Financial Peace of Mind

Megan Pienta is a licensed financial navigator at the Indiana University Health Simon Cancer Center in Indianapolis.

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Studies show that as many as one in three people with cancer delay or refuse treatment because of cost concerns. They don't want to exhaust their savings or leave their family with a big bill. Financial navigators help cancer patients and their loved ones find resources so they don't have to decide between getting the care they need and other life necessities.

What are financial navigators?

Financial navigators work as advocates for every patient who comes into the cancer center. We help take care of them on many levels, but we especially focus on providing guidance with insurance issues as well as assistance with medical bills and paying for chemotherapy and other types of treatment.

How do financial navigators assess their patients' needs?

There are many ways to assist people with cancer. The first step is talking with them to find out exactly what their current and future needs are.

What are some of the needs financial navigators address?

We look into what insurance options are available for patients. If they have no insurance at all, we try to get them insured. We look at options in the health insurance marketplace and find one that best addresses their individual situation. If they qualify, we help patients with enrollment in Medicaid or other government programs.

COBRA is a federal law that lets you keep your group health coverage when your job ends or you are unable to work, usually for at least 18 months. There may be assistance available to help pay COBRA premiums.

Even insurance may not address all financial concerns. Patients might have high deductibles or high amounts they must pay out of pocket. Some may reach the highest benefit amount the plan will cover, which could mean they are responsible for expenses going forward. We look into what

options are available to meet specific needs.

How do financial navigators find needed resources?

There are many avenues. Some types of cancer have dedicated foundations. Such organizations can help pay for treatment and other expenses. Availability of funding can change over time as money is disbursed and more comes into their coffers. We track which foundations have funds available and help lead people through the application process.

For some medications, we can get co-pay cards. These help with out-of-pocket expenses for co-payments or deductibles that patients have to pay before insurance starts to kick in.

Pharmaceutical companies will often have assistance programs that will supply medication for people in financial need. We can help patients identify and apply for programs that are specific to their needs.

For people who currently have insurance, we can answer questions about medical bills, explain how deductibles and out-of-pocket costs work and help patients apply for additional financial assistance, if needed.

Do you work with others at the cancer center?

At IU Health Simon Cancer Center, financial navigators work closely with social workers. People with cancer often have financial burdens beyond treatment costs, such as food, transportation, lodging and childcare. Many patients travel from outside the immediate area and need a place to sleep. Others may need assistance with childcare or someone to help around the house. I look more at ways of paying for treatment, while social workers focus on other aspects. By working together, we hope to make cancer treatment easier for our patients.

What’s the most inspiring part of your work?

For me, satisfaction comes from connecting with patients on a deep level. When people hear the word cancer, one of the first things they think about is how much it will cost. They come to us already afraid. Sometimes they refuse treatment because they are worried about their family’s financial situation after they are gone.

Our patients rely on us to help them pay their bills, get their lifesaving medications and provide peace of mind to them and their loved ones. We connect on a very personal level during the journey we take with them. That is the most rewarding part.

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