FINANCIAL RESOURCES AND OPPORTUNITIES
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Certified Financial Planner at
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CENTS Board Member
If you or a family member has cancer, we invite you to meet one to three times for an hour each session with a volunteer. Certified Financial Planner® in-person, over the phone, or electronically to discuss how you can protect your financial situation during cancer treatment.
OVERVIEW

- Health Insurance
- School
- Scholarships
- Work
- Emotional Support
- Healing Adventures
- Additional Resources
- Q & A
INSURANCE!!

Health Care
**CURRENT STATUS OF AFFORDABLE CARE ACT**

<table>
<thead>
<tr>
<th>Event/Requirement</th>
<th>Details</th>
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<tr>
<td><strong>First signed on</strong></td>
<td>March 31st, 2010</td>
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<tr>
<td><strong>Required employers to</strong></td>
<td>Cover their workers or pay penalties, with exceptions for small employers</td>
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<td><strong>Requires individuals to</strong></td>
<td>Have insurance, although the individual mandate penalty was repealed</td>
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<td><strong>Required creation of</strong></td>
<td>State-based insurance exchanges to help individual and small businesses purchase insurance</td>
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<td><strong>Expanded Medicaid to</strong></td>
<td>Cover people with incomes below 138% federal poverty guidelines, at the individual state’s discretion</td>
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<td><strong>Eliminated preexisting condition exclusions</strong></td>
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<tr>
<td><strong>Allowed children to</strong></td>
<td>Remain on their parent’s insurance plans until age 26</td>
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OTHER WAYS TO STAY INSURED

COLLEGE
Many colleges offer student health plans. Check to see what type of coverage your school offers.

EMPLOYER
Many employers offer health insurance, you often need to be employed full time to receive benefits.
HOW AM I SUPPOSED TO FIGURE ALL THIS OUT?

- State Health Insurance Benefits Advisors (SHIBA)
  - https://www.insurance.wa.gov/about-shiba-services
- Washington Health Plan Finder
  - http://www.wahealthplanfinder.org
- National Coalition Cancer Survivorship
  - http://www.canceradvocacy.org/resources/health-insurance/
WHAT IF I DON’T LIVE IN WASHINGTON?

- STATE HEALTHCARE PLANS HTTP://WWW.W.HEIGHTHCARE.GOV
- HOSPITAL FINANCIAL COUNSELOR
SCHOOL
RESOURCES ON RETURNING TO SCHOOL

• HTTP://WWW.CANCER.ORG/TREATMENT/CHILDRENANDCANCER/WHENYOURCHILDHASCANCER/CHILDREN-DIAGNOSED-WITH-CANCER-RETURNING-TO-SCHOOL

• HTTPS://WWW.MSKCC.ORG/SITES/DEFAULT/FILES/NODE/1228/DOCUMENTS/LEARNING-LIVINGWJCANCERP. PDF.PDF
ARE THERE RESOURCES AVAILABLE TO CANCER SURVIVORS THAT HELP PAY FOR COLLEGE?
According to the US News & World Report, the average cost of tuition and fees for the 2018-2019 school year is $35,676 at Private Colleges, $21,629 for out of state residents attending public colleges, and $9,716 for state residents at public colleges. [https://www.usnews.com/education/best-colleges/paying-for-college/articles/paying-for-college-infographic](https://www.usnews.com/education/best-colleges/paying-for-college/articles/paying-for-college-infographic)

The average cost for a pediatric cancer hospitalization in the US was $40,400.
HOW DO I GET STARTED LOOKING FOR SCHOLARSHIPS?

- Financial Aid
  - http://www.finaid.org/scholarships/cancer.phtml
- Fastweb http://www.fastweb.com/college-scholarships/articles/cancer-scholarships
TIPS FOR FINDING SCHOLARSHIPS

- Check eligibility requirements. Many are diagnosis, degree, location, and age specific.
- Start looking early. Most scholarships require you to apply months before the school year starts.
- If you miss a deadline, try the following year.
- There are even a few scholarships for siblings or family members of people affected by cancer.
WILL I BE ABLE TO GET A JOB?
American Disabilities Act

The ADA, passed in 1990, prohibits job discrimination against people with disabilities. It requires employers to provide “reasonable accommodations” to disabled workers. Accommodations are agreed on between the employer and employee. They can include such things as providing wheelchair access, adjusting scheduled work hours, or installing adaptive equipment such as a braille readers or large button phones.
EMPLOYMENT RESOURCES

Cancer and Careers
- [Http://www.cancerandcareers.org/en](http://www.cancerandcareers.org/en)
- General information on applying for jobs
- Tips for resumes and interviews

Cancer and Legal Resource Center
- [https://disabilityrightslegalcenter.org/cancer-legal-resource-center](https://disabilityrightslegalcenter.org/cancer-legal-resource-center)
- Information on legal rights at work
- Support if you feel you are being discriminated against at work
ADDITIONAL RESOURCES

- Washington State Division of Social and Health Services
- Division of Vocational Rehabilitation – “assist people with disabilities who want to work but face a substantial barrier to finding or keeping a job”
- School Transition Counselor- “provide support and guidance to students with disabilities as they transition from high school to the work place.”
- [https://www.dshs.wa.gov/ra/dvr/school-transition](https://www.dshs.wa.gov/ra/dvr/school-transition)
EMOTIONAL SUPPORT

“Patients prefer resources that reduce feelings of loneliness, create a sense of community or belonging, and provide opportunities to meet other adolescent young adult patients.”
CANCER COMMUNITY

Local Supports

- Cancer Pathways (formerly Gilda’s club)
  http://cancerpathways.org
- Cancer Lifeline
  http://www.cancerlifeline.org

National Supports

- Cancer Care
  http://www.cancercare.org/tagged/young_adults
- Critical Mass
- Get Empowered
  http://www.cancer.northwestern.edu/cancer-care/survivorship/star-program/get-empowered.html
HEALING ADVENTURES
According to a Journal of Psychosocial Oncology article, “A week-long outdoor adventure therapy camp increased physical activity levels during camp and three months after camp termination.”
CAMPS

Adventures for Young Adults

- [http://firstdescents.org](http://firstdescents.org)
- [http://www.truenorthtreks.org](http://www.truenorthtreks.org)
- [http://www.athletes4cancer.org](http://www.athletes4cancer.org)
CAMPS

GOOD TIMES PROJECT:
WWW.GOODTIMESPROJECT.ORG
CAMP AGAPE NW

www.campagape.net
CAMP SPARKLE

www.cancerpathways.org
ADDITIONAL RESOURCES

- Team Survivor NW – Women’s fitness and health programs [http://teamsurvivornw.org](http://teamsurvivornw.org)
- Sam Fund – financial Assistance young adults [http://www.thesamfund.org](http://www.thesamfund.org)
- Sy’s Fund – young adult fund [http://sysfund.org](http://sysfund.org)
- The Ulman Fund for Young Adults [http://ulmanfund.org/scholarships/](http://ulmanfund.org/scholarships/)

Get Empowered Video Series – Designed for young adults who are survivors of cancers diagnosed in childhood. Videos feature 7 childhood cancer survivors and 5 healthcare professionals. [http://www.cancer.northwestern.edu/empowered](http://www.cancer.northwestern.edu/empowered)
Q & A