

Financial Toxicity and Cancer-Related Distress Among Melanoma Survivors

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Background

- Many people living with melanoma may have to manage a significant financial burden related to care and other out-of-pocket costs.
- Financial toxicity can reduce quality of life and impede delivery of quality care.
- With the movement towards value-based cancer care, oncologists are encouraged to discuss costs with patients when considering treatment choices.

Aims

- The objectives of this study were to 1) characterize financial distress among melanoma patients and patient-provider communication about cost, and 2) examine the relationship between distress and financial impact.

Methods

- 56 melanoma survivors enrolled in the online Cancer Experience Registry answered questions about finances, 27 cancer-related distress items (0 = *not at all concerned* to 4 = *very seriously concerned*) based on CancerSupportSource®, and intrusive thoughts about finances using the Impact of Events scale (IES).
- Analytic procedures included descriptive statistics and multivariate linear regression with financial cost predicting distress (square root of sum of 27 items).

Participants

	N = 56	Mean ± SD (median)
Age (n=52)		53 ± 14 (54) Range: 24 - 82
Time since diagnosis (years)		6 ± 12 (2.5)
	n	%
Non-Hispanic White	50	89%
Annual income		
<\$60 K	19	34%
≥\$60 K	26	46%
Not reported	11	20%
Education	16	34%
Less than college	19	34%
College degree or higher	37	66%

Acknowledgments

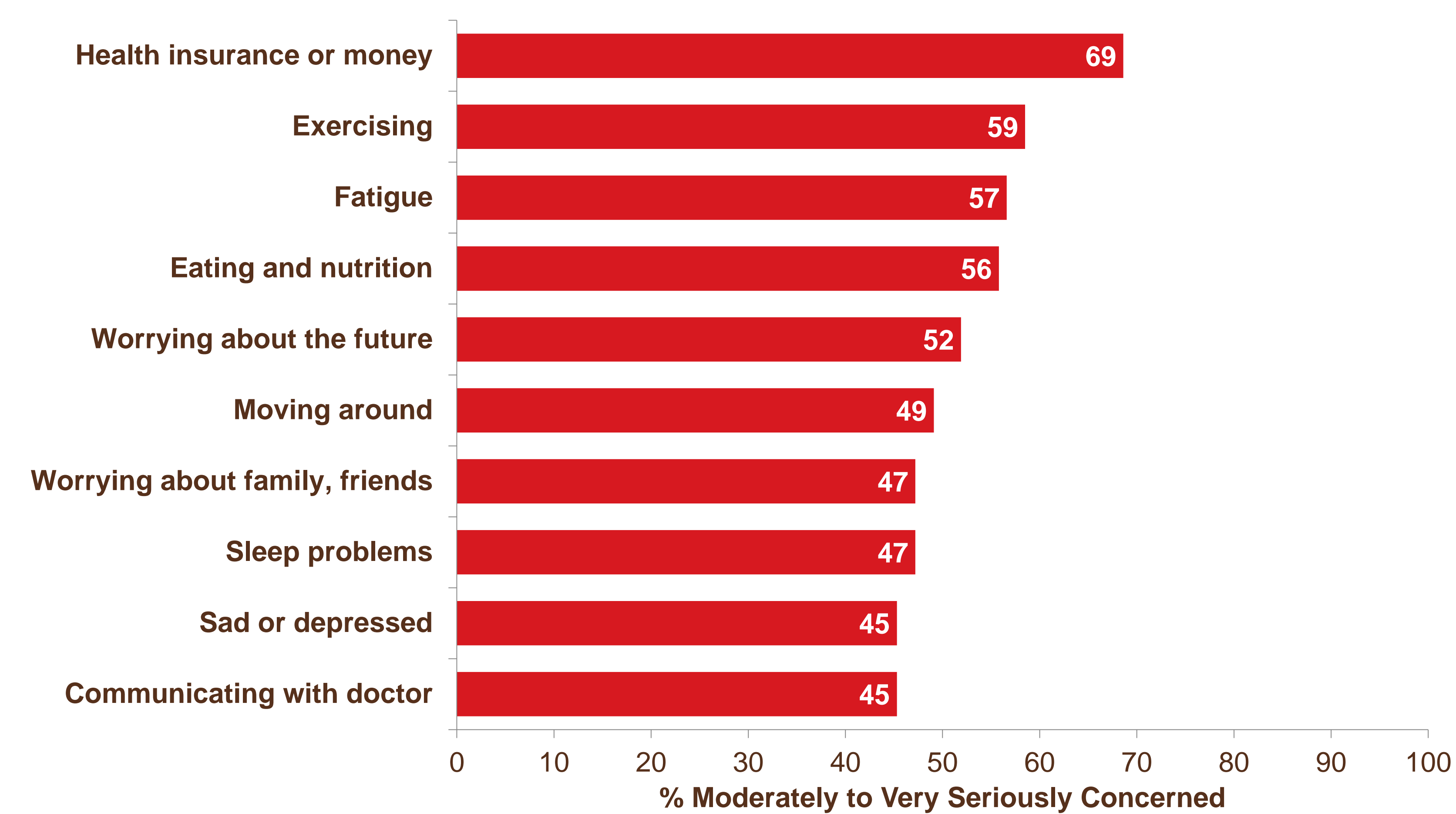
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References

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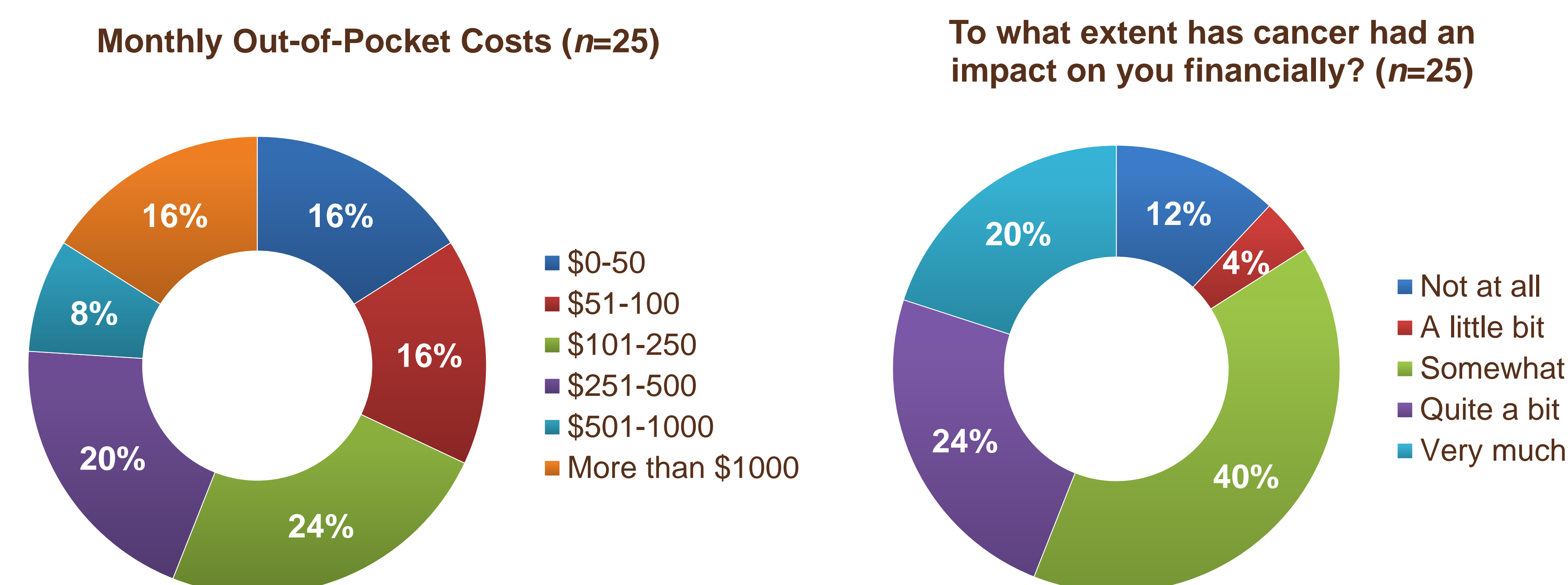
Results

Top Concerns Among Melanoma Survivors



- Of the 27 distress items, the top concern among melanoma survivors was health insurance and money worries, with 69% of respondents reporting moderate to very serious concern.
- 40% of melanoma respondents reported significant levels of intrusive thoughts about the financial costs of their cancer care (n=45).

Monthly Out-of-Pocket Costs and Financial Impact of Melanoma



- Nearly half of respondents (44%) spent over \$250 per month on cancer-related expenses, and 16% spent over \$1,000 per month.
- Nearly half of respondents (44%) also reported that cancer had “quite a bit” or “very much” of a financial impact on them.

Melanoma Costs are Associated with Significant Personal Trade-Offs

Because of the financial cost of melanoma...	n	%
Depleted savings	13	57%
Borrowed against or used money from retirement	5	20%
Used pharmaceutical assistance programs	5	20%
Chose less effective treatment	2	8%
In order to reduce health care costs...	n	%
Sometimes skipped dosages of medicine	3	13%
Postponed filling prescriptions	4	17%

Doctor-Patient Communication about Melanoma Costs

Only 28% of melanoma survivors reported that a member of their health care team spoke to them about the financial cost of their care.
Only 28% were ever asked about having distress related to finances.
42% of survivors wished they had received more help with financial assistance.

Financial Impact is Associated with Distress in Lower Income Individuals

Stigma-related statement	β (SE)*	p
Income <\$60 K	1.78 (0.50)	.016
Income ≥\$60 K	-.29 (0.57)	.62

Note: Interaction p-value=.022. Dependent variable = square root of overall distress score.

- Greater financial distress was associated with an increase in overall distress among those with annual income of <\$60 K.

Implications and Conclusions

- Melanoma places a financial burden on patients that can significantly impact quality of life, particularly among lower income individuals.
- Implications for future research and practice include the development and evaluation of interventions to enhance doctor-patient communication and support (e.g., financial counseling and assistance) to help ensure that the financial burden of melanoma does not negatively impact the patient’s quality of life, course of cancer care, and health outcomes.