

## **Reporter-Times.com : The high cost of cancer - Disease can create unexpected bills**

By Lacey Nix Correspondent  
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***This is one in an occasional series of stories on the expenses involved with the treatment of cancer.***

After her diagnosis with inflammatory breast cancer in October 2009, Lisa Griffin Neal of Martinsville focused on getting the treatment she needed to save her life. She had PET scans, CAT scans, EKGs, MRIs, bloodwork and mammograms.

It wasn't until her first visit to the oncologist, however, that she realized having cancer is much more than a physical and emotional battle. She quickly learned that without the best insurance, cancer could financially destroy the life that she and her husband, Wayne, worked so hard to build.

Griffin Neal had insurance and initially felt confident her treatment would be covered by her plan. Unfortunately, while her insurance covered most of the required tests and prescriptions she needed, it would not cover the oncologist visits she needed to stay alive.

Her first visit to the oncologist cost nearly \$330. One visit was something Griffin Neal could financially handle, however, she said, "Financially, you start looking down the road and think, 'Oh no, this will be bad. Cancer is not something that is gone overnight.'"

As she nears the end of her chemotherapy treatments, Griffin Neal has experienced severe side effects including a problem with her tear ducts. She will need to see an eye doctor — again, not covered by her insurance.

The financial impact of having cancer is something that patients underestimate every day, says oncologist Denise Johnson Miller of St. Francis Hospital.

"In breast cancer, the diagnostic component can cost close to \$100,000 if you include all of the imaging needed, repeat mammograms, biopsies, pathologist and radiologist professional fees," Miller said.

Although this cost might seem overwhelming, especially for those without insurance Miller said, "Most patients do receive the care and treatment that they need in this country."

There are various agencies, both public and private, in the area that can help with the costs of treatment. Often times, said breast nurse navigator Janice Leak of St. Francis Hospital, "The hidden costs of cancer arise from home."

“Perhaps the patient is the sole breadwinner or secondary breadwinner, the loss of income can have a major impact to the home,” Leak said.

Griffin Neal knows this all too well. Although her husband, Wayne, has a steady retirement income, Neal has not been able to leave her job. She continues to work as a hair stylist at Bright N’ Blue Salon in Martinsville three days a week.

Neal tries to schedule her work days around chemotherapy treatments so she feels well. However, lately, the treatments are having a different effect on her body, and she finds herself struggling to make it through the work day.

“I could stay home, and we would really have to put a crunch on things,” she said. For Neal, the choice is not about things being tight financially. Due to the nature of her work, if she leaves for an extended period of time, her clientele will leave, too.

She said, “They will find new stylists, and I will have to start all over from scratch when I get back.”

Fortunately, Neal has been well enough to work, but other cancer patients are not as lucky.

According to Lora Bradley, nurse navigator for the Little Red Door Cancer Agency that serves Morgan, Johnson and many surrounding counties, financial concerns have many cancer patients making life threatening decisions.

Bradley said for many cancer patients she has worked with, “It’s not just how do I get treated, it’s how do I pay my light bill and do I get my prescriptions or put food on the table?”

Due to the extraordinarily high costs involved, The Little Red Door cannot help pay for cancer treatments, but it can help with the auxiliary costs.

This United Way organization is funded entirely by grants and donations that make it possible for them to provide transportation to and from doctor’s appointments, nutritional supplements, breast prosthesis, cancer screenings and much more.

Bradley spends a lot of her day pooling resources and helping patients find assistance with rent, food and prescription costs. She said, “Our goal is to work together to make sure people are getting basic necessities.”

With all the talk of health reform in the United States, the cost of medical care and the price of insurance has become an important topic.

“Health care reform is not about a political party,” Miller said. “It is about individuals who need help, and one day it could be any one of us who could be found with a serious diagnosis and without adequate health care.”

Lisa Griffin-Neal is living this scenario. She has already had more than 10 unpaid doctors' visits and has not even started lifesaving radiation treatments. Last weekend, her family hosted a rummage sale at the Martinsville Senior Center to raise money for her treatment.

The sale brought in nearly \$3,900, which will help pay for the visits and other unexpected expenses that arise. Neal does not have a final number of how much money the cancer will cost her as the bills are just now coming in.

Neal says whatever the future brings financially, she feels blessed to have the support of the community and friends and family.

"My family has been so supportive, you take that for granted sometimes and do not realize what you have," she said.



Lisa Grifinn Neal styles a customer's hair at the Bright n' Blue Salon in Martinsville where she continues to work to help pay for the cost of her treatments and doctor visits. Photo by Lacey Nix

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