

[TRACK 1: INTRODUCTION]

Narrator: Robert O’Gorman

[Robert]

Because of my history of cancer, health insurance is very expensive for me, even though there is a good chance that my cancer is cured. I have my college loans to pay back, and a new job, and I was afraid I could not afford to keep going back to the doctor for check-ups.

[Felicia]

I first started having bleeding problems almost a year ago. I did not go to the doctor then because I did not have insurance. I thought I might have cancer, but I did not have the money to pay for treatment anyway. I was so afraid. I felt hopeless.

[Cynthia]

When I was diagnosed with melanoma, my insurance company said it would not pay for a new kind of diagnostic test that the melanoma specialist wanted me to have, and they wanted me to be treated in the local hospital, where there is not even a melanoma specialist.

[Nate]

Even though I am 83 years old, I have always been healthy and active enough to swim laps every day. I cut quite a figure on the ballroom dance floor too, even if I do say so myself. But, when I got cancer, my doctor just referred me to hospice. I was not ready to die.

[Lucy]

When I took my prescription to my local pharmacy, I was told the pharmacy did not have this medicine. I did not have a choice of where to get this medicine according to my managed care insurer - and I just did not want to make trouble. I thought that maybe I should just do without it.

[Arlene]

I was having quite a bit of pain. The prescription for the pain medicine was very expensive. Medicare did not pay for outpatient prescription medicines. I thought I had to choose between paying for this medicine to get pain relief, and paying for food for my dog and me.

[Janet]

Like a lot of artists, I don't have a regular job that offers me benefits like health insurance. I'm a nightclub singer and work whenever I can. For me, the loss of my breast to cancer was very difficult. The lovely - and sexy - gowns I wear for performances are an important part of my act. Medicaid paid for my cancer surgery, chemotherapy, and radiation treatment. But, I wanted to have breast reconstruction and Medicaid doesn't cover what they see as "cosmetic" surgery.

[Narrator]

The people we've just heard from share something aside from being cancer survivors: For each of them, the lack of insurance or denials from an insurance plan created a barrier to getting the cancer care service they needed. The ways they went about finding and paying for care show just some of the ways cancer survivors can use basic skills for communication, negotiation, information gathering, problem-solving and decision-making to advocate for their unique needs as they face the challenges of cancer and cancer treatment.

[Narrator]

Welcome to the Cancer Survival Toolbox® program entitled "Finding Ways to Pay for Care." This is just one of a series of Cancer Survival Toolbox programs. There are also programs on communicating, finding information, making decisions, solving problems, negotiating, and ways to stand up for your rights. In addition, there are other "special topics" programs like ones on topics for older persons and living beyond cancer, as well as programs on different types of cancers. You can listen to or read these programs online at www.canceradvocacy.org/toolbox; you can also download the audio files from iTunes.

The Cancer Survival Toolbox comes with a free Resource Booklet, also available at www.canceradvocacy.org/toolbox. Resources and organizations related to each Cancer Survival Toolbox topic are included.

Now, let's talk more about the topic of this program, finding ways to pay for care.

Throughout each Cancer Survival Toolbox program, you will hear the term "Cancer Survivor" used - instead of other terms like "cancer patient" or "cancer victim." You might like to listen to the "Standing Up for Your Rights" program to get a better idea of why we think the term "survivor" is an important one. We define "cancer survivor" in this way: From the time of diagnosis and for the balance of life, a person diagnosed with cancer is a survivor.

The cancer survivors, nurses and social workers who created The Toolbox are very aware that many people with cancer or a history of cancer have trouble finding ways to pay for the care, medicines, and supplies they need. Many people either have no health insurance or have problems with the insurance they have that can make it a challenge to get quality cancer care.

This program specifically deals with these problems and highlights ways to use basic skills covered in other Cancer Survival Toolbox programs to find and get quality cancer care. The examples provided by the cancer survivors you meet in this program provide ideas about how and where to look for help, and what sort of help you could expect to find. We hope the stories you hear offer hope and encouragement. Finding care when you don't have insurance or your insurance has limitations is difficult, but, as you will see through these survivors' stories, not impossible. Insurance problems need not stand in the way of finding and getting quality cancer care.

[Many people find it helpful to follow along with written material while listening to each program, If you would like a transcript, please visit the toolbox website at www.cancersurvivaltoolbox.org, to print this section.]

Now, let's listen to Linda, an oncology social worker, as she talks about the issue of paying for care.