**Appendix C. Selected Excerpts Demonstrating Consequences of Financial Toxicity**

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| **Emotional Distress** |
| Female, 46: “I got hospital bills up the wazoo, and I can’t afford to even pay them. I’m even scared to open ‘em anymore … And there’s a lot of ‘em.”  Male, 46: “When you call [the insurance company], they tell you they're reviewing it … But in the meantime, for the hospital side, basically they want to get paid and they will be contacting you and say, ‘I've not received payment.’ You have to tell them, ‘I’ve talked to [the insurance company]’ … They say, ‘Well, [we] have to send it to collection.’ Obviously, none of it helps and then you worry… It is stressful because it doesn’t make sense…”  Male, 48: “I mean everybody wants their money, but I almost—in fact, I still may lose my car because of when I was out, I lost my bank account because my bank account had become overdrawn. [I] had bills and checks that I had written and because of the duration I was out, you know, nobody else had access to my checking account, so the bank eventually just closed it, especially after the duration that I was gone, you know they had thought I had given up on them and—there was a lot that goes into it… You know, then after that follows the depression, the anxiety. It’s just a snowball effect.”  Female, 69: “I have to go to the cardiologist … he knows what kind of pressure I’m under … it [the financial burden] is very, very upsetting and it makes, it just makes your blood pressure be out of whack ... it is very stressful.” |
| **Physical Well-being** |
| Female, 76: “They would start to tell me, you know, you’ve only got a week left. It seemed like wow, they were expecting a lot in a short time. A lot of this is just determined by insurance… [my insurance], they seem to have been agreeable to what was done, but there are strict guidelines and at one point when I was being discharged from one place and moved to the next, I did say I hoped there was still a fair amount of work that could be done. We were making progress and I was concerned about regressing… as my son-in-law told me, they don’t go by individual cases. They go by big numbers. So, it really doesn’t matter about you.”  Male, 60: “My health insurance—I’ll get recommended physical therapy, but it’s two or three months before it actually starts… I have to go get approved... It takes two or three weeks before my evaluation and then I get my evaluation done and they say how many appointments I need. And then that’s got to be approved again and by the time I get on schedule, it’s two or three months more before I’m actually getting therapy.”  Male, 46: “… They did explain to me the benefit of having it done at a rehab facility, and I understand that. But then, I also brought up—I don’t know what kind of coverage… I want to make sure that whatever they recommended gets covered by the insurance. I wasn’t going to say, ‘Oh, I’ll do it at any cost…’ So, I just wanted to take that into consideration when I was making the decision for treatment and all that.”  Female, 61: “I had to be able to walk. I had to be able to get up the stairs. So, they were working on me walking the steps but in the mean time they got me a hospital bed because they told me I could pick one item that I wanted because the insurance would only pay for one item.”  Female, 66: “I’m having so many problems. I'm trying to get someone to come in and help me with in-home care and stuff like that. When I applied [through public insurance] they said there was a waiting list. Then I went through the senior program... where I can also get a family member to help—my granddaughter was going to do it, but by the time I got the okay, she ended up getting a job… [I’m] on the waiting list… I have nobody right now.” |
| **Reliance on Others** |
| Male, 61: “I got to say my kids have been really great, and my sister too, actually. They’ve helped me a lot. I mean I couldn’t do it by myself, I know that. I just couldn’t do it. It's not even possible.”  {Q: How have they helped you?}  “Oh, in all ways. I mean financially, you know you name it, emotionally, whatever.”  Male, 49: “There were a lot of people that helped us out, but we ended up taking out a lot of loans and it was, I was panicking. Because the further, further down you go, the harder it is to get out.”  *{I: You also relied on some charity and loans from other institutions?}*  “Well mostly family. I mean my house is owned by my father-in-law, so that’s why we didn’t lose the house, but he advanced money that kept us afloat. But you know, I hate being in debt to the man because he’s my father-in-law...”  Female, 31: “I had people that was supporting me and helping me through it. I mean—if I didn’t have those people—it would’ve been real, real hard.”  *{I: Who was helping you?}*  “My parents… [If] we needed and stuff—they paid, just personal stuff and—if there was a bill or something that needed to be paid, they paid it.”  Male, 20: “We had amazing support from our community, church family, and my dad’s work … I mean the whole county we live in, we had businesses help with donations to [our] family and my work, during that time, was giving my family free meals wherever they were.” |
| **Material Hardship** |
| Male, 49: “The amount of money that I have in social security disability ... I barely make it, or my bills are pending like electricity, things and other stuff.”  *{I: You haven’t been able to pay other bills because of the medical costs?}*  “Absolutely.”  *{I: Have you felt like you were at risk of losing your housing at any point?}*  “Well, sometimes I consider it … I don’t put any timeclock on it because my income is very limited… my priority is: Whatever comes in, I try to pay the house…”  Female, 66: “The [energy] bill was very high, and I called that 211 number and I explained [the hospitalization] to them, and they said I had to do an SER (State Emergency Relief) form. So I did and the case worker that called me back—she said I do not qualify because it's not a shut-off notice and I said, ‘I was told that it didn’t have to be a shut-off notice…’ She said, ‘Well, they steered you wrong.’ She said, ‘I don’t know what to tell you.’”  Female, 55: “I was short on money ... because I had to pay my rent, my food and medicines and all that so I was a little bit  short ... They were kind of difficult to pay after the hospital ... Because I had to get more medicines and all that.”  *{I: The money that you would have spent on food and rent, you had to spend on medicine?}*  “Yeah.” |