

## [TRACK 12: CONCLUSION]

### Conclusion

[Narrator]

There are so many different stories about how people have managed to find and get cancer care in spite of their lack of insurance. It is impossible to include examples of every problem. But, the survivors' stories that have been shared here do give helpful hints and ideas for coping with common problems that arise when people without insurance or with inadequate insurance face cancer. Any or all of the six basic skills described in the Cancer Survival Toolbox can play major roles, depending on the problems that arise, in finding and getting quality cancer care - even without health-care insurance. In plotting out a plan for finding and paying for care, consider using the six basic skills in a step-wise order. First step: Tell or talk to others about what problems might come up - or describe hopes, fears, and frustrations. This allows family members, friends, and members of the health-care team the chance to offer help. Second - find solid, accurate information, or find someone to help you get this information. Find out what the possibilities are, and clearly identify your wishes and what it is that you need. Third, use your problem-solving skills to work through difficult situations, and help you go on to the Fourth step of making good decisions. A fifth step might involve negotiating - a sort of "give and take" process. Negotiation skills help you bargain with others - and in that process, clearly define roles and responsibilities as you deal with the cancer diagnosis and treatment. All of these skills combined are critical to knowing and standing up for your rights, the sixth skill, as a cancer survivor. It is true that finding and getting this care might mean that the survivor, the survivor's friends or family members, or anyone on the "health-care team" will need to step up and take on some extra tasks to secure these important health-care services. But, help is there, and so is quality cancer care.

[Narrator]

Over the next few years, changes in ways to pay for health care will be made at the national and state levels, and we will be closely following these changes. In the meantime, the suggestions offered in this program can still be used to explore ways to pay for the kind of care and the medicines that you need.

**[Narrator]**

As a final note, please refer to the booklet that came with the Cancer Survival Toolbox for a list of nationwide resources specifically for cancer survivors. Two organizations that you may want to contact are:

- The National Coalition for Cancer Survivorship, which has free booklets on remaining hopeful after a cancer diagnosis, advocating for yourself and others, working with your health care team to make sure your needs are met, insurance issues, and employment rights. NCCS can also provide information about cancer survivorship issues. Their number is 1-888-650-9127, or visit [www.canceradvocacy.org](http://www.canceradvocacy.org); [www.c.a.n.c.e.r.a.d.v.o.c.a.c.y.org](http://www.c.a.n.c.e.r.a.d.v.o.c.a.c.y.org).
- The Patient Advocate Foundation's help line at 800-532-5274, for personalized assistance with many insurance, employment, and financial issues.

This is the end of the Cancer Survival Toolbox program entitled "Finding Ways to Pay for Care." You can access additional information and resources by listening to other Toolbox programs, including "Communicating," "Negotiating," and "Standing Up for Your Rights."