



Canadian Breast Cancer Network
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CBCN Advocacy Guide: Navigating the Financial Burden of a Cancer Diagnosis

What Is Financial Toxicity?

A cancer diagnosis comes with significant costs, with the average patient paying nearly \$33,000 in their lifetime.¹ For people with breast cancer, the subtype and stage of breast cancer and age at diagnosis play a big role in the total cost of care.² These costs are often unexpected and can be unaffordable for many people with breast cancer.

Financial toxicity describes the combination of direct out-of-pocket medical expenses, indirect costs (loss of income), and emotional burden resulting from a cancer diagnosis and treatment. The financial impact of cancer becomes "toxic" when these costs lead to psychological distress, diminished quality of life, and compromised health outcomes.^{3, 4}

This means we need to raise awareness about these costs and reduce the stigma around financial hardship. Our political leaders need to make policy improvements that bolster workplace protections, drug coverage, and supportive care funding.⁵ You can learn more about the direct and indirect costs of cancer on the Canadian Partnership Against Cancer's website [here](#).

Take Action

Too many people with breast cancer face financial ruin despite our publicly funded healthcare system. **Let our political leaders know that financial toxicity has got to go!**

1. Sign the Canadian Cancer Society's petition to reduce the cost of cancer care in Canada [here](#).
2. Contact our federal minister of health at hcminister.ministresc@hc-sc.gc.ca.
3. Contact your provincial minister of health or member of parliament by entering your postal code [here](#).

Access Resources

- Find financial support programs through [CBCN's FinancialNavigator](#)
- Explore financial resources [here](#) and planning tips [here](#)
- Read our magazine on the financial impacts of a breast cancer diagnosis, *The Price Beyond Treatment: Finances and Breast Cancer* [here](#)
- Access the Canadian Cancer Society's financial resources [here](#)
- Talk to a case manager who can help you explore and access financial resources by visiting [Wellspring's Money Matters Program](#) (Alberta and Ontario only)

¹ <https://cancer.ca/en/get-involved/advocacy/cost-of-cancer>

² <https://www150.statcan.gc.ca/n1/pub/82-003-x/2024011/article/00001-eng.htm>

³ <https://pubmed.ncbi.nlm.nih.gov/34266710/>

⁴ <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2801099>

⁵ <https://cbcncan.ca/en/blog/our-stories/your-money-and-breast-cancer>

Financial Toxicity and the Workplace

The economic burden of cancer can cause indirect costs due to loss of employment or absences from work.⁶ To offset these financial impacts, some people choose to work while getting treatment. The decision to work during breast cancer treatment is a personal one, but it does come with financial considerations.⁷ Here are some of the top workplace issues to be aware of and what to do about them.

Know Your Rights

Workers are entitled to:

- **Privacy:** You are not required to share any medical information about your diagnosis with colleagues or employers, even if you need time off work.⁸
- **Accommodations:** Employers must make reasonable accommodations to support employees with health needs, up to the point of undue hardship.⁹
- **Non-discrimination:** Discrimination is against the law! You are entitled to a work environment free from discrimination.⁸
- **Job security:** If you are diagnosed with breast cancer, you are entitled to either 26 or 27 weeks of medical leave without losing your job.¹⁰

Did you know self-employed people face unique workplace challenges during a breast cancer diagnosis? Learn more [here](#).

What To Do If You Have An Issue ⁹

1. Document requests for accommodations, email exchanges, and relevant conversations.
2. Talk to a supervisor or the human resources department about the concerns you documented. If you are unionized, seek the help of a union representative.
3. Know when to get outside help. Talk to your care team or contact CBCN to learn more about your rights as a worker.

Learn More

- Learn more about private insurance [here](#)
- Find out about employment insurance [here](#)
- Watch our webinar session on navigating cancer and work, *CancerAndWork.ca Experts Answer Your Questions About Navigating Work and Cancer*, [here](#)
- Visit [CancerAndWork.ca](#) for information and resources about returning to work

⁶ <https://tinyurl.com/25fa8kpa>

⁷ <https://cbcn.ca/en/blog/our-stories/to-work-or-not-to-work>

⁸ <https://cancer.ca/en/living-with-cancer/coping-with-changes/work>

⁹ <https://cbcn.ca/en/work-and-abc>

¹⁰ <https://cancer.ca/en/get-involved/advocacy/what-we-are-doing/job-protected-leave>

Getting Support from Allied Health Professionals

During a breast cancer diagnosis, allied health professionals (AHPs) can help connect you with financial supports. AHPs are members of the healthcare team that provide services other than medical care or nursing.¹¹

Who Can Help?

Some of the AHPs who can help with finances during a breast cancer diagnosis are:

- **Social workers** who can help you access local, provincial and federal financial assistance programs and benefits. They can also complete financial assistance paperwork for you.¹²
- **Drug access navigators** who can assist with accessing and finding funding for drugs and treatment. **Drug access navigators** can also complete insurance application forms, enroll you in compassionate access programs, and file appeals when appropriate.¹³
- **Occupational therapists** who can help with the indirect costs of breast cancer by filling out paperwork for workplace accommodations and improving physical function with environmental assessments.

Did you know: There are more than 70 AHPs in Canada?¹¹ The three listed here are just the tip of the iceberg! Learn more about other AHPs [here](#).

Take Action

Speak to your care team: Ask your doctor or cancer centre to refer you to a social worker, **patient navigator**, or drug access navigator. This is a first step in accessing the right supports.

Get support early: Don't wait for the bills to pile up before you ask for help. Connect with the right supports as early as possible to help relieve some of the financial strain.

Find out what's available: Access to AHPs varies by province. Learn more about financial supports in your area by visiting CBCN's **FinancialNavigator** or the Canadian Cancer Society's **community services locator**.

¹¹ <https://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/allied-health-professions-and-occupations#alliedhealth>

¹² <https://cancer.ca/en/living-with-cancer/coping-with-changes/finances>

¹³ <https://www.cbcn.ca/en/blog/our-stories/drug-access-Canada>