

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

- Americans with Disabilities Act
- Reasonable Accommodations
- Disclosure, Privacy, & Medical Certification Forms
- Assistive Technologies
- Chemo Brain
- 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

• Checklists

- Reasonable Accommodations
- 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

- Employment Rights After a Cancer Diagnosis
- Managing Side Effects at Work & School
- Disability Insurance
- Disclosure After A Cancer Diagnosis

• [CancerFinances.org](https://www.CancerFinances.org)

• [TriageCancer.org/Resources](https://www.TriageCancer.org/Resources)

• [TriageCancer.org/StateLaws](https://www.TriageCancer.org/StateLaws)

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**

- Health Insurance Basics
- Health Insurance Options
- Health Insurance Marketplaces
- Losing Employer-Sponsored Health Insurance
- COBRA
- Military Insurance
- Medicare & Medicare Extended
- Medicare Part D
- Medicare Enrollment Periods
- Medigap Plans
- Medicare Savings Programs
- Health Care Rights of Immigrants
- Access to Medical Records
- Appeals for Employer-Sponsored & Individual Health Insurance
- Navigating Health Insurance When Moving

• **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
- When Health Insurance Says No: Understanding Appeals

• **CancerFinances.org**

- [TriageCancer.org/HealthInsurance](https://www.triagecancer.org/HealthInsurance)
- [TriageCancer.org/Navigating-Cancer-Health-Care](https://www.triagecancer.org/Navigating-Cancer-Health-Care)
- [TriageCancer.org/StateResources](https://www.triagecancer.org/StateResources)
- [TriageCancer.org/StateLaws](https://www.triagecancer.org/StateLaws)

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?

RESOURCES

- **Quick Guides**
 - Health Insurance Basics
 - 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
- **Worksheets**
 - Health Insurance Appeals Tracking Form
- **Animated Videos:**
 - How to Find & Pay for Clinical Trials
 - Cancer Survivorship Care Plans
- **Webinars:**
 - Cancer Survivorship Care Plans & Late Effects
 - Don't Stress the Stress
 - Emotional Overload: The Impact of a Cancer Diagnosis & Strategies for Self-Care
 - Coping with Cancer
 - Restorative Yoga for Stress Relief
 - Understanding Cancer-Related Fatigue
 - Explaining Neuropathy
 - Understanding & Managing Pain
 - Genetics & Genomics
 - Clinical Trials 101
 - Complementary & Alternative Medicine
 - Cancer, Intimacy & Sexuality
- **CancerFinances.org**
- **TriageCancer.org/Clinical-Trials**
- **TriageCancer.org/MedicalCare**
- **TriageCancer.org/PsychosocialCare**
- **TriageCancer.org/StressManagement**
- **TriageCancer.org/StateResources**
- **TriageCancer.org/StateLaws**

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 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**
 - Education Rights
 - Caregiving
 - Accessing Resources in the Hospital
 - Fertility Preservation
 - Housing Accommodations & Modifications
 - Estate Planning
 - Advance Health Care Directives
 - Planning Ahead for Minor Children
 - Life Insurance
 - Managing Medical Bills
 - Managing Debt
 - Crowdfunding
 - Bankruptcy
 - Legal Assistance
- **Checklists**
 - Getting Organized
 - Finding Financial Help
- **Worksheets**
 - Financial Big Picture Spreadsheet
- **Animated Videos**
 - Supporting Caregivers
 - Cancer Survivorship Care Plans
 - Managing Medical Bills
 - Planning Ahead Series:
 - Documenting Your Wishes
 - Financial & Medical Decision Making
 - Practical Matters
- **Webinars**
 - Protecting Your Wallet After Cancer
 - Adulting 101
 - Estate Planning
 - Navigating Housing
 - Healthy Organizing
 - Fertility Preservation
 - Creating a Family After Cancer
 - Caring for Caregivers
 - Building a Stronger Relationship with Your Partner
 - Fostering Resiliency in Families Facing Cancer
- **CancerFinances.org**
- **TriageCancer.org/Resources**
- **TriageCancer.org/StateLaws**

