATION



Family and Financial Challenges

- Work versus Disability Benefits: Work as both a source of income and as a source of personal satisfaction.
- Financial impact of lost wages of the patient and often the caregiver are a source of distress.
- Patient and caregiver should consider FMLA if eligible (Family Medical Leave Act). Leave can be intermittent.
- Short term disability through NY State and/or private plans cover for 6 months or less.
- Long term disability through Social Security is available. Programs are SSI/SSD. Standard for eligibility is that a person is unable to work at their job or any other for at least one year. Private plans also available.
- Carcinoid cancer can generally be included among Social Security's list of disabling conditions that are "fast tracked" for approval. Entitled to first available appointment, processed within 20 days. No need for attorney.

Case Study # 1

- 58 year old married male with esophageal cancer presents to clinic to ask about disability. It is important to him to secure the future of his family. He has Stage IV cancer with recurrent disease. He will restart chemo in 1 month.
- Patient has used up his FMLA time. His employer is putting pressure on him to make a decision about disability. He is distressed about loss of income and financial strain of NY State Disability and later SSD.
 - Plan is as follows:
 - Patient to decide to continue to work versus disability, needs to evaluate risk of negative action on part of employer.
 - Wife could consider employment to add income and perhaps alternative insurance eligibility.
 - Patient to contact Social Security to check benefit amount.
 - If disability is chosen, consider applying for supplemental benefits such as food stamps and HEAP.
 - Inquire about the cost of COBRA insurance through employer for patient/family.
 - Explore other insurance entitlement depending on income through the exchange /our financial counselors.

Case # 2

A 44 year old married female presents with metastatic disease and is no longer able to work. Her husband is self-employed. Patient carries the health insurance. They have two teenage children. Patient handles all the family financial issues and paperwork.

Husband asked to come in to discuss the plan as follows:

- Adjustment issues of patient/spouse/teenage children.
- Contact employer to discuss benefits (Cobra, disability, retirement)
- Insurance issues: children and spouse may be eligible for other coverage.
- Apply for the underinsured program through RPCI.
- Medical decision making: health care proxy and MOLST
- Explore legal referral for will, power of attorney, permanency planning
- Financial issues: consider SSI, SSD, medicaid, HEAP, food stamps, family/friends
- Notification to mortgage company, utilities, creditors
- Reduce expenses where possible such as phone, internet, cable.

The New “Normal”:

Patients

- Coping with anxiety, side effects of treatment and disease, mood swings, memory lapses, flushing, diarrhea, wheezing, fear of recurrence, anxiety with testing “scanxiety”.
- Maintaining quality of life in the face of illness.
- Getting the support you need.

Caregivers:

- Need for support, such as friends, family, counseling, support groups, help to navigate insurance and medical system. Talk to others.
- Recognize need for time off.
- Take care of yourself.
- Learn all you can to lessen anxiety.



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