

Financial Toxicity of Cancer Care

Rutgers University, The School of Public Health

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What is Financial Toxicity of Cancer Care?

How out-of-pocket costs can cause financial problems for a patient.

- National Cancer Institute. (2019a). *Financial toxicity and cancer treatment (PDQ®)–Patient version*. <https://www.cancer.gov/about-cancer/managing-care/track-care-costs/financial-toxicity-hp-pdq>

Why School of Public Health?

- Jenn Elliott, MPP candidate, Breast Cancer Research and Policy Advocate volunteer
 - Personal and research interest in Financial Toxicity
- Paul Duberstein, PhD, Chair & Professor of Department of Health Behavior, Society and Policy
 - Applying for a National Cancer Institute Supplemental Grant on financial toxicity



Survivorship Survey



approximately 340 South Jersey cancer survivors responded

Benefits of a Multidisciplinary Team

Paul Duberstein -- PI, public health psychologist

Irina Grafova -- PI, health economist

Biren Saraiya -- oncologist

Jenn Elliott -- health policy student

School of Public Health research assistants

Results of focus

- Employed people are in just as bad financial shape as disabled and retired people following cancer treatment

Current research on financial toxicity

- [Clinicaltrials.gov](https://clinicaltrials.gov) & [NIH reporter](#)
 - ◆ Approximately **40** trials on financial toxicity
 - Narrowed down to only interventional studies
 - Narrowed down further to only hematology oncology studies
- Reach out to Principal Investigators to discuss policy implications

Current Federal Policy

- ❖ 1993 Federal Family and Medical Leave Act¹
 - **Unpaid** family leave for up to 3 months
 - Available for **patients** and **caregivers**

1. (US Department of Labor, Wage and Hour Division (1993) *Federal Family and Medical Leave Act of 1993*,

Current New Jersey Policy

- ❖ 2008 New Jersey Paid Family Leave Law²
 - **Paid** family leave for up to 6 weeks per calendar year
 - 2019 expanded paid leave for up to 12 weeks per calendar year
 - **Caregivers** only
- ❖ 2018 New Jersey Earned Sick Leave Law³
 - **Paid** leave for up to 40 hours per calendar year (accrual system)
 - **Patients** and **Caregivers**

2. NJ Department of Labor and Workforce Development, Division of Temporary Disability and Family Leave Insurance (N.D.) *F.A.Q. Family Leave Insurance*

3. NJ Department of Labor and Workforce Development, Worker Protections (N.D.) *Earned Sick Leave is the Law in New Jersey*

Synthesis of Federal and NJ Laws

Policy	Paid/Unpaid	Which role?	Length of Time
FMLA	Unpaid	Patient & Caregiver (family member)	Up to 12 weeks
NJ Paid Family Leave	Paid	Caregiver (family member)	Up to 12 weeks
NJ Earned Sick Leave	Paid	Patient & Caregiver (family member)	Up to 40 hours per calendar year
NJ Temporary Disability	Paid	Patient	Up to 6 consecutive months

Policy Proposal

New Jersey should expand the 2018 Paid Family Leave Law to mimic the job protection and non-continuous leave provisions of the 1993 Federal Family and Medical Leave Act and expand coverage to include not only employee's family members, but employees themselves.

Providing patients and caregivers the opportunity to access paid, job protected, wage replaced, non-continuous leave will allow families of employed patients to mitigate the financial toxicity of cancer care felt by wage loss.

Thank you

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