Breaking through Barriers: How Resource Navigation and Direct Financial Assistance Mitigate Financial Toxicity and Improve Outcomes for Rural and Underserved Patients

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Abstract

Cancer is a leading cause of financial hardship for patients in the U.S. due to high treatment costs and loss of income.[1] As the cost of cancer drugs continues to rise, out-of-pocket expenses for deductibles, co-pays and co-insurance often accumulate quickly. Coupled with loss of income, from an inability to work following debilitating side effects from treatments, patients may soon find themselves experiencing financial toxicity. This "financial toxicity," a term coined in 2013 by Duke University researchers[2], is a major barrier to treatment adherence and positive health outcomes for cancer patients.

Patients in rural and underserved communities are particularly vulnerable as they face additional challenges like:

- high transportation costs
- limited resources
- systemic inequities

These factors combine to further exacerbate the impact a cancer diagnosis has on patients' quality of life. This brief intervention model is highly effective in reducing:

- emotional distress
- financial toxicity
- isolation

helping patients form connections within their communities and beyond, thus improving patient outcomes for this population.

Methods

Cancer*Care*'s resource navigation program enrolled patients in the U.S. from rural and underserved areas, treated at community hospitals to identify and help secure financial assistance and community resources. 340 patients participated in at least two 30-minute telephone navigation sessions in their preferred language of English or Spanish from July 8, 2024, through September 5, 2025. Patients were given the option of having financial and psychosocial concerns assessed using a validated tool, the Distress Thermometer. Upon completion of the navigation sessions, direct financial assistance was provided to cover costs for transportation and food. Patient-reported outcomes and data were collected at the initial session and following the last session to measure program effectiveness.

Results

Preliminary data indicates a significant decrease in patient-reported financial toxicity following enrollment in the program. Participants demonstrated improved adherence to treatment plans and reported less psychosocial distress related to financial burdens. This suggests that proactively addressing financial concerns leads to better patient engagement and reduced delays in treatment, impacting disease trajectory and improved outcomes.

The following data from patients indicates the percentage change decrease in feeling Very Concerned across all categories:

Financial Needs	Pre	Post	% Change
Having No Insurance	29.17%	22.92%	↓ 21%
Insurance Covering Medical Bills	43.75%	35.42%	↓ 19%
Finances and bills are hard to understand	29.17%	14.58%	↓ 50%
Clothing Needs	8.33%	4.17%	↓ 50%
Food Insecurity	31.25%	16.67%	↓ 20%
Housing Stability	35.42%	27.08%	↓ 24%
Transportation	35.42%	25.00%	↓ 29%
Taking care of others	22.92%	14.58%	↓ 36%
Home Health Care	18.75%	8.33%	↓ 56%

Employment Concerns	Pre	Post	% Change
Need for job adjustments	20.83%	16.67%	↓ 20%
Discrimination because of cancer	10.42%	4.17%	↓ 60%
Being unemployed	33.33%	22.92%	↓ 25%

Psychosocial Needs	Pre	Post	% Change
Feeling nervous, anxious or on edge	22.92%	20.83%	↓ 9%
Not being able to stop or control worrying	33.33%	14.58%	↓ 56%
Feeling down, depressed or hopeless	14.58%	12.50%	↓ 14%
Little interest or pleasure in doing things	18.75%	10.42%	↓ 44%
Changes in my appearance	45.83%	25.00%	↓ 46%
Depressed or Anxious related to Treatment	33.33%	27.08%	↓ 19%
Difficulty dealing with diagnosis	39.58%	29.17%	↓ 26%
End of Life Concerns	33.33%	27.08%	↓ 19%
Feeling worthless or being a burden	35.42%	29.17%	↓ 18%
Lack of support from others	10.42%	8.33%	↓ 20%
Planning for the future	41.67%	31.25%	↓ 25%
Communicating with my healthcare team	10.42%	8.33%	↓ 20%

Social Concerns	Pre	Post	% Change
Relationship with my spouse/partner	8.33%	4.17%	↓ 50%
Relationship with my children	12.50%	8.33%	↓ 33%
Relationship with my friends/co-workers	8.33%	2.08%	↓ 75%

"Thank you for the financial support at a difficult time in our lives. God Bless!"

Conclusion

The findings suggest that a comprehensive, patient-centered program integrating resource navigation with direct financial assistance is warranted as it effectively mitigates financial toxicity and improves outcomes for patients in rural and underserved communities. These results support the expansion of such programs to address health disparities linked to socioeconomic factors as well as decreased psychological burden. Financial toxicity disproportionately affects low-income families and marginalized communities, reinforcing systemic inequalities. Supporting patients in a comprehensive navigation program can make a significant impact as they continually strive to achieve best possible outcomes.

Limitations & Challenges:

- While the sample size of 340 patients shows promise and feasibility for the program, it is a limited representation of the vast cultural and socioeconomic diversity in the US. This leads to both underrepresentation and potentially skewed results. Replicating this program with a larger patient group residing in various regions across the country could yield increased generalizability and "proof of concept" for the program.
- The preferred language of patients is not always feasible requiring reliance on professional language interpreters, which may impede establishing rapport with patients while providing a safe space to discuss their challenges.
- Practical needs including mortgage/rent and utilities are not covered by this program. Navigators locating appropriate resources for these needs continue to be increasingly challenging.

Client Feedback

"Thank you very much, it means more to us than you will ever know."

"Thank you for the financial assistance. It came in handy to support my needs. This service is great support. So helpful during this challenging time. And so needed for so many. Again, thank you so much!"

"I want to express my deepest gratitude for the financial assistance you have provided during this challenging time in my life. Your generous support has been instrumental in easing the burdens associated with my cancer treatment, allowing me to focus fully on my recovery. Your commitment to helping individuals like me goes beyond mere financial relief. It offers emotional encouragement and hope. Knowing that an organization as compassionate as yours stands by my side gives me the strength to keep fighting each day. With heartfelt thanks."

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