

# The Financial Burden of Cancer

Melanie Baruch, M.Ed, CCC  
Psychosocial Oncology Clinician  
Patient and Family Support Services  
CancerCare Manitoba

# Presenter Disclosure

- **Relationships with commercial interests:**
  - None
- **Mitigating potential bias:**
  - None

# Learning Objectives

At the end of this workshop, participants will be able to:

- Understand the importance of asking about financial status
- Become more familiar with financial resources in the community
- Feel more confident in ability to refer patients to appropriate financial support services.

# The Financial Burden of Cancer

- Approximately 91% of households experience a loss of income due to a cancer diagnosis.
  - Loss of family income
  - Expenses may increase

(As cited in Hopkins, Goere & Longo, 2010)

# The Financial Burden of Cancer

- 16.5% stated the financial burden was significant
- 3.9% stated the financial burden was unmanageable

# The Financial Burden of Cancer

Financial factors impacting treatment decisions.

- “Rural cancer patients may forgo or alter their care because of travel and its associated costs”

(Matthews, West & Buehler, 2009)

# The Financial Burden of Cancer

- “A lack of awareness and a false sense of security.”

(Financial hardship of cancer in Canada: A call for action, p. 4)

- Many people have no benefits or a pension plan. They rely solely on their income.
  - **Farmers, self-employed persons, part time employees etc.**

# Assessing Financial Status



## Poverty: A Clinical Tool for Primary Care Providers (MB)

Poverty is not always apparent: In Manitoba, approximately 12.1% of families live in poverty.<sup>1</sup>

### 1 Screen Everyone

“Do you ever have difficulty making ends meet at the end of the month?”

(Sensitivity 98%, specificity 40% for living below the poverty line)<sup>2</sup>

### 2 Poverty is a Risk Factor

#### Consider:

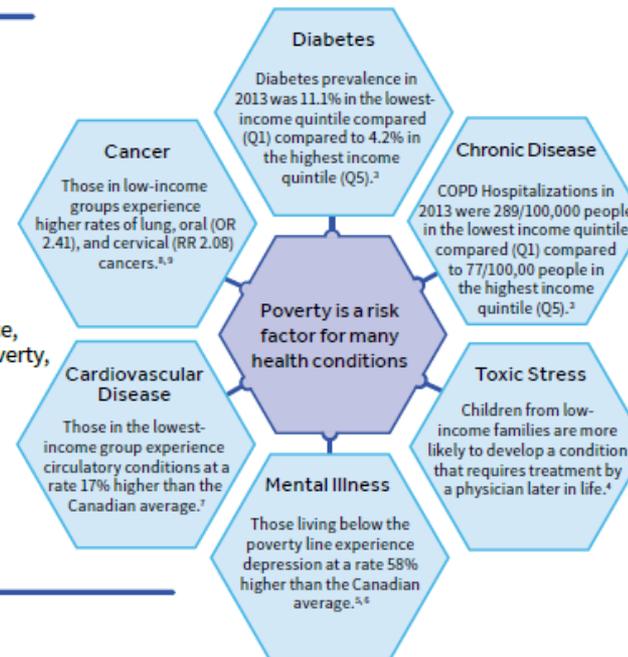
New immigrants, women, Indigenous peoples, and LGBTQ+ are among the highest risk groups.

#### Example 1:

If an otherwise healthy 35-year-old comes to your office, without risk factors for diabetes other than living in poverty, you consider ordering a screening test for diabetes.

#### Example 2:

If an otherwise low-risk patient who lives in poverty presents with chest pain, this elevates the pre-test probability of a cardiac source and helps determine how aggressive you are in ordering investigations.

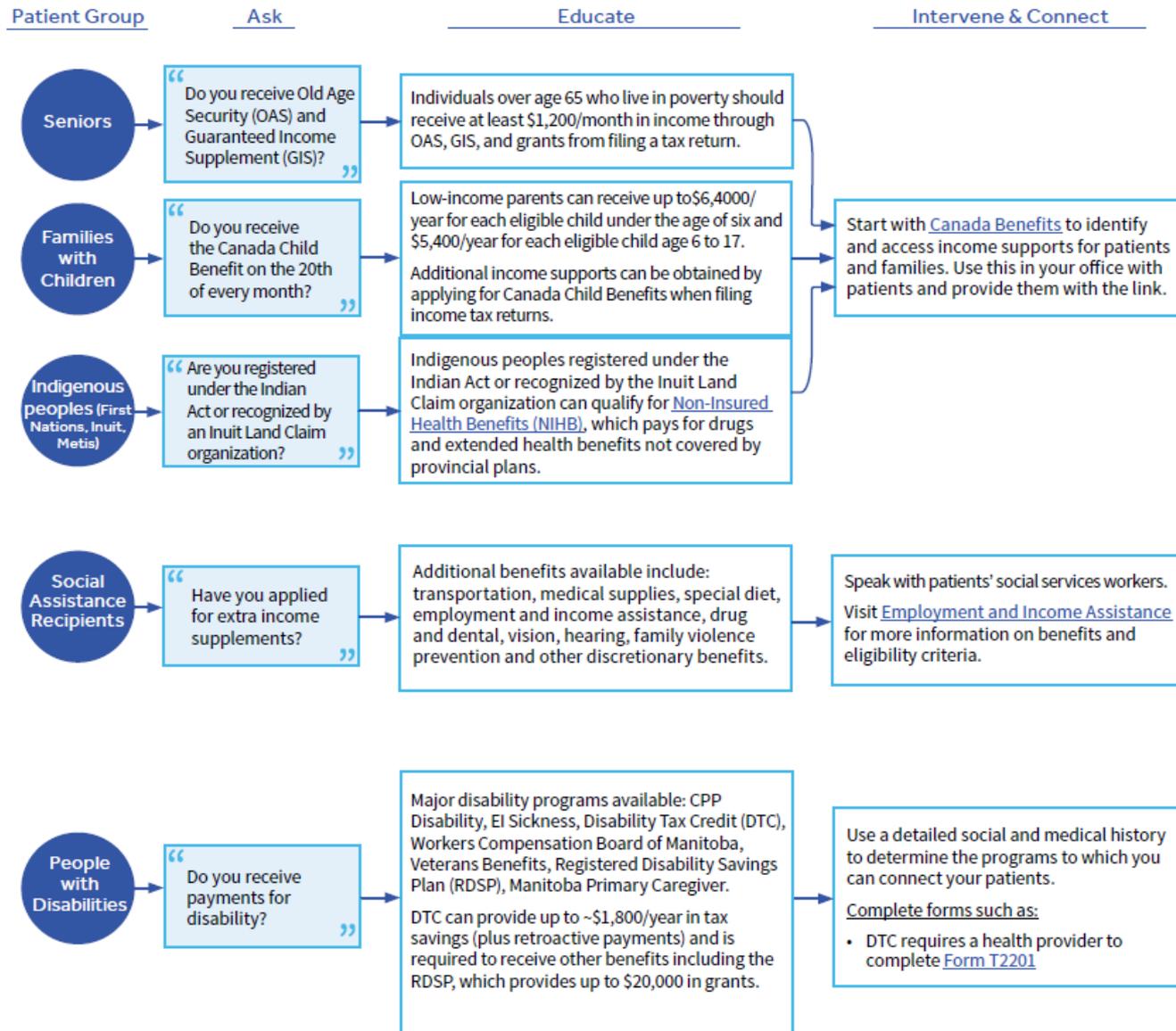


# Assessing Financial Status

- Questions to ask:
  1. Do you ever have difficulty making ends meet at the end of the month?
  2. Have you filled out and sent in your tax forms?

\*People need to be up to date on their taxes to access most government programs (CPP, EIA)

# Assessing Financial Status



# Navigating Financial Resources

- Sick time
- EI Sickness
  - Approximately 55% of average weekly earnings for 15 weeks.
- Long term disability (LTD)
  - 55-65% of average weekly earnings for up to 2 years (might vary depending on employer policy).

# Navigating Financial Resources

- EI sickness benefits
- Long term disability (LTD)
- CPP Disability

# Navigating Finances: CPP Disability

To qualify for CPP Disability, one must have

- A severe and prolonged disability
- Be under the age of 65
- Meet the CPP contribution requirement.

CPP Contribution requirement:

- Four of the last six years, or
- Three of the last six years if contributed for over 25 years.

# Navigating Financial Resources

- EI sickness benefits
- Long term disability (LTD)
- CPP Disability
- Employment and Income Assistance Disability (EIA-D)

# Navigating Finances: Tax Credits

- Disability Tax Credit
- Primary Caregiver Tax Credit

# Foundations that offer financial supports

- Never Alone
- Shine Through the Rain Foundation
- Cancer Recovery Foundation of Canada
- Ceridian Cares

Thank you.

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