IMERMAN ANGELS

Financial & Time Toxicity

Resource Guide

FALL 2025

Community Event Series

WEDS NOV 12

6:00 PM CT

You're Invited: Understanding Financial & Time Toxicity In Cancer Care

This webinar will explore the concepts of financial and time toxicity often experienced by individuals coping with cancer and their caregivers. We will discuss how treatment-related costs, insurance barriers, lost income, and the demands on time contribute to stress and can impact health outcomes. We will cover tips and strategies to address these challenges and, hopefully, minimize their impact.

Presented By:

Monica Fawzy Bryant,Esq., Co-Founder and Chief Mission Officer of Triage Cancer

Presented In Partnership With:

TRIAGE CANCER®

Learn more about Triage Cancer on PG. 9

REGISTER

imermanangels.org

Expert Advice for Handling Financial Toxicity After a Cancer Diagnosis

What Is Financial Toxicity?

Financial toxicity can be defined as "the financial hardship that many people experience after a cancer diagnosis," says Monica Fawzy Bryant, Esq., Co-Founder and Chief Mission Officer of Triage Cancer, a national nonprofit organization that provides free education on the legal and practical issues that can arise after a cancer diagnosis.

Researchers have compared the physical toxicity of cancer treatments to the financial burdens that can result from a cancer diagnosis, explains Bryant. They've found that financial toxicity is crucial to address.[1] "Sometimes the financial toxicity can be as impactful [as the physical toxicity]," Bryant says. "And it doesn't just occur in an acute way during active treatment – there's often a long-lasting impact after treatment is over."

How Common Is It?

While the severity of the financial impact brought about by cancer is going to vary based on numerous factors, in general, financial toxicity is extremely prevalent. "Everybody who's diagnosed with cancer is going to experience some level of financial toxicity," says Bryant.

Two Significant Contributing Factors — And How To Handle Them

1. Health Insurance Status

"The number one most significant contributing factor [to financial toxicity after a cancer diagnosis] is health insurance status," says Bryant. While this can mean being uninsured or underinsured at the time of diagnosis and/or throughout treatment, other nuances can also affect the financial burden of treatment.

"What we tend to see more often is someone who doesn't have the right health insurance for their needs, or they don't know how to effectively navigate their policy," notes Bryant. Not choosing the best plan for your health and medical situation, having a lack of clarity about which providers are in-network and therefore incurring higher costs from going to out-of-network providers and not knowing that you have a right to appeal insurance claim denials, for example, can all lead to higher out-of-pocket costs for you and your family.

What to Do: Navigating the healthcare system is complicated, and understanding health insurance and the financial aspects of care is undoubtedly difficult. However, it's important to learn some essential information that can help you get the most out of your health insurance and mitigate the financial hit you take from treatment.

First of all, Bryant advises familiarizing yourself with a few key terms – like **premium, deductible, co-payment, co-insurance** and **out-of-pocket maximum.** Understanding these concepts can help you select the best health insurance plan for your needs during the annual Open Enrollment period, which falls toward the end of the year. (Note that exact dates and deadlines can vary depending on how you receive health insurance, whether that's from your employer, the State Health Insurance Marketplace or another source.) For each plan you are considering, be sure to review the Summary of Benefits and [2]Coverage (SBC) document, an overview of a health plan's costs and benefits, to compare and contrast your various options.[2]

If you currently have a health insurance plan that was adequate before your diagnosis but is no longer ideal for the increased costs of treatment, or provider network, know that you're not stuck with it indefinitely; you can make a different selection during Open Enrollment every year, and you can change your health insurance coverage outside of this period if you have a **qualifying life event (QLE)**, such as getting married or divorced, losing your existing health coverage or moving to a different zip code or county, to name a few.[3]

2. Employment Disruptions

Treatment schedules and side effects might affect your ability to perform your job at full capacity, and you may experience disruptions to employment, such as needing to scale back at your job or take a break from working altogether. Bryant points out that this doesn't just apply to the person who's been diagnosed; caregivers may also need to take unpaid leave to bring their loved one to and from appointments or care for them at home, for instance.

What To Do: After a cancer diagnosis, don't assume that you won't be able to work at all or let your employer decide that for you, says Bryant.

If you want to continue working, Bryant advises thinking about what parts of your job are difficult for you to do during treatment (or after, if you experience long-term side effects)[4] and what reasonable accommodations could be put in place to help you in these areas. A reasonable accommodation is modification made to a job, workplace environment or even the hiring process to enable individuals with disabilities (including cancer and related side effects) to successfully function at work.[5]

"Employers who are bound by the Americans with Disabilities Act (ADA) or state fair employment laws are legally required to have a back and forth conversation [with employees about reasonable accommodations], but they're not required to give you your number one choice," Bryant says. That's why she recommends preparing in advance for meetings with your supervisor or Human Resources related to reasonable accommodations, and bringing a list of possible options for accommodations, ranked by how important they are to you. This will give you room to negotiate.

Conversely, if you want to take time off from work during and/or after treatment, there may be helpful resources available to you, Bryant notes. Exploring short-term options like your company's short-term disability benefits or what you (and your caregiver) are entitled to under the Family Medical Leave Act (FMLA), or, if needed, seeing if you qualify for longer-term programs, like Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), can be a starting point.

Key Takeaway

Understanding the intricacies of health insurance, finances and workplace accommodations can feel difficult and overwhelming. But Bryant says a little education will go a long way toward making the right decisions, protecting your financial future and providing peace of mind.

GLOSSARY OF TERMS[6]

allowed amount: Maximum amount your insurance will pay for a given healthcare service. If your provider charges more than the allowed amount, you may be responsible for paying the difference.

co-insurance: The share of costs you pay for a covered healthcare service after you've met your deductible, calculated as a percentage of the allowed amount for the service. For example, in a healthcare plan with an 80/20 co-insurance, the insurance company will pay 80% and you're responsible for 20%.

co-payment (or co-pay): A set amount that you pay for a healthcare service, typically paid at the time of the appointment. The co-payment amount can vary based on the type of service; for instance, your plan might have a $50 co-pay to see a specialist and a $200 co-pay for an emergency room visit.

deductible: The amount you have to pay for healthcare services before your health insurance company begins to pay. For example, if you have a $500 deductible, your health insurance plan won't start paying for most services until the costs you've paid for healthcare reach that amount. Some services/fees may not count toward your deductible, and the amount you've paid toward the deductible resets back to $0 at the beginning of a new plan year.

premium: The amount paid for your health insurance plan, usually paid monthly, quarterly or annually by you and/or your employer.

out-of-pocket maximum: The upper cap on the amount you'll pay for covered healthcare services during a certain policy period, typically one year, before your health insurance begins to pay 100% of qualifying expenses allowed by your plan.

qualifying life event (QLE): A change in your circumstances, such as getting married, having a baby or losing health coverage, that can make you eligible to sign up for health insurance coverage or change plans outside of the annual Open Enrollment period.

What Is Time Toxicity?

While you might not be familiar with the term 'time toxicity,' which has only recently started to rise in popularity, if you have been diagnosed with cancer, you've likely experienced it.

Time toxicity refers to the impact that cancer, and everything that comes with it, has on a person's time and energy, says Lauren Adams, LCSW, Clinical Program Manager in the Department of Social Work at The University of Texas MD Anderson Cancer Center. Similar to financial toxicity, time toxicity doesn't just affect the person who's been diagnosed while they're in active treatment; its effects can extend long into survivorship and also impact caregivers, who are often helping to manage their loved one's care and attending medical appointments with them.

Adams highlights some of the most common factors contributing to the time and energy burden resulting from a cancer diagnosis:

- Traveling to and from, and attending, medical appointments
- Managing administrative tasks, planning and logistics, like scheduling appointments; making sure all the required insurance approvals and pre-authorizations are in place; appealing insurance denials; completing financial, leave-of-absence and disability paperwork and paying medical bills; among others
- Updating friends and family members about your treatment, surgeries, health and well-being

Juggling all these responsibilities is "more than a full-time job," Adams says. She recommends the following strategies to help minimize the impact of time toxicity so you can focus on what's most crucial – your physical health and mental and emotional well-being.

- Try to consolidate appointments. For example, if you have to go to the hospital for a chemotherapy infusion on Monday and a checkup with your oncologist on Thursday, see if both of those appointments can be scheduled on the same day instead.
- Get help filling out cancer-related paperwork. Ask to speak to a social worker or patient navigator at your cancer center;

they may be able to help you complete forms and identify any financial resources you might be eligible for, or refer you to another hospital staff member or local organization that can.

- Streamline updates. Conserve your energy by designating someone as the point person for sending out updates about you to friends and family. This could be your caregiver or another family member, close friend or neighbor. Find the system that works best for you; some examples include starting a group text thread or WhatsApp chat, posting on social media or, if you want more customization and control, creating an account on an online platform specifically designed for streamlining health updates and coordinating care, like CaringBridge, Lotsa Helping Hands or SupportNow.
- Make time for enjoyable activities. As counterintuitive as this sounds when you're stretched thin, be sure to still make time for activities you enjoy, Adams advises. It doesn't have to be an elaborate vacation or a trip to the spa; aim for something small and manageable that you're able to accomplish with limited time and energy, like curling up on the couch to watch a favorite movie, relaxing outside for a few minutes in your hospital's courtyard seating area between appointments or having a casual date night at home with your partner. While physical health can often take center stage during and after treatment, Adams stresses the importance of not losing sight of your mental health, quality of life and overall happiness.

SOURCES

1 S. Yousuf Zafar, Financial Toxicity of Cancer Care: It's Time to Intervene, JNCI: Journal of the National Cancer Institute, Volume 108, Issue 5, May 2016, djv370, https://doi.org/10.1093/jnci/djv370

2 Understanding the Summary of Benefits and Coverage (SBC) Fast Facts for Assisters, Centers for Medicare & Medicaid Services, https://www.cms.gov/marketplace

3 Healthcare.gov Glossary, https://www.healthcare.gov/glossary/qualifying-life-event/

4 Workplace Protections for Individuals Impacted by Cancer, U.S. Department of Labor, https://www.dol.gov/agencies/whd/fmla/workplace-protections-for-individuals-cancer

5 Accommodations, U.S. Department of Labor, https://www.dol.gov/agencies/odep/program-areas/employers/accommodations

6 Glossary of Health Coverage and Medical Terms, Centers for Medicare & Medicaid Services, https://www.cms.gov/cciio/resources/files/downloads/dwnlds/uniform-glossary-final.pdf; Healthcare.gov Glossary, https://www.healthcare.gov/glossary/qualifying-life-event/

"When I found out that I needed proton therapy in (another state) and it was every day, I had to relocate to a studio apartment there for about a year. Immediately, I started to think about how I was going to pay for that. I did not realize this at the time, but my insurance has a program for folks in just this situation. They actually paid for my rent for six months, my utilities, my parking, even my partner's flights to come sit with me in chemo. They helped with every aspect throughout that first six months. I had no idea that existed. I never really gave it thought that there was a program out there designed to help me."

–Joseph, Mentor Angel, Nasopharyngeal

Financial & Time Toxicity Resources

DESCRIPTION	LINK
The NIH Overview Of Financial Toxicity	Read
Financial Toxicity After A Cancer Diagnosis	Read
Checklist To Avoid Financial Toxicity	Read
Health Insurance Basics	Watch
How To Pick A Health Insurance Plan	Watch
How To Take Time Off & Pay For It	Watch
Health Insurance Comparison Calculator	Read
Disability Insurance Resource Hub	Read
Financial Big Picture	Read
Medical Bill Tracker	Read
Getting Organized	Watch
Legal & Financial Navigation Program	Read
Toolkit For Navigating Finances After Cancer	Read
Cancer Rights Guides	Read
How Patient Support Programs Can Ease The Financial Burden Of Brain Tumor Treatment	Read
Medicare 101 For Patients With Brain Tumors And Their Caregivers	Read
Digging Out Of Debt For Cancer Survivors	Read
The Ultimate Executive Dysfunction Self-Help Guide	Read
Understanding Lymphoma Resources For Financial Assistance	Read
Out Of Pocket Expenses Of Cancer	Watch
Identify If You Have Hospital Bills Partially Or Fully Written Off	Read
Cancer Isn't Free: The Risks Of Financial Toxicity For AYAs	Watch
Costs Associated With Fertility Preservation	Read
Guide For Patients Navigating The Financial Challenges Of Fertility Preservation	Read

Financial & Time Toxicity Resources

DESCRIPTION	LINK
Fertility Preservation Coverage Map	Read
The Hidden Costs Of Cancer Treatment	Read
Financial Burden Of Head And Neck Cancer	Watch
Financial Hardship In Patients With Head And Neck Cancer	Read
Advance Directives In Patients With Head And Neck Cancer	Read
Tackling The Dental Coverage Gap	Read
Understanding Gaps In Insurance Coverage: Head And Neck Cancer	Read
Information, Resources And Financial Assistance	Read
Managing Your Health Insurance And Medical Bills	Read
Financial And Insurance Matters	Read
Financial, Legal And Advance Care Planning Resources	Read
Why You Need A Medical Power Of Attorney	Read
Cancer And Your Finances	Read
How Do I Do? Insurance And Finances	Watch
Addressing The Financial Impact Of Cancer	Watch
Blood Cancer United Health Manager App	Read
Medical Debt Case Management Program For Blood Cancer Patients	Read
Health Coverage For 2026 And Protecting Yourself From Medical Debt	Listen
Navigating The Financial Impact Of Cancer	Listen
Asking For Financial Assistance Opportunities	Read
Managing Financial Stress In An Uncertain Politically Charged Environment	Read
How To Access Myeloma Financial Resources	Watch
Negotiating Debt, Managing Your Finances And Gaining Financial Security	Read
Financial Resource Guide	Read

Financial & Time Toxicity Resources

DESCRIPTION	LINK
Your Health Journey Hub (Communicate, Capture, Coordinate, Community)	Read
Easily Organize Help For Someone In Need	Read
Rally Any Support In One Place	Read
Legal & Financial Resources	Read
Working While Being A Caregiver	Read
Cancer On A Shoestring Survival Guide	Read

Financial & Time Toxicity Events

***All events listed are offered virtually unless noted otherwise**

DESCRIPTION	DATE/TIME	LINK
Balancing Work & Caregiving	11/5/2025 5pm CT	Register
Understanding Financial & Time Toxicity In Cancer Care	11/12/2025 6pm CT	Register
Self-Care: Practical Approaches At Work And Beyond	12/3/2025 12pm CT	Register

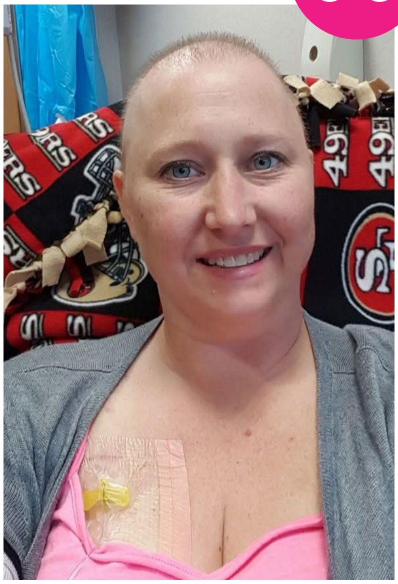
Partner Spotlight

TRIAGE CANCER®

Triage Cancer is a national, nonprofit organization that provides free education on the legal and practical issues that may impact individuals diagnosed with cancer and their caregivers, through events, materials and resources.

Together, our organizations help people feel less isolated and more empowered. Imerman Angels provides the compassion and peer support that comes from truly shared experience, while Triage Cancer delivers the practical information needed to make confident decisions. The most significant impact is that individuals facing cancer know they don't have to go through it alone - emotionally or practically. By working side by side, we broaden the reach of both comfort and knowledge, ensuring more people have what they need to move forward with hope and clarity.

LEARN MORE



One of my mentees lived in a very rural area. So to get any type of treatment or just for a quick doctor's visit, it was a three-hour drive to get there, and the same drive to go back. When you're already exhausted from treatments, getting there and back was even more exhausting. I encouraged my mentee to ask, 'Are there other options? Can we check in online?' I think sometimes we're so overwhelmed with what's going on that we forget to advocate for ourselves in those types of ways. Yes, the doctors have a plan for us, but we still can ask questions during the treatment."

– Sheila, Support Seeker and Mentor Angel, Astrocytoma

Additional Resources

ADOLESCENTS AND YOUNG ADULTS (AYA) RESOURCES

Bright Spot Network

Dear Jack Foundation

Elephants And Tea

Young Survival Coalition

The Ahmad Butler Foundation

Stupid Cancer

The Cassie Hines Shoes Cancer Foundation

BILINGUAL RESOURCES

The Latino Cancer Institute

ALAS Wings

Latinas Contra Cáncer

Nueva Vida

Triage Cancer - Seguros, Empleo, Finanzas

Cancer Care Espanol

Chinese Community Cancer Information Center

New Hope Chinese Cancer Care Foundation - Translated

CANCER-SPECIFIC RESOURCES

National Ovarian Cancer Coalition

Leukemia & Lymphoma Society

Leukemia Research Foundation

National Brian Tumor Society

Bladder Cancer Advocacy Network

Kidney Cancer Association

Blood Cancer United

The Paula Takacs Foundation For Sarcoma Research

American Lung Association

Hope For Stomach Cancer

Melanoma Action Coalition

Head & Neck Cancer Alliance

Male Breast Cancer Global Alliance

Colontown

Learn Look Locate (Breast)

Melanoma Research Foundation

MPN Research Foundation

Sarcoma Alliance

Northwest Sarcoma Foundation

Blue Faery (Liver)

Lary's Speakeasy (Laringectomy)

Additional Resources

GENETICS

What Is Genetic Counseling And Genetic Testing ? What Are Previvors?

Decoding Genetic Tests for Parents-To-Be

What If I Test Positive For Genetic Mutations - Should I Tell My Family

Living LFS - Li-Fraumeni Syndrome

Alive And Kick'n - Lynch Syndrome

KRAS Kickers

RESEARCH & CLINICAL TRIALS

Participate In The Inherited Genetic Cancer Registry

Paid Research Study For Those Diagnosed With Lynch Syndrome

Black Women And Cancer Study

Paid Research Study On Mindfulness And Social Support

Self-Perception And Intimacy After The Cancer Experience

Organ Transplant And Cancer Study

Open Clinical Trials Related to Hereditary Cancers

A Healthy Diet And Exercise May Prevent Colorectal Cancer Recurrence

The Childhood Cancer Identity Project

ADDITIONAL RESOURCES

Pickles Group - Kids Supporting Kids

Camp Kesem - A Child's Friend Through And Beyond A Parent's Cancer

Cocktails & Caregivers

Cancer Care - Free Professional Support Services And Information

Twist Out Cancer - Creative Arts

National LGBT Cancer Network

Triage Cancer - Insurance, Employment, Finances

Cure Today - Online Magazine

Worth The Wait - Fertility Treatments, Adoption, And Surrogacy

Lazarex - Access To Care And Clinical Trials

3 Little Birds 4 Life

Alliance For Fertility Preservation

Empowering Intimacy

Team Maggie's Dream - Fertility Preservation

Epic Experience - Adventure Camps

Patient Empowerment Network - Education

Online Fitness Classes For Cancer Survivors

IMERMAN ANGELS

RESOURCES

Imerman Angels
Grief ToolKit

A guide to coping and supporting the grief process.

DOWNLOAD

List of helpful cancer related resources.

Resource Page + Videos

Request Brochures

Shop Imerman Angels

Share your journey

Everyone has a story to tell. It only takes one story to inspire and provide hope to others. Whether it is a story of survivorship or your experience as a caregiver, others like you will find comfort in knowing they are not alone.

CELEBRATE CANCERVERSARY WITH US

SHARE YOUR STORY

Connect with us

Imerman Angels
2001 N. Halsted, Suite 302
Chicago, IL 60614

Toll Free Number
866-IMERMAN (463-7626)

imermanangels.org
info@imermanangels.org
facebook.com/imermanangels
twitter.com/imermanangels
instagram.com/imermanangels
youtube.com/user/imermanangels
vimeo.com/user85396031
linkedin.com/company/imerman-angels