

## **Issues Facing the Cancer Family in Maryland**

Cancer Support Foundation, Inc. has helped over 6,000 clients since 2005 that have been undergoing cancer treatment. Cancer treatment typically goes from six to twelve months with each treatment making the person feel worse. Clients use up their vacation time, sick leave and in some cases donated time from co-workers. Usually after the second treatment the side effects set in and they become very ill from the treatment itself. Several things can happen to cancer patients. Either they have to quit their job because they are so ill or they get fired because they are not able to do their job. Many businesses do not offer short term disability. Many businesses also do not offer FMLA and those that do let people go after that time has expired. Most cancer patients are not eligible for social security disability.

It does not take very long to go through their savings and friends and family help. Without a temporary disability insurance policy for residents of Maryland and not eligible for unemployment under current law these families have few resources. Some are able to get temporary cash assistance of \$185 which does not even pay for the transportation to their treatment. The bottom line is these families have no income for an extended period of time. During their treatment many lose their car, where they live, their utilities, and just about everything they have as well as being left with medical bills. Many have to file for bankruptcy.

These families seek from local social service departments temporary help in the form of food stamps, energy assistance, temporary cash assistance, eviction prevention, and in some cases medical assistance. Patients may be unable to make the COBRA payments on their health insurance if they lose their employment. They then need to apply for medical assistance to continue treatments. Applying online is not always possible and mailing in paperwork is rarely effective. Many have to visit in person and sit for hours to speak to someone then to only have to undergo a drug interview. The patients are on chemotherapy which makes this requirement even more out of touch with the real situation. Most of our clients who need to deal with social services are very ill from the treatment and not able to sit there for hours each visit. Multiple visits are required to finish the process. Phone interviews have been very difficult to get for these patients to even start the process. If they do not have minor children they are usually turned away for any help but food stamps and sometimes energy assistance.

Cancer foundations in Maryland are not filling the gap for these families. There are very few services available to help them on either a local or national level. Our foundation helps where we can but we are not a social services department. We are privately funded and have limited resources for the thousands of families that fall into this situation each year. Most of our clients are able to get through their treatment and back to work usually in less than a year.

This same situation plays out for any individual who is suddenly ill but will be able to get back to work after medical care.