

FINANCIAL
RESOURCES
AND
OPPORTUNITIES

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CENTS Board Member




CENTS


CONSUMER EDUCATION
AND TRAINING SERVICES

If you or a family member has cancer, we invite you to meet one to three times for an hour each session with a volunteer.


Certified Financial Planner® in-person, over the phone, or electronically to discuss how you can protect your financial situation during cancer treatment.

OVERVIEW




 Health Insurance


 School

 Scholarships

 Work

 Emotional Support

 Healing Adventures

 Additional Resources

 Q & A



INSURANCE!!

CURRENT STATUS OF AFFORDABLE CARE ACT



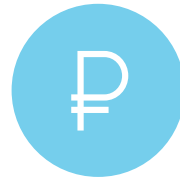
FIRST SIGNED ON
MARCH 31ST 2010



REQUIRED
EMPLOYERS TO
COVER THEIR
WORKERS OR PAY
PENALTIES, WITH
EXCEPTIONS FOR
SMALL EMPLOYERS



REQUIRES
INDIVIDUALS TO
HAVE INSURANCE,
ALTHOUGH THE
INDIVIDUAL
MANDATE PENALTY
WAS REPEALED



REQUIRED
CREATION OF
STATE-BASED
INSURANCE
EXCHANGES TO
HELP INDIVIDUAL
AND SMALL
BUSINESSES
PURCHASE
INSURANCE



EXPANDED
MEDICAID TO
COVER PEOPLE
WITH INCOMES
BELOW 138%
FEDERAL POVERTY
GUIDELINES, AT THE
INDIVIDUAL STATE'S
DISCRETION

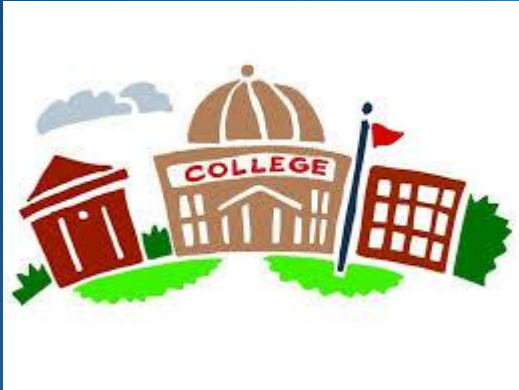


ELIMINATED
PREEXISTING
CONDITION
EXCLUSIONS



ALLOWED
CHILDREN TO
REMAIN ON THEIR
PARENT'S
INSURANCE PLANS
UNTIL AGE 26

OTHER WAYS TO STAY INSURED



COLLEGE

Many colleges offer student health plans. Check to see what type of coverage your school offers.



EMPLOYER

Many employers offer health insurance, you often need to be employed full time to receive benefits.

HOW AM I SUPPOSED TO FIGURE ALL THIS OUT?

- ▶ State Health Insurance Benefits Advisors (SHIBA)
▶ <https://www.insurance.wa.gov/about-shiba-services>
- ▶ Washington Health Plan Finder
▶ <http://www.wahealthplanfinder.org>
- ▶ National Coalition Cancer Survivorship
▶ <http://www.canceradvocacy.org/resources/health-insurance/>

WHAT IF I DON'T LIVE IN WASHINGTON?

- STATE HEALTHCARE PLANS [HTTP://WWW.HEALTHCARE.GOV](http://www.healthcare.gov)
 - HOSPITAL FINANCIAL COUNSELOR



SCHOOL

- [HTTP://WWW.CANCER.ORG/TREATMENT/CHILDRENANDCANCER/WHENYOURCHILDHASCANCER/CHILDREN-DIAGNOSED-WITH-CANCER-RETURNING-TO-SCHOOL](http://www.cancer.org/treatment/childrenandcancer/whenyourchildhascancer/children-diagnosed-with-cancer-returning-to-school)
- [HTTPS://WWW.MSKCC.ORG/SITES/DEFAULT/FILES/NODE/1228/DOCUMENTS/LEARNING-LIVING-WITH-CANCER-PDF.PDF](https://www.mskcc.org/sites/default/files/node/1228/documents/learning-living-with-cancer-pdf.pdf)

RESOURCES ON RETURNING TO SCHOOL



ARE THERE RESOURCES AVAILABLE TO CANCER SURVIVORS THAT HELP PAY FOR COLLEGE?

COLLEGE AND CANCER ARE EXPENSIVE

- ▶ According to the US News & World Report , the average cost of tuition and fees for the 2018-2019 school year is \$35,676 at Private Colleges, \$21,629 for out of state residents attending public colleges, and \$9,716 for state residents at public colleges.
<https://www.usnews.com/education/best-colleges/paying-for-college/articles/paying-for-college-infographic>
- ▶ The average cost for a pediatric cancer hospitalization in the US was \$40,400.

HOW DO I GET STARTED LOOKING FOR SCHOLARSHIPS?

- ▶ Financial Aid
- ▶ <http://www.finaid.org/scholarships/cancer.phtml>
- ▶ Fastweb <http://www.fastweb.com/college-scholarships/articles/cancer-scholarships>

TIPS FOR FINDING SCHOLARSHIPS



Check eligibility requirements. Many are diagnosis, degree, location, and age specific.



Start looking early. Most scholarships require you to apply months before the school year starts.



If you miss a deadline, try the following year.



There are even a few scholarships for siblings or family members of people affected by cancer.



WILL I BE ABLE TO GET A JOB?

American Disabilities Act

► The ADA, passed in 1990, prohibits job discrimination against people with disabilities. It requires employers to provide “reasonable accommodations” to disabled workers. Accommodations are agreed on between the employer and employee. They can include such things as providing wheelchair access, adjusting scheduled work hours, or installing adaptive equipment such as a braille readers or large button phones.



EMPLOYMENT RESOURCES

Cancer and Careers

- ▶ [Http://www.cancerandcareers.org/en](http://www.cancerandcareers.org/en)
- ▶ General information on applying for jobs
- ▶ Tips for resumes and interviews

Cancer and Legal Resource Center

- ▶ <https://disabilityrightslegalcenter.org/cancer-legal-resource-center>
- ▶ Information on legal rights at work
- ▶ Support if you feel you are being discriminated against at work

ADDITIONAL RESOURCES

- ▶ Washington State Division of Social and Health Services
- ▶ Division of Vocational Rehabilitation – “assist people with disabilities who want to work but face a substantial barrier to finding or keeping a job”
- ▶ <https://www.dshs.wa.gov/office-of-the-secretary/division-vocational-rehabilitation>
- ▶ School Transition Counselor- “provide support and guidance to students with disabilities as they transition from high school to the work place.”
- ▶ <https://www.dshs.wa.gov/ra/dvr/school-transition>

EMOTIONAL SUPPORT

“Patients prefer resources that reduce feelings of loneliness, create a sense of community or belonging, and provide opportunities to meet other adolescent young adult patients.”

CANCER COMMUNITY

Local Supports

- ▶ Cancer Pathways (formerly Gilda's club)
<http://cancerpathways.org>
- ▶ Cancer Lifeline
<http://www.cancerlifeline.org>

National Supports

- ▶ Cancer Care
http://www.cancercare.org/tagged/young_adults
- ▶ Critical Mass
<http://www.youngsurvival.org/directory/general-cancer/critical-mass-the-young-adult-cancer-alliance>
- ▶ Get Empowered
<http://www.cancer.northwestern.edu/cancer-care/survivorship/star-program/get-empowered.html>



HEALING ADVENTURES

PHYSICAL ACTIVITY

- ▶ According to a Journal of Psychosocial Oncology article, “ A week-long outdoor adventure therapy camp increased physical activity levels during camp and three months after camp termination”

CAMPS

Adventures for Young Adults

- ▶ <http://firstdescents.org>
- ▶ <http://www.truenorthtreks.org>
- ▶ <http://www.athletes4cancer.org>



CAMPS

GOOD TIMES PROJECT:
WWW.GOODTIMESPROJECT.ORG

CAMP AGAPE NW

▶ www.campagape.net



CAMP SPARKLE

▶ www.cancerpathways.org

The logo features a yellow starburst shape with a white outline. Inside the starburst, the words "CAMP" and "SPARKLE!" are written in a bold, stylized font. "CAMP" is in green with a white outline, and "SPARKLE!" is in blue with a white outline. A small trademark symbol (TM) is located at the end of "SPARKLE!".

**CAMP
SPARKLE!**

ADDITIONAL RESOURCES

- ▶ Team Survivor NW – Women's fitness and health programs <http://teamsurvivornw.org>
- ▶ Epic Experience – week long camp for cancer thrivers <http://www.epicexperience.org/attend/>
- ▶ Exercise and Thrive – 12 week YMCA training <http://www.fredhutch.org/en/research/patient-treatment-support/survivorship-program.html>
- ▶ 3 Little Birds for Life – young adult wish granting program <http://3littlebirds4life.org/>
- ▶ Sam Fund – financial Assistance young adults <http://www.thesamfund.org>
- ▶ Sy's Fund – young adult fund <http://sysfund.org>
- ▶ The Ulman Fund for Young Adults <http://ulmanfund.org/scholarships/>
- ▶ Cancer for College <http://www.cancerforcollege.org/>

- ▶ Triage Cancer – information on navigating cancer survivorship <http://tragecancer.org/>
- ▶ Get Empowered Video Series – Designed for young adults who are survivors of cancers diagnosed in childhood. Videos feature 7 childhood cancer survivors and 5 healthcare professionals. <http://www.cancer.northwestern.edu/empowered>



Q & A