



*Wecolme!*



# ADDRESSING FINANCIAL TOXICITY: ACCESS, AFFORDABILITY & EQUITY



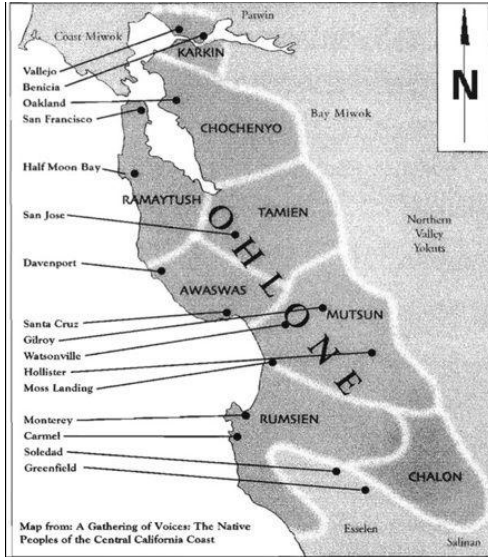
**Guest Speaker**  
Alyce S. Adams,  
PhD, MPP

# Program

- Land Acknowledgement
- Housekeeping, BACHAC Background & Meeting Agreements
- Addressing Financial Toxicity - Dr. Alyce Adams, Stanford Cancer Institute
- Breast Cancer Stories - Jeannette Ramirez & Paula Munoz, BC Warriors
- Resource Support - Julio Campos, Case Manager, Samaritan House, SMC
- Partner Acknowledgements
- List of Resources
- Community Mammogram Program, What's Coming & Evaluation
- Closing Words & \$25 Gift Card Drawing



# Land Acknowledgement



We acknowledge that we stand on lands of the Ramaytush Ohlone Nation

[www.native-land.ca](http://www.native-land.ca)

<https://native-land.ca/maps/territories/ramaytush/>



# Housekeeping

- Appreciate your patience and flexibility as BACHAC continues to navigate the virtual world
- Interpretation available in Spanish
- BACHAC's steps to protect privacy
- Everyone is on mute
- Write questions in the Q & A section at the bottom of your screen
- *Session is being recorded and streaming on Facebook Live*
- Recording, slides and resources to be posted on BACHAC website
- Join our email list to be notified when these items are available



# BACHAC

- A 28+ year grassroots community health organization
- Eliminate health disparities in diverse communities across generations
- Through awareness, education, access to resources, advocacy
- In partnership/collaboration with diverse groups
- Supporting a culture of Equity, Innovation and Inclusion



# Meeting Agreements

- Be engaged
- Be curious and open
- Challenge ideas, not the person
- Seek to understand
- Stretch yourself
- Speak your truth, respect others' truths
- Help us....Help you





# Evelia Chairez

*BACHAC Project Coordinator Community Mammogram Program*  
**Moderator**





Stanford Cancer Institute

# Alyce S. Adams, PhD, MPP

*Stanford Medicine Innovation Professor and Professor of Health Policy,  
Epidemiology and Population Health and of Pediatrics,  
Associate Director for Health Equity and Community Engagement,  
Stanford Cancer Institute*

ADDRESSING FINANCIAL TOXICITY: ACCESS, AFFORDABILITY & EQUITY



**BAY AREA**  
Community Health  
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# ADDRESSING FINANCIAL TOXICITY: ACCESS, AFFORDABILITY & EQUITY

ALYCE S. ADAMS, STANFORD MEDICINE INNOVATION PROFESSOR  
STANFORD CANCER INSTITUTE  
OCTOBER 21, 2023

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# Disclosures

THIS WORK IS FUNDED BY SUPPORT FROM THE STANFORD CANCER INSTITUTE: 3P30 CA124435

NO CONFLICTS

# “Your Money or Your Life”\*: Financial Toxicity

## What is it?

Problems related to the cost of cancer treatment

## What are the risk factors?

- Type and severity of cancer
- Age, Income, Race,
- Type of Health Insurance

\*Dusetzina SB. Your Money or Your Life - The High Cost of Cancer Drugs under Medicaid. *N Engl J Med*. 2022 Jun 9;386(10):2164-2167.

<https://www.cancer.gov/about-cancer/managing-care/track-care-costs/financial-toxicity-pdq>;

<https://kffhealthnews.org/news/article/rare-cancer-drug-50k-weekly-patient-weight-survival-family-bankruptcy/>

[https://progressreport.cancer.gov/after/economic\\_burden](https://progressreport.cancer.gov/after/economic_burden)

Banegas MP, et al. *Health Aff (Millwood)*. 2016 Jan;35(1):54-61. doi:

10.1377/hlthaff.2015.0830. Han X, Zhao J, Zheng Z, et al. *Cancer Epidemiol Biomarkers Prev*.

2020 Feb;29(2):308-317. ACS

[https://www.cancer.gov/about-cancer/managing-care/track-care-costs/financial-toxicity-hp-pdq#\\_155\\_toc](https://www.cancer.gov/about-cancer/managing-care/track-care-costs/financial-toxicity-hp-pdq#_155_toc)

- Undertreatment
- Financial Strain/Bankruptcy
- Lower Quality of Life

# Multilevel Strategies\* for Addressing Financial Toxicity

Subscribe to newsletters

Forbes

FORBES > INNOVATION > HEALTHCARE

## Inflation Reduction Act's Drug Pricing Provisions May Lead To Lower Prices In Oncology

**Joshua Cohen** Senior Contributor

*I write about prescription drug value, market access, healthcare systems, and ethics of distribution of...*

Follow

NEWSFEED

## California Governor Signs Game-Changing Bill to Improve Health Outcomes

Cancer advocates say the bill will ensure more patients, notably people of color, can access biomarker testing and the right treatment.

October 12, 2023 · By American Cancer Society Cancer Action Network



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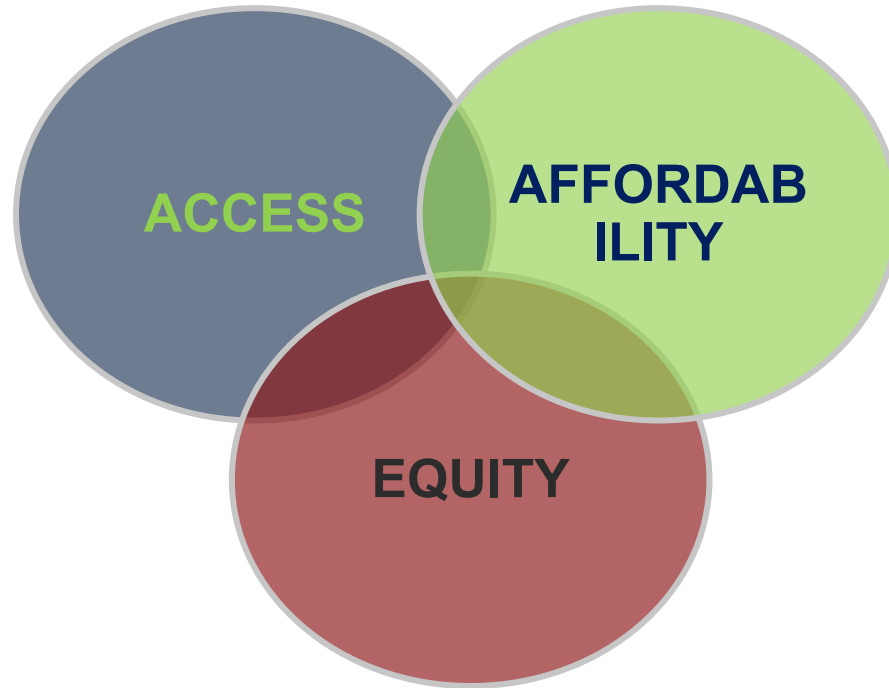
\*Please see resources page



Stanford Cancer Institute



# Reducing the Impact of Financial Toxicity

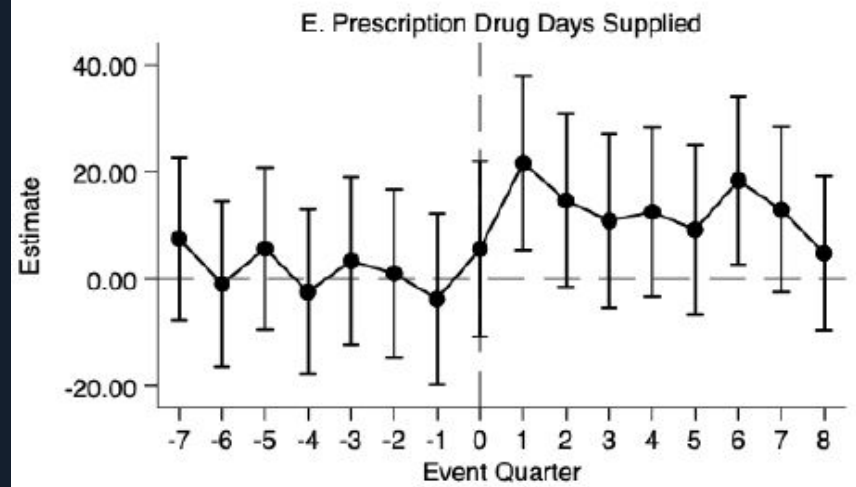


# ACCESS: Insurance Is Critical, but It's Not Enough



[This Photo](#) by Unknown Author is licensed under [CC BY-NC-ND](#)

# AFFORDABILITY: Reducing Out-of-Pocket Costs



## KP MFA: Low Income or High Expense (10%+ income)

- Forgive current debts
- No copays for specified period of time going forward (e.g., 6 months)

### Increase in the use of all drugs and clinically effective drugs



# EQUITY: Tailoring Strategies to Meet Unmet Needs

## Financial toxicity does not affect everyone equally

- Minoritized groups
- Young adults
- Low-Income

## Addressing the social determinants of health is critical

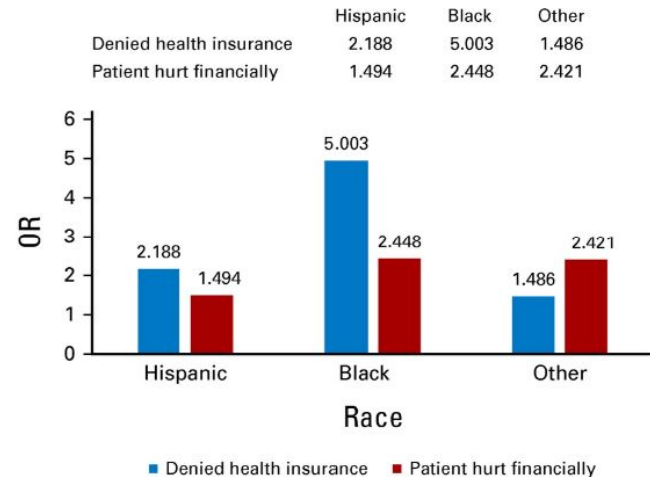
Braveman: “those with the greatest needs and fewest resources require more, not equal, effort and resources to equalize opportunities.”

Panzone J, Welch C, Morgans A, Bhanvadia SK, Mossanen M, Shenhav-Goldberg R, Chandrasekar T, Pinkhasov R, Shapiro O, Jacob JM, Basnet A, Bratslavsky G, Goldberg H. JCO Oncol Pract. 2022 Feb;18(2):e271-e283. doi: 10.1200/OP.21.00440. Epub 2021 Nov 9. Erratum in: JCO Oncol Pract. 2022 May;18(5):412. PMID: 34752150. Braveman P, Arkin E., Orleans T, Proctor D., Acker J., Plough A. *Behav Sci Policy*. 2017;4:1–14. Tucker-Seeley RD. *J Am Coll Radiol*. 2023 Jan;20(1):37-39. doi: 10.1016/j.jacr.2022.12.004. Epub 2022 Dec 9.

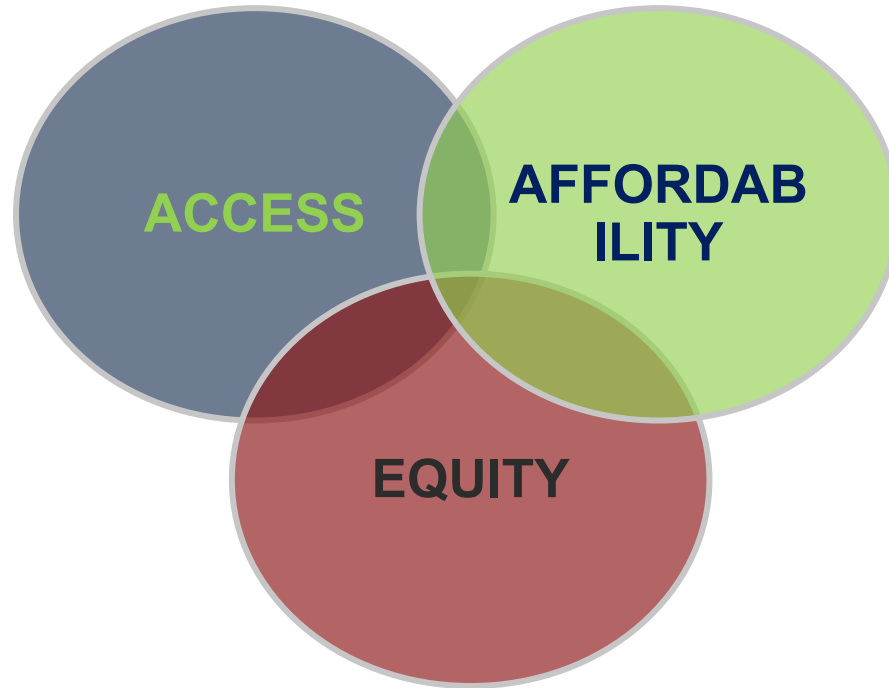
EQUITY IN CANCER CARE ReCAP Full-length article is available online at [ascopubs.org](https://ascopubs.org)

## Association of Race With Cancer-Related Financial Toxicity

John Panzone, BS<sup>1,2</sup>; Christopher Welch, BS<sup>1,2</sup>; Alicia Morgans, MD, MPH<sup>4</sup>; Sumeet K. Bhanvadia, MD<sup>5</sup>; Matthew Mossanen, MD<sup>6</sup>; Rachel Shenhav-Goldberg, PhD<sup>7</sup>; Thenappan Chandrasekar, MD<sup>8</sup>; Ruben Pinkhasov, MD<sup>1</sup>; Oleg Shapiro, MD<sup>1</sup>; Joseph M. Jacob, MD<sup>1</sup>; Alina Basnet, MD<sup>9</sup>; Gennady Bratslavsky, MD<sup>1</sup>; and Hanan Goldberg, MD, MSc<sup>1</sup>

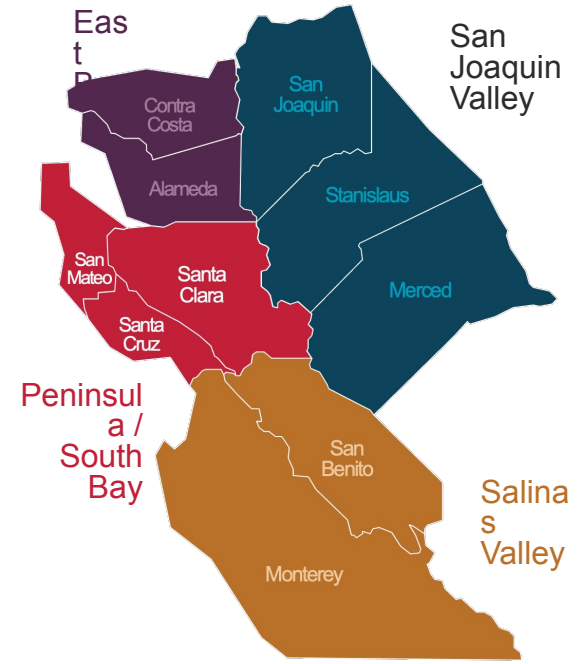
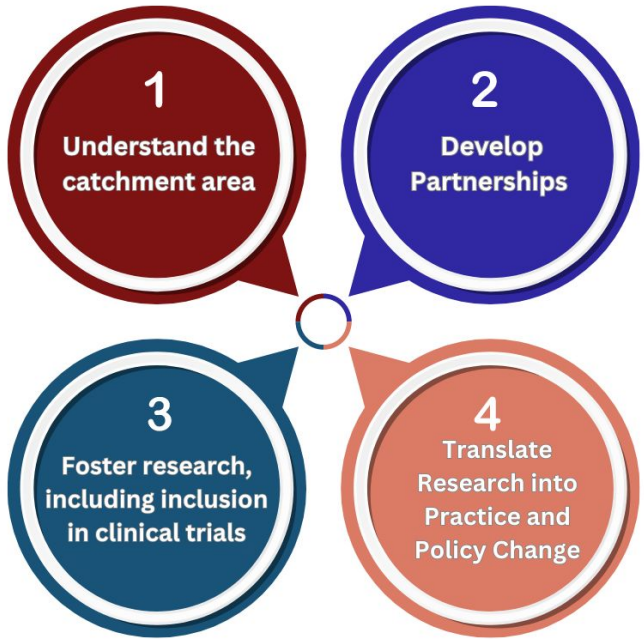


# Reducing the Impact of Financial Toxicity





# Stanford Cancer Institute Office of Cancer Health Equity





Thank you

[HTTPS://MED.STANFORD.EDU/CANCER/COMMUNITY.HTML](https://med.stanford.edu/cancer/community.html)

# Resources on Financial toxicity

<https://www.cancer.gov/about-cancer/managing-care/track-care-costs/financial-toxicity-pdq>;

<https://kffhealthnews.org/news/article/rare-cancer-drug-50k-weekly-patient-weighs-survival-family-bankruptcy/>

[https://progressreport.cancer.gov/after/economic\\_burden](https://progressreport.cancer.gov/after/economic_burden)

Dusetzina SB. Your Money or Your Life - The High Cost of Cancer Drugs under Medicare Part D. N Engl J Med. 2022 Jun 9;386(23):2164-2167.

# Policy Informational Resources

## CA Bill of Rights:

[https://www.cityofhope.org/gov-newsom-signs-landmark-cancer-access-legislation-into-law#:~:text=The%20California%20Cancer%20Care%20Equity%20Act%20\(CCCEA\)%20takes%20effect%20January,subspecialty%20expertise%20and%20clinical%20trials](https://www.cityofhope.org/gov-newsom-signs-landmark-cancer-access-legislation-into-law#:~:text=The%20California%20Cancer%20Care%20Equity%20Act%20(CCCEA)%20takes%20effect%20January,subspecialty%20expertise%20and%20clinical%20trials)

## Inflation Reduction Act:

<https://www.cms.gov/inflation-reduction-act-and-medicare>

# Q & A





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# Paula Munoz

Breast Cancer Warrior & Survivor

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# Jeannette Ramirez

Breast Cancer Warrior & Survivor

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# Julio Campos

Case Manager

Samaritan House, San Mateo County



# Q & A



**BREAST CANCER : ADDRESSING FINANCIAL TOXICITY**




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# Community Mammograms Save Lives

Hear from another Survivor & Thriver, Marissa Aramburo, who was diagnosed with Breast Cancer from our Community Mammogram Program: <https://vimeo.com/749377343/bc2eaa2d23>



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**¡ALGUIEN QUIERE CUIDAR DE TI!**


Bay Area Community Health Advisory Council (BACHAC) in alliance with Mills Peninsula and the Peninsula Health Care District are honored to offer free early detection mammograms to uninsured women in the community.

**THE COMMUNITY BREAST CARE PROGRAM IS NOW OPEN MONDAY THROUGH SATURDAY.**

- If you would like to register to receive your mammogram through this program, please call  
Evelia Chairez 650.483.9663  
Julio Campos 650.888.6071
- To make your appointment yourself you can call directly at 650.696.4404 (Mills Peninsula scheduling hotline) and say that you are part of the Community Mammogram Program and let us know about your appointment to ensure that you will not receive any fees.
- Whether or not you have health insurance, you may qualify for financial assistance.

**AN EARLY DETECTION MAMMOGRAM IS FOR YOU IF:**

- You have not had a mammogram in the past year.
- If you do not have symptoms such as pain, lumps or redness in the breast area.
  - If you are over 40 years old.



**¡ALGUIEN QUIERE CUIDAR DE TI!**

Bay Area Community Health Advisory Council (BACHAC) in alliance with Mills Peninsula and the Peninsula Health Care District tienen el honor de ofrecer mamografías gratis de detección temprana a mujeres sin seguro en la comunidad.

**EL PROGRAMA COMUNITARIO DEL CUIDADO DE LOS SENOS ESTÁ ABIERTO DE LUNES A SABADO.**

- Si desea registrarse para recibir su mamografía a través de este programa, por favor llame a:  
Evelia Chairez 650.483.9663  
Julio Campos 650.888.6071
- Para hacer usted misma su cita puede hablar directamente al 650.696.4404 (línea directa de programación de citas de Mills Peninsula) y diga que usted es parte del Community Mammogram Program y el seguro es "Community Benefits." Por favor, háganos saber sobre su cita para asegurarnos que usted no recibirá ningún cobro.
- Si tiene o no seguro médico, puede calificar para asistencia monetaria.

**UN MAMMOGRAMA DE DETECCIÓN TEMPRANA ES PARA USTED SI:**

- No ha tenido una mamografía en el último año.
- Si no tiene síntomas como dolor, bultos o enrojecimiento en el área del seno.
  - Si usted es mayor de 40 años.



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# Resources

## Community Resource Links:

Bay Area Community Health Advisory Council (BACHAC): [www.bachac.org](http://www.bachac.org)

BACHAC Community Mammogram Program: [https://bit.ly/Free\\_Mammograms\\_22](https://bit.ly/Free_Mammograms_22)

The Wisdom Study: <https://www.thewisdomstudy.org/>

BACHAC Mental Health Resources: <https://www.bachac.org/resilience-mental-health-wellness-initiative>

For Questions and further info on BACHAC programs, email us at: [info@bachac.org](mailto:info@bachac.org)

### Breast Cancer Straight Talk

*Breast Cancer Straight Talk is a Peer-to-Peer 18K private Facebook Group for women with breast cancer. We are all ages, all Stages, all backgrounds, and hail from 98 different countries. Our members range in experience from those newly diagnosed to survivors who are 30 years out. Come join us! Website:*

<https://www.facebook.com/groups/Straighttalkbreastcancersupport>

*Contact Information: Judith Mayer, Patient Advocate/Administrator: [jmayersf@gmail.com](mailto:jmayersf@gmail.com) More information: Harvard University case study about Breast Cancer Straight Talk: [https://ash.harvard.edu/files/ash/files/290699\\_hvd\\_ash\\_paper\\_lot\\_2\\_updated.pdf](https://ash.harvard.edu/files/ash/files/290699_hvd_ash_paper_lot_2_updated.pdf)*

### BreastCancerTrials.org

*BreastCancerTrials.org helps women and men diagnosed with breast cancer learn about all their clinical trial options. Our national nonprofit offers the unique service of summarizing each clinical trial into easy-to-understand, patient-centered language. We provide free matching services to people with DCIS, stage I-III, and metastatic breast cancer. We strive to help everyone affected by breast cancer understand the variety of clinical trials available and what to expect if they choose to enroll.*

*Website: [www.BreastCancerTrials.org](http://www.BreastCancerTrials.org)*

*Contact Information: [Help-Desk@bctrials.org](mailto:Help-Desk@bctrials.org)*



# Resources

## **Breast Cancer Action**

*Breast Cancer Action's mission is to achieve health justice for all people at risk of and living with breast cancer.*

Website: <https://www.bcaction.org/>

Contact Information: [info@bcaction.org](mailto:info@bcaction.org) or 415-243-9301

## **Bay Area Cancer Connections**

*Bay Area Cancer Connections supports anyone affected by breast or ovarian cancer with personalized services that inform and empower.*

Website: <https://www.bayareacancer.org/>

Contact Information: [info@bayareacancer.org](mailto:info@bayareacancer.org) or 650-326-6686

## **Bay Area Young Survivors (BAYS)**

*Bay Area Young Survivors (BAYS) is a support and action group for young people in the SF Bay Area who are living with breast cancer. Through monthly support group meetings, an online network, and community-building events, BAYS members share information, experiences, and resources. Our goal is to break the isolation of living with breast cancer by providing a community built on compassion, understanding, hope, and inspiration.*

Website: <https://www.baysnet.org/>

Contact Information: [bavareayoungsurvivors@yahoo.com](mailto:bavareayoungsurvivors@yahoo.com) or 628-400-2297

## **The WISDOM Study**

*The WISDOM Study is a nation-wide trial led by Dr. Laura Esserman and the UC Medical Centers that is working to improve breast cancer screening, detection, and prevention. WISDOM is comparing annual mammograms to a more personalized risk-based approach to screening. WISDOM is currently enrolling women ages 40-74 who have never had breast cancer or DCIS. Be one of 100,000 women sharing their WISDOM!*

Website: <https://www.thewisdomstudy.org/>

Contact Information: [wisdom@ucsf.edu](mailto:wisdom@ucsf.edu), [wisdomcommunity@ucsf.edu](mailto:wisdomcommunity@ucsf.edu) or 855-729-2844




# The Latino Cancer Institute

## 5<sup>th</sup> Annual National Forum


### The Turbulent Ecosystem: Climate Change's Impact on the Latino Cancer Burden!

- BACHAC is a Sponsor
- Friday, Oct. 27<sup>th</sup> 9am-NOON (PST)
- Leading Latinx researchers, outreach experts & others
- Forum in English and Spanish
- Register [here](#)



The Latino Cancer Institute presents the 5th Annual National Forum  
**The Turbulent Ecosystem: Climate Change's Impact on the Latino Cancer Burden!**  
Friday, October 27, 2023  
9:00 am - Noon PST • 11:00 am - 2:00 pm CST • Noon - 3:00 pm EST

The climate crisis is here. And it impacts cancer outcomes in ways we're just beginning to understand. It's more than just changing weather patterns. It's toxic neighborhoods, lost homes, lost jobs, lost health. Join The Latino Cancer Institute (TLCI) and expert presenters as they share insights and new findings on climate change, environmental racism driven by bad policy, and how disparate climate factors exacerbate the Latino cancer burden.

**Special Guest - Ask the Congressman**  
 Jesseja Castro, D, San Antonio, Texas, joins The Forum to discuss his career journey, the financial toxicity of a cancer diagnosis, and his efforts to expand health care.

**Keynote:**  
Leticia Negredo, PhD, MPH, Principal Scientist, Surveillance and Health Equity American Cancer Society

**Among our Expert Guests:**  
Robert Hiett, MD, PhD, Associate Director of Population Sciences  
Heidi Oltar-Farley, Communication Cancer Control, NCI  
Nancy Baumayer, Director of Program and Policy  
Brenda Conner, President, Foristas  
Amy Leikman, MPA, Chief Program Officer  
Workers, Environment and Climate, Migrant Citizen Network

More speakers to come.


\*Climate change will affect cancers through a number of mechanisms, including etiologic pathways through the effects of air pollution, ultraviolet radiation (UV), environmental toxins, the disruption in the food supply and through its impact on healthcare systems and delivery.  
Dr. Robert Hiett, National Cancer Institute, October 27, 2023

▶ Register here for the 5th Annual TLCI Forum

3-hour live virtual event. Free to attend. Live simultaneous Spanish interpretation provided.

REGISTER NOW for the Forum and be among the first 250 registrants to receive a free \$10 Calceño card!

[www.latino-cancer-institute.org](http://www.latino-cancer-institute.org)




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# Wisdom

thewisdomstudy.org



Be one of the 100,000 women helping transform breast cancer detection.

**Join the WISDOM Study.**

Founded by internationally recognized doctors and researchers at the University of California, and in partnership with medical centers across the U.S., the WISDOM Study is on a mission to find the best way to detect breast cancer, so all women can live healthier lives — free of breast cancer.

By joining WISDOM you'll receive high quality breast screening recommendations. You can also learn about your personal risk for breast cancer and ways to reduce your risk.

#### How to Participate



- 1 Register for the WISDOM Study at [www.thewisdomstudy.org](http://www.thewisdomstudy.org)
- 2 Complete online questionnaire about your breast health. Some participants may provide a saliva sample to identify personal risk factors.
- 3 Receive your WISDOM recommendation on when and how often to have your mammogram.
- 4 Complete an online survey about your health at the end of each study year.

Joining WISDOM is easy, safe, and makes a difference. You can feel good knowing that you're helping yourself and generations of women to come.

Enroll today at [www.thewisdomstudy.org](http://www.thewisdomstudy.org).



For questions, please contact WISDOM Study at (855) 729-2844. For more information and to enroll, visit [www.thewisdomstudy.org](http://www.thewisdomstudy.org).



Sea una de las 100,000 mujeres que están ayudando a transformar la detección del cáncer de seno.


**Únase al Estudio WISDOM.**

Fundado por un grupo de reconocidos médicos e investigadores de la Universidad de California y en colaboración con centros médicos alrededor de los Estados Unidos, el Estudio WISDOM tiene como objetivo encontrar la mejor manera de detectar el cáncer de seno para que todas las mujeres tengan vidas saludables y libres de cáncer de seno.

Cuando se une al Estudio WISDOM, usted recibirá recomendaciones sobre cuándo y con qué frecuencia debe hacerse una mamografía. También puede aprender sobre su riesgo para contraer el cáncer de seno y lo que puedes hacer para disminuirlo.

Participar es fácil, sin costo, y se puede hacer desde la casa.

#### Cómo participar



- 1 Inscríbese en el Estudio WISDOM en [www.thewisdomstudy.org](http://www.thewisdomstudy.org)
- 2 Complete en línea los cuestionarios sobre su salud. Algunos participantes podrán tener que dar una muestra de saliva para identificar el riesgo personal basado en genética.
- 3 Reciba recomendaciones del Estudio WISDOM sobre cuándo y con qué frecuencia debe hacerse su mamografía.
- 4 Complete en línea una encuesta sobre su salud al final de cada año.

Unirse al Estudio WISDOM es fácil, seguro y marca la diferencia. Puede sentirse bien sabiendo que se está ayudando a usted misma y a las futuras generaciones de mujeres.

Inscríbese hoy en [www.thewisdomstudy.org](http://www.thewisdomstudy.org).



Si tiene preguntas, por favor comuníquese con el Estudio WISDOM al (855) 729-2844 o visite [www.thewisdomstudy.org](http://www.thewisdomstudy.org)

- Needs more women of color
- Soon women 30+ can join the study
- Help to transform breast cancer detection!





# TLC for the Caregivers & Songs of the Season

- Last Wellness Where You Are Series in 2023
- Sunday, Nov. 12, 3:00-4:30pm
- Speaker: Cassie Villar-(Strategies to avoid scams for Seniors)
- Drawing for \$25 Gift Card
- Join our email list for exclusive access to a prize drawing for early registration!

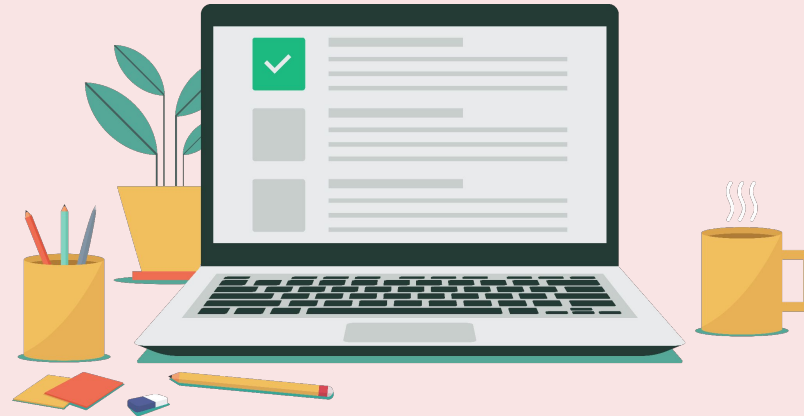


# Please Complete Your Survey

Help us improve future events by taking a brief survey.

Entry to win a \$25 Gift Card is automatic!

Your feedback **MATTERS!**



# Thank You

To our guest speaker, panelists, sponsors, & BACHAC Staff



Stanford Cancer Institute

# Continue to be Safe



Follow Us!



@TheBACHAC

To learn more about BACHAC,  
visit [BACHAC.org](https://bachac.org)



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# Drawing for \$25 Gift Card

Drop your answer in the chat.



# Remember to complete your survey!

Help us improve future events by taking a brief survey.

Entry to win a \$25 Gift Card is automatic!



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