



Cancer Risk Reduction in Indian Country

KEEP IT SACRED
NATIONAL NATIVE NETWORK

A Project of Inter-Tribal Council of Michigan, Inc.

Mitigating the Financial Burdens of Breast Cancer Treatment

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The Pink Fund

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Faculty Disclosure Statement

- Funding for this webinar was made possible by the Centers for Disease Control and Prevention DP18-1808 Consortium of Networks to Impact Populations Experiencing Tobacco-Related and Cancer Health Disparities grant. Webinar contents do not necessarily represent the official views of the Centers for Disease Control and Prevention.
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Accreditation

The Indian Health Service (IHS) Clinical Support Center is accredited by the Accreditation Council for Continuing Medical Education (ACCME) to provide continuing medical education for physicians.

The IHS Clinical Support Center designates this live activity for 1 hour of *AMA PRA Category 1 Credit*™ for each hour of participation. Physicians should claim only the credit commensurate with the extent of their participation in the activity.

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This activity is designated 1.0 contact hour for each hour of participation.

CE Evaluation and Certificate

- Continuing Education guidelines require that the attendance of all who participate be properly documented.
- To obtain a certificate for continuing education, you must be registered for the course, participate in the webinar in its entirety, and submit a completed post-webinar survey.
- The post-webinar survey will be emailed to you after the completion of the course.
- Certificates will be presented digitally upon completion of evaluation.

Learning Objectives/Outcomes

As a result of participating in this activity, the healthcare team will:

1. Discuss with patients how non-medical cost of living bills can impact treatment decisions.
2. Describe the novel addition to Financial Toxicity Framework, and how it affects patients.
3. Apply learned strategies to mitigate financial toxicity.
4. Propose available resources to breast cancer to assist them through treatment.



PINK FUND

REAL HELP FOR THE OTHER PART OF THE FIGHT™



MOLLY MACDONALD
FOUNDER AND CEO

I know all too well how stressful it is to struggle financially while fighting cancer, and I'm determined to help prevent other women, men, and their families from the same.

Like me, many of these patients were employed, their families dependent upon their income and health insurance.

“

While fighting for their lives, many patients in active treatment for breast cancer lose their livelihoods, experiencing a loss of income that often leads to catastrophic financial losses and the need to rebuild financial health.

”

YOUR LIFE

OR

YOUR LIFE

SAVINGS?

IMPACT OF FINANCIAL TOXICITY

**42.4% OF
9.5 MILLION**

PEOPLE DIAGNOSED WITH CANCER FROM 2000 TO 2012
DRAINED THEIR ASSETS WITHIN TWO YEARS.

62% OF ALL CANCER PATIENTS ARE IN DEBT BECAUSE OF THEIR
TREATMENT, AND 55% OF THEM OWE AT LEAST \$10,000.

Death or Debt? National Estimates of Financial Toxicity in Persons with Newly-Diagnosed Cancer.
Gilligan, Adrienne M. et al. The American Journal of Medicine , Volume 131 , Issue 10 , 1187 - 1199.e5



"I'm not going to stand up and say I went through hell with breast cancer. What I went through hell about was all the financial stuff that was part of it." — MOLLY MACDONALD



Molly MacDonald with the bust she cast out of plaster of Paris before her surgery for breast cancer last year. Artist Nance Aitchison finished the torso, and MacDonald will auction it to raise money for breast cancer patients.

Breast cancer aid or bust

By PATRICIA ANSTETT
FREE PRESS MUSIC AL WRITER

A breast cancer diagnosis last year changed Molly MacDonald's financial security from comfortable to constant worrying, scraping and borrowing to pay bills. Between jobs, and with a husband whose own business as a piano technician was faltering, MacDonald, 35, faced a \$2,700 monthly mortgage payment on her Beverly Hills home, a \$1,217.27 monthly health insurance premium and the endless expenses that come with five children, ages 13-22.

She and her husband, Tom Pettit, 61, scolded back where they could. And they sat their children down for a family talk about finances, asking everyone to pitch in. A stylish woman, MacDonald put off most purchases "except gas, food and an occasional pair of pantyhose for myself."

During the year of worry and sacrifice, she thought up the Pink Fund, an organization to help other women struggling with finances during breast cancer treatment. Some have to stop working or lose their jobs if they miss too much work because of fatigue and other side-effects of chemotherapy and radiation.

The Pink Fund's first fund-raising effort begins today with an auction of a replica of her pre-surgery bust on www.eBay.com. It is timed to coincide with October's designation as

See BREAST CANCER, 2C

Beverly Hills cancer survivor hopes to raise awareness and cash by putting a replica of her torso on eBay



A detail of the bust in artist Nance Aitchison's studio in Grosse Pointe Park. She used pink gold leaf on the surface.

How to help the Pink Fund

To make a contribution, write: Pink Fund, attention Charles Rolfe, National City Bank, 3500 W. Maple, Bloomfield Hills, MI 48301. Later this week, the fund expects to launch its Web site, www.thepinkfund.org.



BREAST CANCER | Charity or bust

From Page 1C

Breast Cancer Awareness Month. "I'm not going to stand up and say I went through hell with breast cancer," says MacDonald, who was diagnosed with an early-stage tumor in April 2005. She remains free of cancer after several small surgeries, radiation and chemotherapy.

"What I went through hell about was all the financial stuff that was part of it. The stress it put on the kids was horrible." She tears up remembering the day her son told her he planned to skip lunch to save money.

She made the bust with two gal-pals in the bathroom of her home the night before her surgery. "The great thing about eBay is if it's weird, it gets attention," says MacDonald, an experienced events planner and graphics consultant who runs the Tamale Group with her husband, whom she married in 2002. Grosse Pointe Park artist Nance Aitchison cast the bust in dental stone and painted it gold and yellow.

MacDonald and her kids had been largely on their own since 1997, when an earlier marriage unraveled. Her two youngest, Chase, 16, and Drake, 13, still live at home.

The Pink Fund won't be able to help with severe financial problems. MacDonald envisions it as helping women pay rent, mortgage, insurance and other payments for a few months. It is intended to avoid the downward financial spiral a health problem can create, she says. MacDonald is cooking up a plate of ideas to raise money.

One is an auction early next year of celebrity purses, signed and purchased or slightly used by prominent women. She and Fara Warner, an Ann Arbor journalist and author of "The Power of the Purse" (\$25.99, Pearson Prentice) are lining up donors now.

Warner advises women to

set up rainy-day funds to carry them through financial problems that stem from a health crisis and to meet with a financial adviser each year. Women need to "spend as much time on finances as they did shopping for shoes," says Warner.

MacDonald hopes to find out soon about the Pink Fund's application for nonprofit status. She has set up a bank account to begin helping women referred by hospital social workers.

"I started looking at numbers," MacDonald says. With about half of the national workforce female, and many heading households, a diagnosis of breast cancer is likely to mean money problems for thousands of women, she says.

MacDonald got through her problems with a strong support network. Her church, Highland Park Baptist, in Southfield, for example, paid for two months of health insurance.

Her former mother-in-law offered to make another monthly insurance payment. MacDonald's mother came through by giving her money she planned to pass to her after she died. That paid the mortgage for a year.

"I had a college education," says MacDonald, a University of Michigan graduate who was raised in Grosse Pointe, the daughter of the prominent Detroit public relations executive who founded Kenneth Drake Associates. "I had the creativity and chutzpah to start my own business. What happens to women who don't have that?"

So she's ready for her 15 minutes of fame on eBay.

First, she will talk to her youngest son.

"I don't want him to be in therapy the rest of his life because his mom puts her boobs on eBay," she jokes.

Contact PATRICIA ANSTETT at 313-222-5021 or panstett@freepress.com.

SIGNATURE PARTNERSHIPS



FORD WARRIORS IN PINK®

**"I like The Pink Fund
because it gives
people with breast
cancer time to fight."**

- James Denton

"Some people with breast cancer lose their ability to work. The Pink Fund helps in a practical way, providing short-term financial aid to people during active treatment – giving them time to fight, heal and get back on their feet. When I heard that Ford Warriors in Pink was supporting The Pink Fund, I knew it had the muscle behind it to really make a difference."

Shop fordcares.com to buy the limited-edition *Time to Fight* tee.

100% of the net proceeds from the Warriors in Pink® Time to Fight tee goes to support **THE PINK FUND**.
REAL HELP NOW.

 facebook.com/fordwarriorsinpink



*Tee available for purchase while quantities last. In 2012, Ford will make a guaranteed minimum donation of \$10,000 to The Pink Fund.

WARRIORS IN PINK®
POWERED BY FORD

HOW WE HELP:

PINK FUND PROVIDES FINANCIAL SUPPORT TO BREAST CANCER PATIENTS IN ACTIVE TREATMENT, COVERING COST-OF-LIVING EXPENSES FOR HOUSING, TRANSPORTATION, UTILITIES, AND HEALTH INSURANCE PREMIUMS.



PARTICIPANT ADVICE AND STRATEGIES FOR MITIGATING FINANCIAL TOXICITY

Gaps Identified	Incorrect expectations about how treatment would affect finances	Lack of provider conversations about finances	Inability to identify financial resources	Lack of support in navigating the health care system
Patient Advice	Request clarity, as much as possible on expected costs and timeline	Discuss early that finances can be an issue during treatment	Seek out allied health providers to find resources for assistance. Seek assistance outside of medicine through friends and philanthropic organizations	Find a support group, get help of allied health professionals

A GUIDE TO FINANCIALLY NAVIGATING BREAST CANCER

1. Questions to ask
2. Know your care team
3. Stay informed

QR CODE TO POSTER:



JUST DIAGNOSED?

A GUIDE TO FINANCIALLY NAVIGATING BREAST CANCER

30–50% of breast cancer patients report experiencing financial stress due to their diagnosis and treatment plan. Follow these first steps to help reduce some of the financial barriers from diagnosis through treatment to recovery.



QUESTIONS TO ASK

- What is my treatment plan, timeline and projected costs?
- Who can I talk to about what my insurance will cover?
- Will I need to take time off work for treatment?
- Can I schedule my treatment around my work schedule?
- Will I need a caregiver with me?
- What are the various tests available to me that can help guide my treatment plan?

Certain genomic tests can measure the risk of recurrence and may result in a less invasive treatment that won't be as likely to affect your ability to work.

KNOW YOUR CARE TEAM

- Social workers help you make decisions about your cancer care, cope with difficult emotions and find financial resources.
- Patient and Nurse Navigators help you schedule your appointments, find transportation, talk with your doctors and connect you with additional resources.
- Financial Counselors help identify financial assistance, talk with your insurance company and determine out-of-pocket costs.

Always consult with your oncologist.

STAY INFORMED

- Explore payment plans for large bills to make monthly expenses manageable.
- Ask your healthcare provider about payment plans to manage medical expenses.
- Review your employer's sick leave policy.
- Understand your insurance coverage to know your deductibles and out-of-pocket expenses.
- Join breast cancer support networks to learn more about available resources.
- Sign up for Pink Fund's monthly newsletter to stay informed and follow us on social media.

PINK FUND
REAL HELP FOR THE OTHER PART OF THE FIGHT™

Pink Fund provides a financial bridge for breast cancer patients in active treatment for non-negotiable, non-medical bills for housing, transportation, utilities and insurance. Check eligibility and apply at thepinkfund.org/get-help or scan:





JOIN OUR E-NEWSLETTER

enter your email *

SIGN UP

ABOUT

GET HELP

TESTIMONIALS

DONATE

GET INVOLVED

SHOP

EVENTS

BLOG

CONTACT US



Social Workers and Patient Navigators

We truly appreciate the work of social workers, patient advocates, and nurse navigators to educate patients on Pink Fund's programs, services, and overall mission!

Since the onset of COVID-19, many individuals postponed or skipped yearly screenings. With projections of later diagnoses, many patients are facing harsher treatment plans, resulting in longer term treatment protocols and greater financial toxicity.

Below you'll find resources to help your patients, including a toolkit explaining our program, our brochure, and a flyer to help recently diagnosed breast cancer survivors financially navigate through treatment.

If you have any questions regarding our programs, or eligibility, please don't hesitate to email us at info@thepinkfund.org. We'd love for you to continue helping us in providing Real Help for the Other Part of the Fight, so patients can stick to treatment plans and focus on their recovery.

Resources

TOOLKIT

BROCHURES

JUST DIAGNOSED
FLYER



FINANCIAL BRIDGE PROGRAM

Our 90-day grant program provides up to \$3000 of financial assistance over the course of up to 3 months paid directly to applicant's creditors.

THE MARY HERCZOG FUND FOR METASTATIC BREAST CANCER

This fund provides financial assistance of up to \$6,000 for up to 6 months in direct bill payments to assist stage IV metastatic patients who have applied for and are awaiting Social Security Disability payments to begin.



QUALIFICATIONS

Patients must be actively undergoing treatment for breast cancer throughout funding

Patients or their spouse/domestic partner must have been working at the time of diagnosis and must be able to show a loss of working income

Patients' household income must be at or below 500% of the federal poverty level based on the previous year's federal tax return

Patients must provide all required supporting documentation



500% FEDERAL POVERTY LEVEL INCOME CHART

Family size	Income
1	\$72,900
2	\$98,600
3	\$124,300
4	\$150,000
5	\$175,700
6	\$201,400
7	\$227,100
8	\$252,800
For each additional family member add	\$25,700

APPLICATION PROCESS



Review qualifications and determine which program is right for you



Mail in application with all required supporting documents



Email notification of received application with timeline



Application Review



Complete and eligible applications presented to committee for review (monthly)



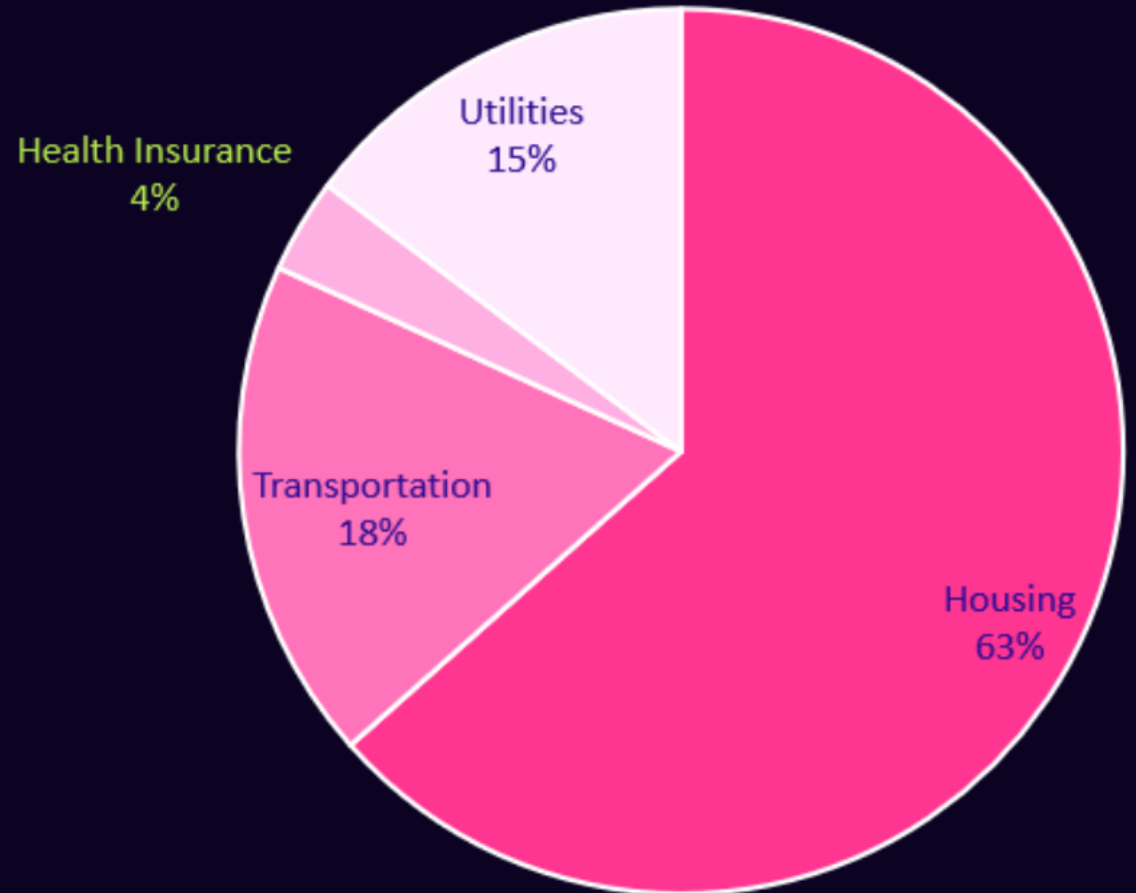
Applicant notified of funding decision



Bill payments are made on a monthly basis

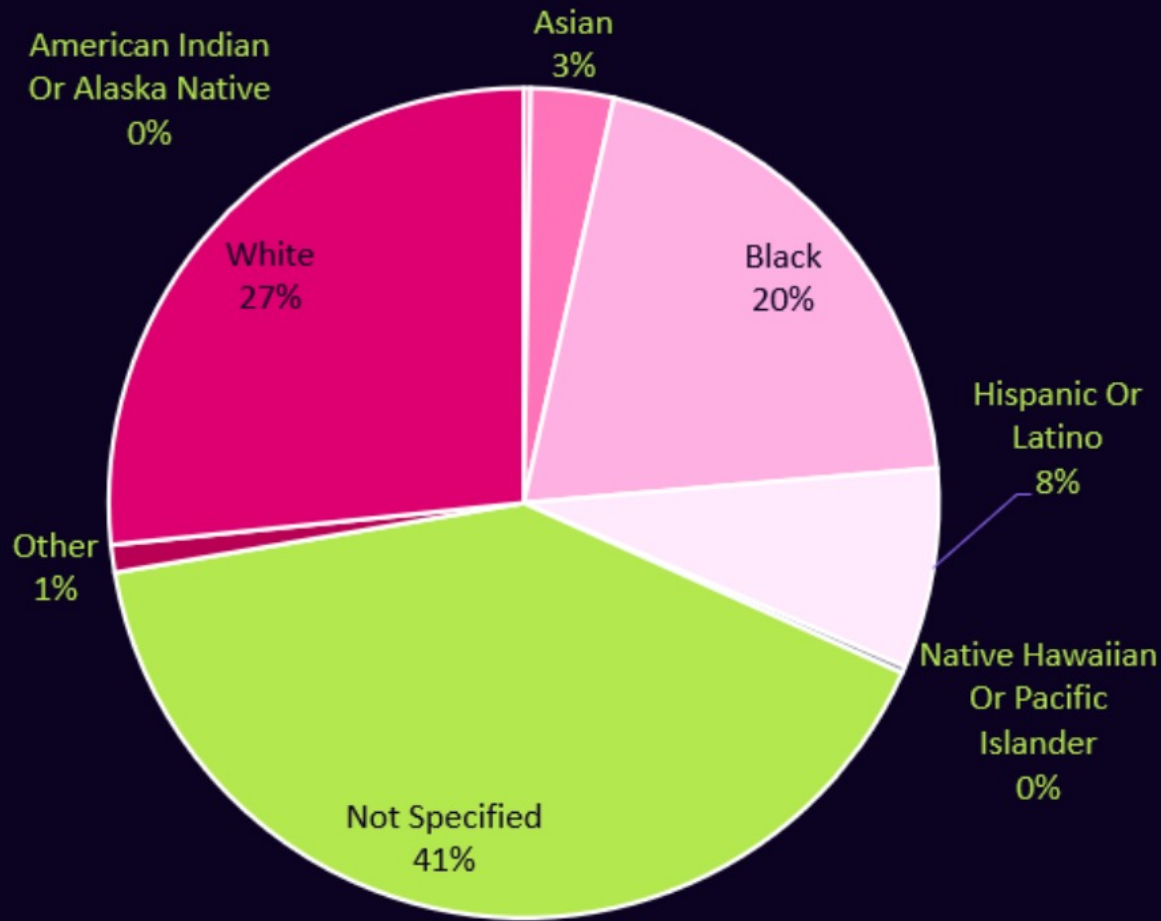
FISCAL YEAR 21-22 FINANCIAL ASSISTANCE BY CATEGORY

CATEGORY	AMOUNT
Housing	\$ 637,194.54
Transportation	\$ 184,446.23
Health Insurance	\$ 34,714.93
Utilities	\$148,034.57



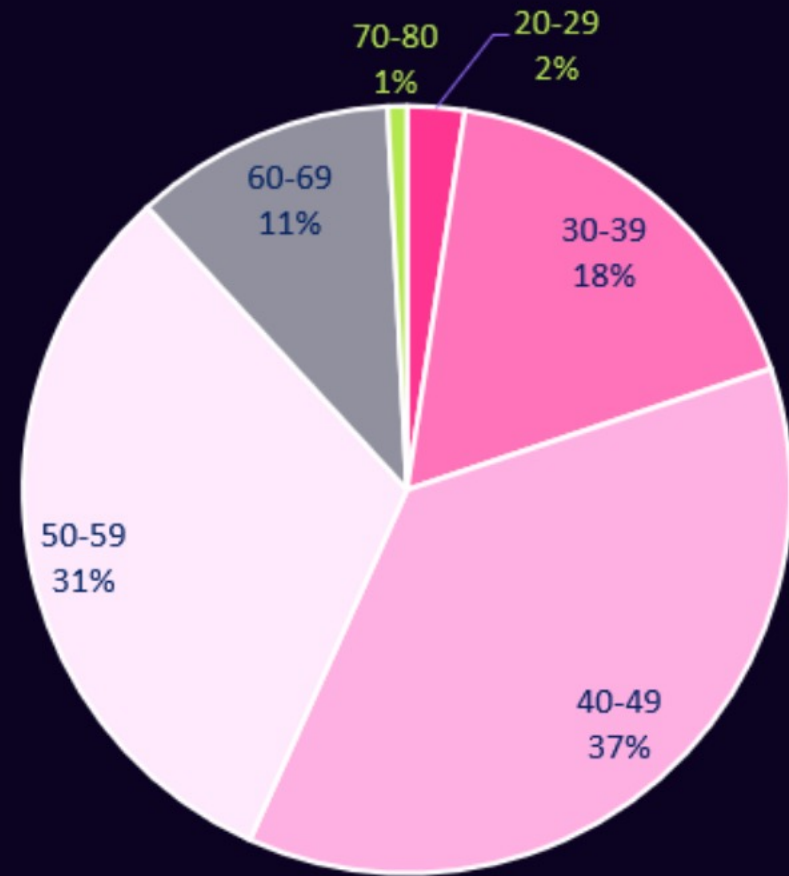
PINK FUND FISCAL YEAR 2021-2022

ETHNICITY OF RECIPIENTS

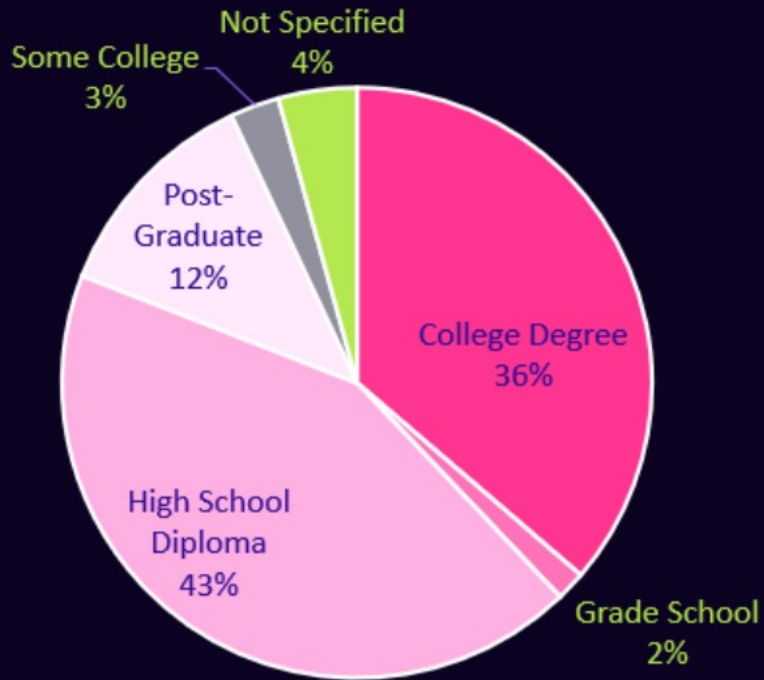


PINK FUND FISCAL YEAR 2021-22

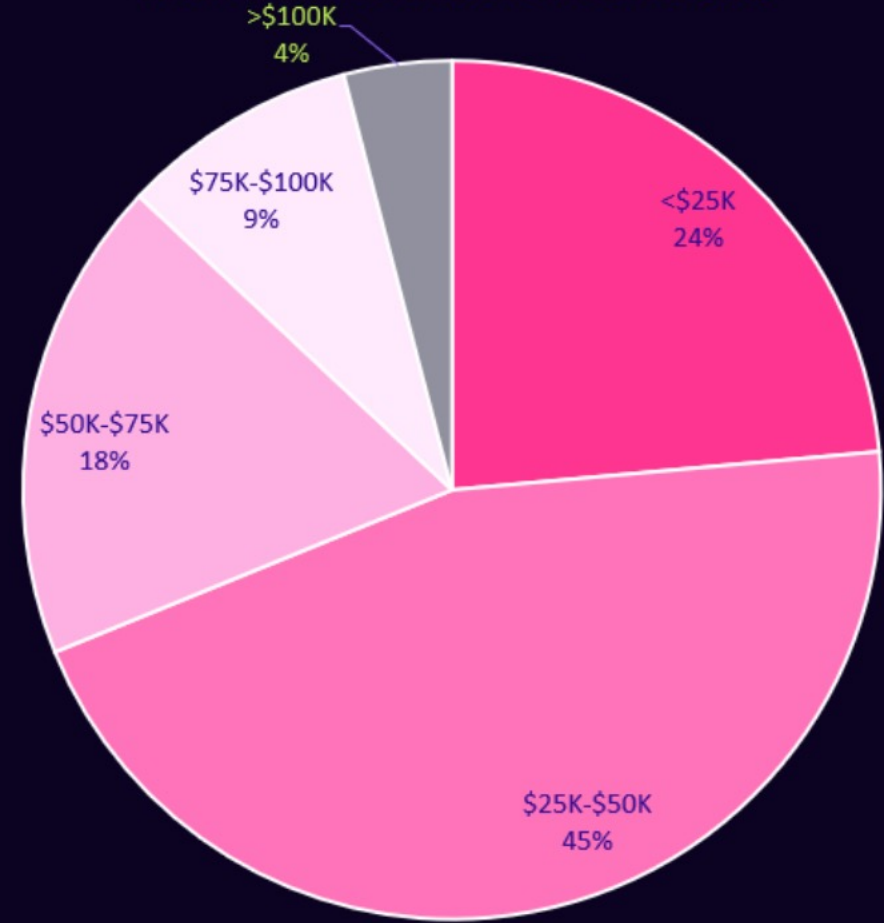
RECIPIENTS BY AGE



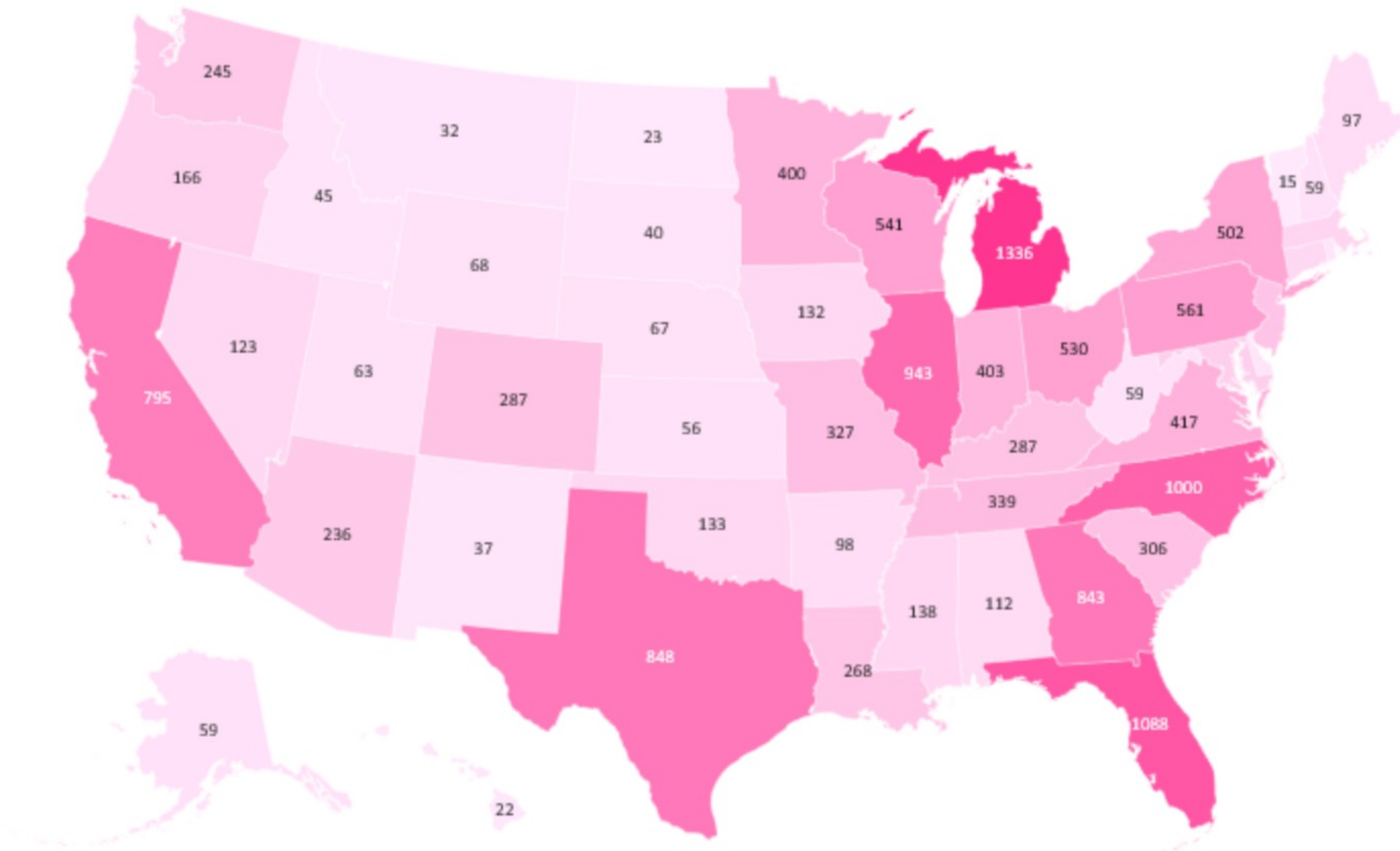
PINK FUND FISCAL YEAR 2021-2022 SELF-REPORTED EDUCATION LEVEL OF RECIPIENTS



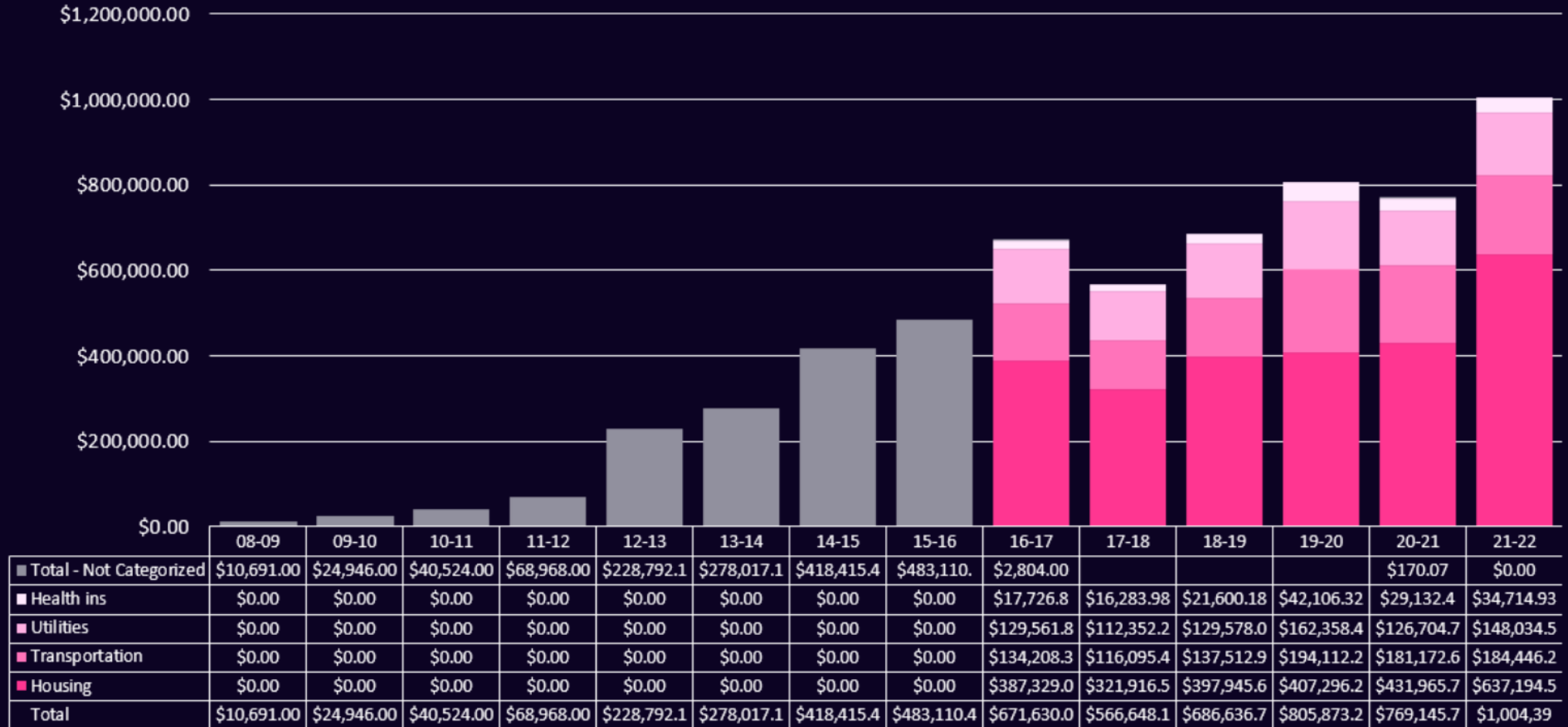
PINK FUND FISCAL YEAR 2021-22 RECIPIENT HOUSEHOLD INCOME (AGI)



Pink Fund's Reach 2014-2022



GROWTH THROUGH THE YEARS



A close-up portrait of a woman's face, looking directly at the camera. The image is overlaid with a semi-transparent pink color, which serves as a background for the text. The woman's eyes are dark and expressive, and her lips are slightly parted. The overall mood is one of hope and resilience.

\$6,890,746.67

IN FINANCIAL ASSISTANCE DISTRIBUTED

*As of March 2023



TESTIMONIALS



“Pink Fund is a breath of fresh air. We got the wind knocked out of us when I was diagnosed with stage 2B breast cancer. I started treatment right away thinking I could still work, but quickly realized it would be impossible.

I had to take 6 months of unpaid leave. It's very stressful worrying about bills while you're sick. Pink Fund has lifted a huge burden off my family's shoulders, allowing us to breathe and mend.”

- **RACHEL B.**



“The mental stress is as big if not bigger than the physical aspect of coming to terms with cancer. Having financial assistance relieves a major stress factor so I can focus on the day-to-day instead of how we are going to stay afloat and not lose everything we’ve worked so hard for.

We can’t express our gratitude enough. It gives me more strength and energy to focus on doing what needs to be done to fight this thing and keep a positive attitude.”

- DAWN H.

FOR MORE INFORMATION:

MOLLY@THEPINKFUND.ORG



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