



A LEGACY OF HELP & HOPE

# Impact of CancerCare Financial Assistance Program on Client Financial Toxicity and Emotional Distress

Alexandra K. Zaleta, PhD; Julie S. Olson, PhD; Vilmarie Rodriguez, MSW, LCSW; Angelique Caba, MSW, LCSW-R; Sandra Divers; Fernando Moraleda; Christine Verini, RPh  
CancerCare, New York, NY

## Background

- The financial impacts of cancer include high out-of-pocket costs, compensatory trade-offs (e.g., postponing treatment), and emotional distress.
- Routine screening for financial toxicity is a new standard of cancer care, yet *sufficient resources must exist* to meet identified patient needs.

## Financial Assistance Program

- CancerCare's longstanding **Financial Assistance (FA) Program** was developed to assist with patient expenses and reduce client financial & emotional burden. This program is independent from CancerCare's Co-Pay Assistance Program. Clients must be on active treatment and meet income eligibility.

## Evaluation Methods

- We examined the impact of CancerCare's FA Program on financial toxicity and emotional distress in clients undergoing cancer treatment.
- 731 patients** enrolled in CancerCare's FA Program (Jan-Dec 2023) and completed a retrospective post-then-pre program evaluation survey.
- We used descriptive and multivariable logistic and linear regression analyses to examine the impact of FA and correlates of reduced financial stress (1 = *yes*, 0 = *no*) and emotional distress (0 = *not at all* to 4 = *extremely*).

## Participants N = 731

<b>Race/Ethnicity:</b>	47% Non-Hispanic White 33% Non-Hispanic Black 12% Hispanic/Latinx
<b>Gender Identity:</b>	71% Women
<b>Age (mean):</b>	59 years (std dev = 12)
<b>Not Employed:</b>	84%
<b>Household Income (median):</b>	\$25,000/year
<b>Insured:</b>	98% (28% Medicaid, 28% Medicare, 12% Dual; 20% Private)
<b>Top Diagnoses:</b>	26% Breast 22% Hematologic 9% Gynecologic 8% Lung; 8% Colorectal; 8% Urologic
<b>Time Since Diagnosis (mean):</b>	3 years (std dev = 4)
<b>Current Treatment Type:</b>	85% Chemotherapy 38% Radiation 13% Hormonal therapy 11% Immunotherapy

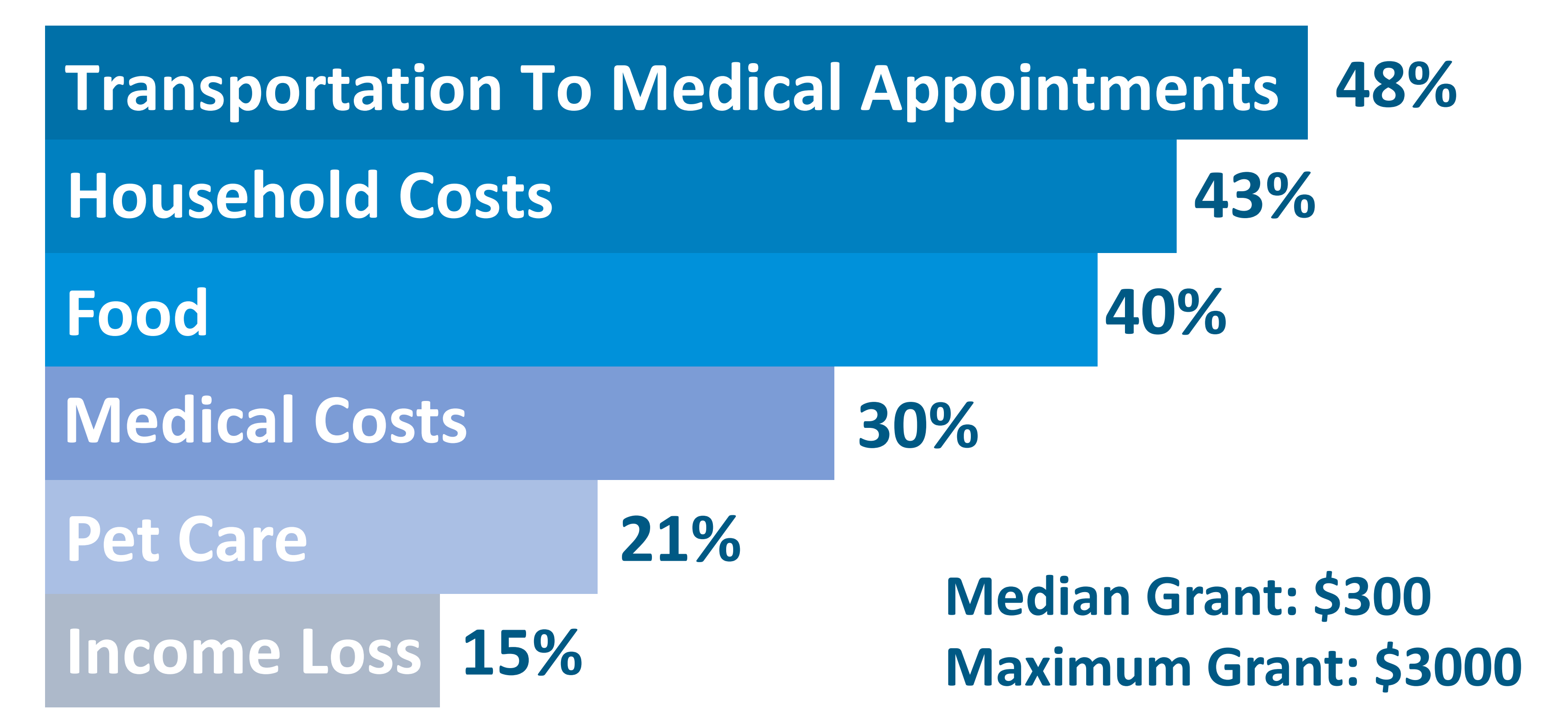
## Treatment Trade-Offs Made Due to Finances

Patient Delayed Cancer Treatment	19%	Only <b>38%</b> of clients were aware of non-insurance financial resources
Patient Chose Less Expensive Cancer Treatment	7%	
Patient Discontinued Cancer Treatment	5%	

## Key Learnings and Implications

- Clients in CancerCare's Financial Assistance Program report **reduced financial toxicity and emotional distress**, known factors in treatment adherence, quality of life, and survival.
- Use of assistance for **medical and transportation costs**, and **grant amount**, were significantly associated with improved client outcomes.
- Clients using funds for other basic needs may have multiple barriers requiring comprehensive multilevel support.

## Client Uses of Financial Assistance



## Impact on Financial Toxicity

**61% of clients** reported that **CancerCare FA reduced their financial stress**

Factors associated with greater odds of **reduced financial stress after receiving FA** included:

- Using FA for transportation ( $OR=1.59; p<.01$ )
- Larger grant amounts ( $OR=1.05; p<.05$ )
- Using FA for medical costs ( $OR=1.44; p<.05$ )
- Unemployment ( $OR=1.70; p<.05$ )

\*Controlling for age, gender, race/ethnicity, income, insurance type, household size, geography. Grant amounts modeled in \$100 increments.

## Impact on Emotional Distress

**Fewer clients reported emotional distress after receiving CancerCare FA** (McNemar  $\chi^2 = 283.02; p<.001$ )

**Distressed Before FA 67%**  
**Distressed After FA 25%**

% Clients "Distressed" or "Extremely Distressed"

- Using FA for medical costs was associated with **lower distress** after FA ( $B=-.29; p<.001$ )
- History of treatment discontinuation due to finances was associated with **higher distress** after FA ( $B=.52; p<.001$ )

\*Controlling for age, gender, race/ethnicity, employment, income, insurance type, household size, geography, and baseline distress.

## Program Experience

Nearly **4 in 5** clients (77%) were **satisfied to very satisfied** with the CancerCare FA Program

**87%** of clients reported their **needs were met moderately to very well** by CancerCare FA

**87%** would **recommend CancerCare** to someone in their situation