Financial Lifelines for People With Cancer During the Pandemic

Family Reach has helped people with cancer pay their bills for 25 years. Due to the coronavirus pandemic, it's reinventing how it does so.

May 27, 2020 By Bob Barnett

"When you get a cancer diagnosis, you're not thinking about your finances," says Carla Tardif, CEO of Family Reach, a national nonprofit organization based in Boston that focuses solely on the financial crisis that a cancer diagnosis often brings to a family. The organization helps people with cancer manage their finances and find resources; it also pays vendors directly so that families affected by cancer can, literally, keep a roof over their heads.

"You're thinking about survival, so finances are a topic that often gets pushed to the back burner," says Tardif. For example, she says, "a family will stop at nothing to save a child."

But six months or a year later, you can't pay your mortgage or even put food on the table, she says. Tardif has seen people with cancer become homeless and living in a car.

The financial burdens of paying for care (even with insurance), often paired with having to leave your job (or having a partner do so to become a caregiver) frequently leads people to drain their family's life savings—42% of people with cancer deplete their life savings in two years—and sometimes bankruptcy, which in turn is linked with poor outcomes. It's called cancer-related financial toxicity.

And that was before the coronavirus pandemic put tens of millions of Americans out of work.

"The number one request now relates to food insecurity," says Tardif. "Many people with cancer are immune-compromised, and they are afraid to go to the grocery store or to a food bank." Many still need to travel for lifesaving treatment, but that's become extraordinarily difficult as well as anxiety-producing in the coronavirus era.

Family Reach helps people both with their emergency financial needs and their long-term fiscal health. But it's changed how it functions to help during the global pandemic.

Origins of a Mission

Family Reach was started 25 years ago by two New Jersey families; each had lost a child to cancer.

The families organized a golf tournament to raise money for families under financial duress from a cancer diagnosis—to help with food, transportation, rent, heat. Tardif joined 12 years ago. She is a cancer survivor herself and also lost a dear friend to cancer; on his deathbed, she promised him she would dedicate herself to helping others with cancer.

At first, she was the only social worker. Now she's the CEO, and there are seven social workers. One day soon after she started, she helped a single mom whose 4-year-old boy had survived leukemia. The cost, though, had broken the woman's budget; she and her son were living in a homeless shelter. There was a perfect match for a bone marrow transplant, but it's not safe to put an immunocompromised child after a bone marrow transplant into a chaotic homeless shelter for healing and recovery. "Family Reach got them out of the shelter, into an apartment. We got them back on their feet. It was so close. The little boy is now 13, and he's doing well. This kind of story is what I see every day."

Tardif recalls another night several years ago when she answered the phone at 8 p.m. The woman on the other end of the line had a repo man in her driveway, trying to haul away her car. "She had to get her daughter to treatment the next morning," recalls Tardif. Without a car, that wouldn't be possible. So Family Reach made car payments directly to the vendor. The organization has the ability to make these kinds of direct-to-vendor payments and to do so quickly. "We have to be fast and efficient to be effective," says Tardif.

Pandemic Pandemonium

In the face of the coronavirus pandemic, however, the system that Family Reach developed to help patients suddenly ceased to function well. The organization relies on oncology social workers and patient navigators at a network of more than 400 cancer hospitals around the country. In a typical scenario, a person in treatment for cancer will work with a social worker, who then, as it were, reaches out to Family Reach.

"They tell us about a family in trouble and let us know how we can help," explains Tardif. That may mean arranging for free access to a certified financial planner or providing financial education, and it often means paying direct grants to vendors to pay bills that can't wait.

The COVID-19 pandemic broke that system, at least temporarily. Suddenly, the oncology social workers and patient navigators at those cancer hospitals were overwhelmed. Some were called to work with COVID-19 patients. Others were told to work from home and weren't able to work with as many patients—many of whom couldn't even come in for care anyway because nonemergency treatments and visits were delayed. Other health professionals were simply too overwhelmed by the urgency of the pandemic to reach out to their nonprofit partners.

So Family Reach pivoted. Among the changes:

Direct access. Anyone can now go directly to the Family Reach site and fill out an application. That's new. "We will connect you to financial services, to a financial planner, to education resources or to a grant," says Tardif. (To apply, click here.) "We don't have funds for everyone,"

she admits, “but we can help. We can do the research that our cancer patients may not be able to do. For example, if a family calls us and tells us they can’t pay utility bills, we can tell them that the utility can’t shut them off.”

Lodging. When the pandemic forced the American Cancer Society to close its Hope Lodges, it was a great loss to people in treatment who need help paying for lodging when they travel for care. (Hope Lodges are now housing coronavirus health care workers until they can open again.) Family Reach already had a small program with the Hilton organization to provide lodging for people in treatment, and now it’s been expanded. (To learn more, click here.)

Expanded financial planning. Through their network of pro bono certified financial planners, Family Reach can help individuals deal with their financial stresses more effectively. That planning can help people not only financially but emotionally. Tardif recalls the case of a couple in pre–COVID-19 days who benefited from that kind of financial counsel. The husband was facing Stage IV colon cancer, with a relatively imminent terminal prognosis. The financial planner reassured them that they didn’t have to scrape and save during that process. He helped them understand that they wouldn’t lose their home, that his wife would be OK after his death. “The planner’s advice was to stop planning for the future and instead use money to live today, to enjoy your life now. The man passed away a few months later, and his wife told me, ‘Thank God for that planner—I got to enjoy my husband for his final months.”

The LIFT network. As a small organization, Family Reach can’t help everyone. But its 25 years of experience means it has the research, resources and financial back-end systems to help other groups become more efficient and effective. Through its LIFT network, started in 2019, the organization supports many smaller regional nonprofits aimed at countering cancer-related financial toxicity.

“You Didn’t Fail Your Family. The System Failed You.”

“All the financial and other fears that people with cancer have are magnified by this pandemic,” says Tardif. “But we can help you find resources. It might be a financial plan, a way to manage debt and credit cards. We’ll help you understand what is in your control and what you can do.

“Financial planning can help spare you so much angst and anxiety. Speak up. Don’t be ashamed. There is help out there. There are resources. You didn’t do anything wrong. Reach out early so we can give you all the tools you need. The health care system is broken. You did not fail your family; the system failed you. I want people to know that they are not alone.

“You can get on a payment plan with your hospital. In a one-hour meeting, a financial planner can help set you up for success. I know it’s hard to think about. I’ve had cancer. I get it. But my goal is for every family to understand that you need both a medical care team and a financial care team to increase your chances of survival.”

To go to the Family Reach website, click here. (If you want to support the Family Reach mission, consider participating in the Coast to Coast Challenge, a virtual walk across the country.)

For more strategic tips on coping with cancer-related financial toxicity, see “Cancer, Hands Off My Bank Account!”

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http://beta.docker.covidhealth.com/article/family-reach-financial-lifeline-cancer-coronavirus