# Improving Navigation for Cancer Survivors in Rural Communities

May – June 2025





NYSCC SURVIVORSHIP LEARNING SERIES

Funding: Centers for Disease Control and Prevention

## Housekeeping Items

Please mute your line and remain on camera.

If you have a question, please type it in the Chat Box. Questions will be answered after the panel discussion.

This session is being recorded, and a link will be e-mailed to attendees and posted on the NYS Cancer Consortium Website (nyscancerconsortium.org)

The PowerPoint and materials will be sent to attendees after each session including a link to complete the evaluation survey for each session.

Participants must commit to all three sessions. Information for receiving CE credit will be provided after the third session.

Do NOT share any personal information about any patient.

### Introductions



Christina Crabtree-Ide, PhD, MPH
Epidemiologist, Health Services
Researcher, Implementation
Scientist
Roswell Park Comprehensive Cancer
Center



Tameka Brooks

Community Outreach Manager,
Financial Empowerment Coach
Roswell Park Comprehensive
Cancer Center

Brooks has no disclosures or conflicts to report. Crabtree-Ide reports funding support from Genentech, and stock ownership of Danaher, Fortive, Vontier, and Veralto Corps.

## **Participant Introductions**

Please type your name (first and last), health center or organization, and your email address into the Chat Box.

## The New York State Cancer Consortium

Working Together, Reducing Cancer, Saving Lives



Visit us at nyscancerconsortium.org

We work together to implement the NYS

Comprehensive Cancer Control Plan and reduce
the burden of cancer through the following
activities:



Increase public knowledge of the Consortium and Plan



Collaborate to achieve Plan goals and objectives



Share progress, insight and expertise



Track progress on cancer indicators tied to the Plan

# Improving Navigation for Cancer Survivors in Rural Communities

A virtual learning series to increase knowledge and competency of patient navigator practices and strategies for cancer survivors in rural communities.

Transitions in Survivorship; Finding the Way

May 8, 2025 | 12:00 - 1:00pm

Navigating Communications in Survivorship Care
May 22, 2025 | 12:00 - 1:00pm

Navigating Legal & Financial Issues in Survivorship Care

June 5, 2025 | 12:00 - 1:00pm

## **Learning Objectives**

- 1. Describe cancer survivorship guidelines
- 2. Identify the recommended components of survivorship care
- 3. Describe resources to improve care for cancer survivors
- 4. Describe best practices to improve care for cancer survivors
- 5. Describe the responsibilities of the primary care provider compared to the Oncology Team

## Session 3: Navigating Legal & Financial Issues in Survivorship Care

June 5, 2025 12:00 - 1:00pm

Moderator: Christina Crabtree-Ide, PhD, MPH

**Presenter:** 

Tameka Brooks

When Knowledge Meets Compassion

Understanding
Financial, Legal, and
Employment Barriers in
Cancer Care
Rise Up with Roswell





#### **Why This Matters**

- 61% of cancer patients report financial hardship
- 42% of patients lose their entire life savings within two years of diagnosis
- Financial distress is associated with worse outcomes, reduced adherence, and greater emotional stress
- 1 in 4 patients report medication nonadherence due to cost





## **Top 5 Questions to Ask Patients**

- Do you have health insurance right now?
- Are you worried about your job or income?
- Do you have support for transportation, housing, or food?
- Do you have a will, health care proxy, or power of attorney?
- Would it help to talk to someone about finances or paperwork?

& ENGAGEMENT CENTER

#### Health Insurance Loss or Change, Disruptions at Diagnosis Issues Patients Face:

- Losing employer- sponsored coverage
- Confusion over COBRA or Medicaid eligibility
- Delays in applying for ACA coverage
- COBRA, ACA, Medicaid, special enrollment periods
- Early referrals reduce treatment delays
- Use of SHIP, navigators, hospital billing office

#### **Referral Sources:**

- www.healthcare.gov
- www.triageCancer.org/healthinsurance
- www.SHIPnationalnetwork.org
- www.dfs.ny.gov (for insurance complaints)





#### Real Scenario - Self-Employed Single Mom

- Maria is uninsured and wants to delay treatment until she can pay cash.
- What would you do for Maria? Where would you refer her?

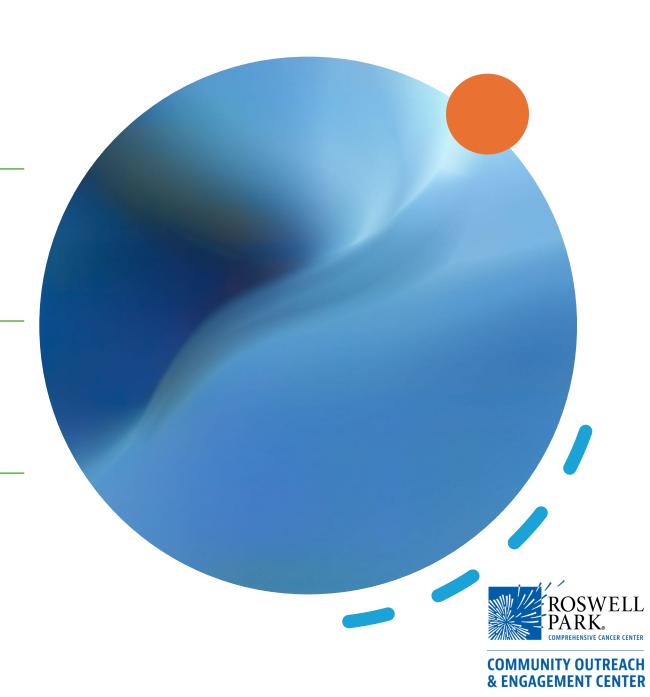




- Employer and Leave Concerns
- Employment & Medical Leave Act (FMLA)
- 12 weeks unpaid leave for family
- Applies to employers with 50+ employees
- Used for treatment, surgery recovery, or caregiving
- ADA: Job protections and accommodation rights
- Short- and long-term disability options
- Referral Sources:
- TriageCancer.org/employment
- CancerandCareers.org
- Patient Advocate Foundation workplace support
- Website: hhtps://paidfamilyleave.ny.gov
- https://triagecancer.org/employment

## Real Scenario – Factory Worker & FMLA

James needs surgery and treatment but fears job loss.



#### **Disability Benefits (SSDI & SSI)**

- Social Security Disability Insurance & Income Protection
- For Patients with work history
- 5-month waiting period; severe diagnose may qualify for fast-track

#### **Supplemental Security Income (SSI)**

- For low-Income patients
- Immediate help possible in urgent cases
- Compassionate Allowances Program

- Referral Sources:
- www.ssa.gov
- www.PatientAdvocate.org
- www.triagecancer.org/disability
- <a href="https://www.ssa.gov/compassionateallowances/contions.htm">https://www.ssa.gov/compassionateallowances/contions.htm</a> (Full list of CAL conditions)



- Patient: Kevin, age 58 diagnosed with Stage IV pancreatic cancer
- **Issue:** He had to stop working due to fatigue and rapid weight loss. Bills were piling up and needed help affording medications and household needs.
- Actions:
- His oncologist provided documentation confirming diagnosis and prognosis
- his application was flagged as a compassionate allowance
- he was approved for SSI within 3 weeks, with provided monthly income and automatic Medicaid enrollment.





- Real Scenario Caregiver Without POA
- Tonya is now navigating legal guardianship for her sister
- Discussion Prompt: How can this situation be prevented with earlier action?



• Financial Toxicity: Refers to the financial burden and distress that patients experience as a result of a cancer diagnosis and treatment.

- Contributing factors:
- High treatment costs (drugs, copays, out-ofnetwork fees)
- Loss of employment /income
- Transportation, lodging, food, and caregiving

#### **Budgeting & Emergency Savings**

- Mint,
- · GoodBudget,
- EveryDollar,
- Rise Up toolkit
- Emergency savings goal: \$250–\$500
- Savings help reduce crisis reliance during treatment
- Referral Tools:
- MyMoney.gov
- SaverLife.org
- Rise Up with Roswell budgeting sheet



- SLIDE 12: Real Scenario Young Survivor in Debt
- Andre is overwhelmed by credit card debt post-treatment
- **Discussion Prompt:** What financial wellness tools should be part of survivorship care?



#### Leveraging NCI-Designated Cancer Centers' Community Outreach and Engagement Infrastructure to Advance Community-Driven Priorities Related to the Social Determinants of Health: Feasibility and Preliminary Efficacy of a Financial Literacy Intervention



Nikia Clark, BS; Tameka Brooks; Analisa Wills, BS; Hital Patel, BS; Frances Saad-Harfouche, MSW; Elizabeth Bouchard, PhD

#### BACKGROUND/OBJECTIVE

As researchers and policy-makers increase attention to how social determinant of health domains shape experiences across the cancer continuum, we examined organizations to deliver the feasibility and preliminary efficacy of a culturallyresponsive community-based financial literacy group education intervention as a component of a cancer center's community outreach and engagement strategies underserved communities to address economic stability (a key social determinant of health domain outlined in the Healthy People 2030 framework).



We worked with community partners to host a 1-time group-based financial literacy educational intervention. Pre-post measures were administered before and after the 45-minute session. Feasibility was examined through participant demographics. Efficacy was measured through pre-post knowledge, financial self-efficacy, and

Cultural competence in program design: This financial literacy educational program was collaboratively developed and driven by COE staff members that have extensive experience delivering health disparity-focused community educational programming, and applied knowledge of the banking and financial industry. Best practices incorporated in this program development include: (1) Didactic program content at a 7th grade educational level, (2) Acknowledging community concerns related to finances, (3) Content that addresses areas of potential mistrust, and (4) Encouragement of sharing, questions, and discussion throughout didactic program content.

#### INTERVENTION COMPONENTS AND IMPLEMENTATION CONCLUSIONS

This intervention was designed to develop and test strategies to partner with community-based financial health education to enhance reach amongst high-risk, medicallyin Roswell Park's Western New York catchment area.



#### INTERVENTION COMPONENTS ADDRESS:







#### MEASURABLE OBJECTIVES



Financial literacy skills are a modifiable mechanism at the individual level, and have multifaceted implications at the community, institutional, and policy levels. NCIdesignated cancer centers foster critical infrastructure related to community-based participatory research and community partnerships that can be leveraged to advance financial literacy education interventions to highlight and address the importance of economic stability in cancer outcomes and increase the call for upstream interventions to reduce disparities across the entire cancer continuum.

Economic stability is a critical community-driven priority

increase the risk for financial strain, and there is a need

for financial literacy interventions that are grounded in

with community partners to develop and implement a

community-based intervention that demonstrated feasibility and preliminary efficacy in increasing

knowledge surrounding financial literacy.

the unique experiences of these populations. We worked

Racial and ethnic minority, and lower income

communities experience structural conditions that

area in Roswell Park's Western New York catchment area.

Feasibility: We reached N=87 participants, 39% had a household income below \$35,000, 50% had a high school degree or less, 3% were Hispanic, 87% were Black, 56% female, 60% full-time employed, 28% receiving supplemental nutrition assistance program benefits. As for banking experience, 85% of participants reported that they or someone in their household had a bank account. Sessions were hosted in a variety of community-based contexts, including community-based and faith-based organizations and a work-force development company. Efficacy: Overall pre/post test scores show significant increases in knowledge (pre-74% correct vs post-87% correct (p<.05), no differences were detected in financial self-efficacy or trust.

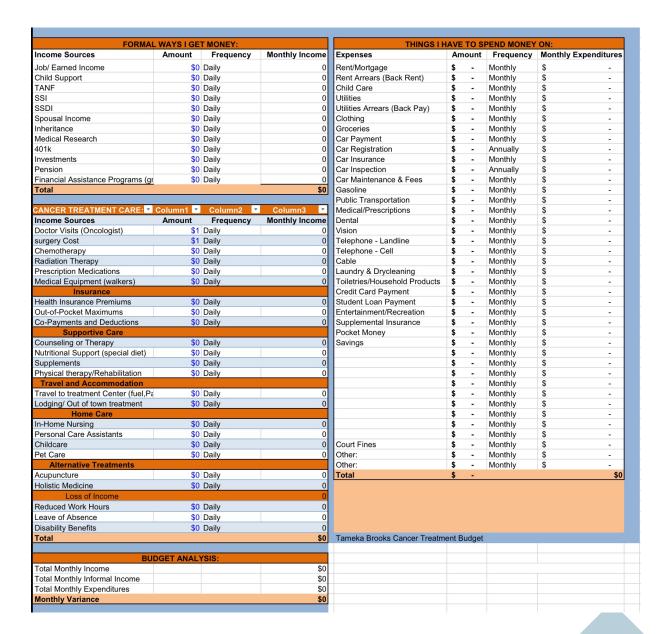




Tameka Brooks: Tameka, Brooks@RoswellPark, Oro

Acknowledgments









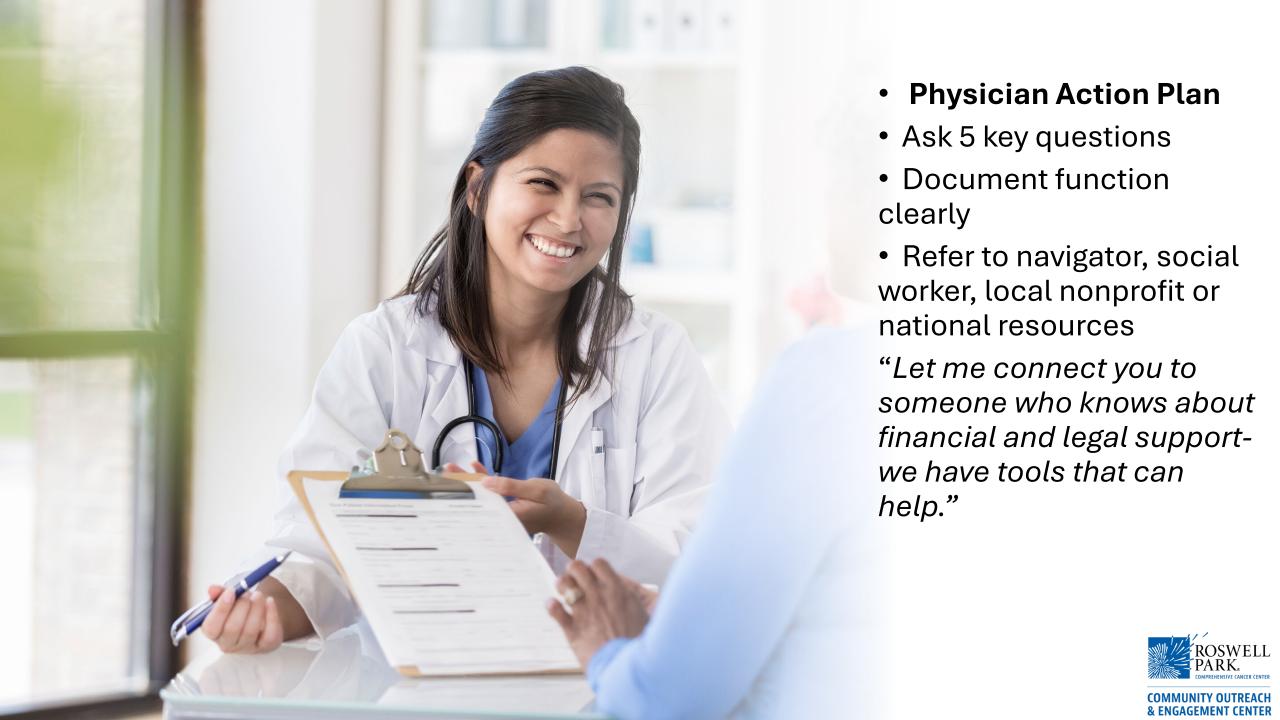
### Rural Patient Challenges

- Long travel distances
- No broadband access
- Local resource gaps
- Referral Ideas:
- 211.org
- ACS Road to Recovery
- State cooperative extension offices



- Real Scenario Elder Missing Treatment
- Delores has no family nearby and can't get to treatment
- Discussion Prompt: What community partners could support her?





- National Tools to Share
- Healthcare.gov
- CancerCare
- Triage Cancer
- FreeWill
- 211.org

- More Tools to Add:
- CancerSupportCommunity.org
- NeedyMeds.org (prescription help)

- Referral Resources:
- TriageCancer.org
- CancerSupportCommunity.org
- PatientAdvocate.org
- 211.org (ZIP-code-based local resource finder)
- Hospital social worker or financial navigator
- Patient Advocate Foundation
- Triage Cancer
- Hospital social work or navigation



## **Closing Reflections**

- "When knowledge meets compassion, patients rise."
- Thank you for your commitment to treating the whole patient.
- Your voice, your empathy, and your referrals can change lives.

For any questions regarding this information please feel free to contact me:

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Financial Empowerment Coach
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Tameka.Brooks@RoswellPark.org





## Thank you for attending

Please complete the session evaluation



