

# HEALTH ALERT!

## Study Shows Brain Tumors Strike A Devastating Financial Blow To Even Well-Insured Middle-Class Patients

(NAPSA)—There may be no more frightening diagnosis for a patient than a brain tumor. Unlike other serious illnesses, tumors and their treatments often severely impact an individual's ability to work, speak, read, drive and handle many of life's daily activities. For the more than 200,000 Americans diagnosed each year, surviving treatment is just the beginning of a long battle. For too many people, the financial burden can be just as devastating.

Brain tumor-related expenses can force even educated, employed and well-insured patients to become financially ruined. That's one of the key findings of *The Financial Impact of Brain Tumor Diagnosis on Patients and Families*, a study conducted by the National Brain Tumor Foundation (NBTF). Researchers found:

- 91 percent of patients were working and had insurance prior to their diagnosis; despite this fact, many middle-income people had to borrow money from friends and family, max out credit cards, sell their homes and cars, declare bankruptcy and, in some cases, even become homeless because they couldn't pay their bills.
- Only one in three patients studied was working after diagnosis.
- 62 percent were not receiving disability coverage of any kind.

Even with health insurance, a startling 42 percent of respondents said they spent over \$1,000 a month out of pocket, paying for everything from medication to co-pays and other expenses. As a result, there are enormous coverage gaps for middle-class patients and their families. Plus, experts say the formulas used to determine the benefits and timing of disabil-



**Even with insurance, brain tumor patients can still spend \$1,000 per month on medication, co-pays and other expenses.**

ity payments often do not take the needs of brain tumor patients into account. For instance, many patients often wait two or more years for disability payments to begin.

The implication is that the financial challenges could be even more significant for brain tumor patients who do not have coverage. One bright spot is the foundation's Patient Help Fund—a grant program for brain tumor patients in financial need who are receiving care at any of NBTF's 15 partner institutions.

Grants are available to cover treatment-related expenses such as medical visits, medication co-payments, hospital expenses, therapy treatments, medical equipment and travel.

The NBTF is a nonprofit health organization that is dedicated to providing information and support for brain tumor patients, their families and health care professionals. The organization funds research on drugs and therapies, and sponsors a wide range of patient-support services. To learn more or to donate, please visit [www.braintumor.org](http://www.braintumor.org) or call 800-934-CURE.