

## [TRACK 2: HEALTH INSURANCE]

Linda, oncology social worker

[Social Worker]

I know that insurance problems, including not having any health insurance, can occur at any time for many different reasons. These problems complicate finding the right cancer care. Insurance can affect whether people get preventive care, or whether they can take advantage of screening programs that can find cancer at its early stages, when the chances for cure are best. Insurance problems can interfere with cancer treatment, or create problems getting help for the physical and emotional problems that often go hand in hand with cancer treatment. Insurance problems can also affect long-term follow-up for cancer survivors who want to continue to get care from the same cancer doctors and nurses who provided care throughout the treatment phase. Insurance companies often require that follow-up care be managed by a primary-care doctor, who may not be an expert in the needs of cancer survivors. And, end-of-life issues can be made even more difficult by rules set by government programs and insurance companies. There are many reasons why people don't have health insurance. It is a myth that all people who don't have insurance are unemployed and live in poverty. I've worked with many people whose jobs just don't offer insurance as an employment benefit. Their wages may not be enough for them to buy insurance in addition to other things they have to pay for - like groceries, clothing for the family, as well as transportation, rent or mortgage payments. I have also worked with people who are self-employed and need to buy their own insurance. Some of them tell me that the cost of insurance payments - or premiums - is beyond what they can afford. I've read that, for one reason or another, over fifteen percent of all Americans – nearly 50 million people - have no insurance at all. Close to 90 million are without insurance at some point during a 2-year period of time. Millions more have insurance that doesn't pay for many kinds of cancer care services,

[Narrator]

So, who does have insurance? Over half of all employed Americans get health insurance as an employment benefit. People who are unemployed and considered to be in "low-income" families, might qualify for Medicaid - the insurance program for low-income or needy families that is administered by each state. Medicare, another government-sponsored health insurance program, covers Americans who are 65 and older, people who are totally disabled, and people on kidney dialysis. Americans who fall outside of these major groups may struggle to get and keep good health insurance coverage. Using the basic skills described in The Cancer Survival Toolbox is even more important when insurance coverage is not available. Communicating, finding information, making decisions, solving problems, negotiating, and standing up for your rights are the six basic survival skills described in The Cancer Survival Toolbox. Along with examples of putting these basic skills to work, this program offers ideas and suggestions for finding and getting quality cancer care despite having inadequate insurance coverage, or no insurance at all. No matter what kind of cancer, no matter what the problems, costs of care must not be allowed to get in the way of getting good cancer care.

[Narrator]

In general, the cancer care team members, including doctors, nurses, and social workers who specialize in cancer, and financial counselors in the hospital, clinic, and doctors' offices, can offer help in dealing with the costs of care. You can also call the National Cancer Institute's Cancer Information Services, toll-free, at 1-800-4-CANCER, which is 1-800-422-6237, to get an extensive listing of financial assistance for cancer care. Insurance - or lack of it - remains a big problem for millions of Americans. For the most part, insurance issues fit into one of four situations:

- First, health-care insurance is just not available or accessible;

- Second, Medicare or Medicaid coverage is available, but services, medicines, or treatments that are needed are not covered;
- Third, eligibility for "entitlement" programs that have been created for people who qualify or are "entitled," because they meet certain criteria such as income levels or disability, has not been explored;
- And, fourth, there is a private insurance plan, including those offered through managed care organizations, but the insurance plan does not cover certain services, medicines, treatments, or access to specialty care that many cancer survivors need.

First, let's explore the issues that come up when you have no insurance at all. Here's Linda, the oncology social worker.

[Social Worker]

Not having insurance coverage is a major barrier to getting quality cancer care. People have told me that they didn't go to see a doctor when their symptoms started because they didn't have insurance. They were afraid that they wouldn't be able to get cancer treatment at all - or that the treatment that they could get would not be as good as treatment that people with insurance are able to have. Not having insurance coverage can also keep people from getting needed, but expensive, medicines, or from getting the tests and check-ups that they need.

[Narrator]

Finding places to get cancer care when you have no insurance takes a lot of determination and patience. Even so, doctors, nurses, clinics and follow-up services that offer low-cost or free care can be found in most cities, smaller towns, and even rural areas. The six basic skills presented in The Cancer Survival Toolbox are essential to Finding Care when you do not have health insurance coverage. Let's hear from Robert, a cancer survivor who is uninsured. His story reveals how he found and got good cancer care, despite the lack of insurance.