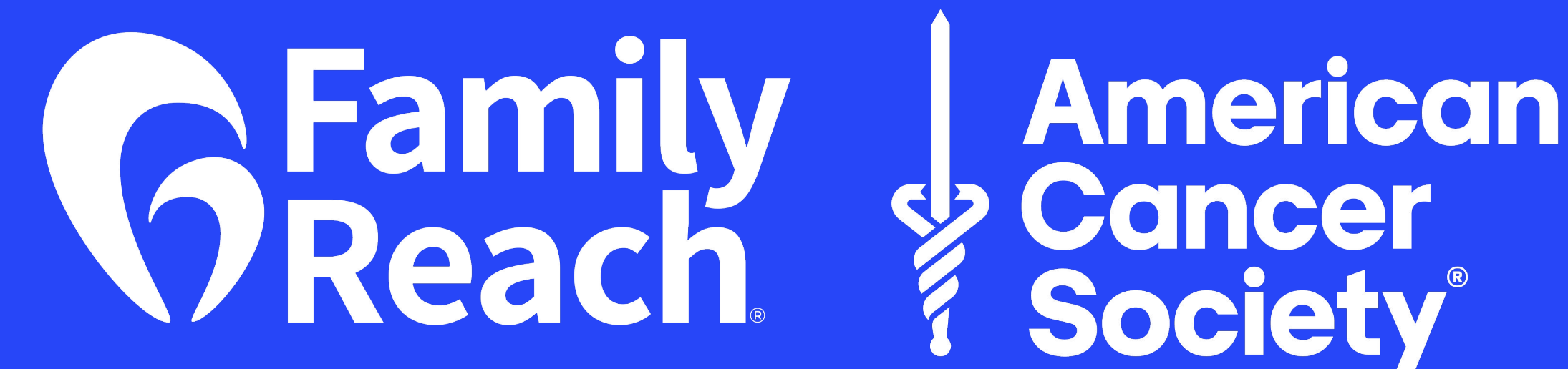


Addressing Financial Barriers to Cancer Treatment for Adolescents and Young Adults (AYAs)

Maggie Rogers, MPH¹; Mia Sanati, PhD²; Jackie Hess, MSW, LSW²

1. American Cancer Society; 2. Family Reach



BACKGROUND

- In 2025, **85,480 AYAs (ages 15–39)** were diagnosed with cancer, representing **4.2% of all U.S. cancer cases**.¹
- **54% of AYA cancer survivors** face **ongoing financial hardship**, struggling to afford essentials like housing, food, and transportation even a decade post-diagnosis.²
- **Financial toxicity** disrupts **treatment adherence**, increases **psychological distress**, and reduces **quality of life** for AYA cancer patients.^{3,4}
- AYAs on **active treatment** face **significant non-medical costs**, such as housing, utilities, groceries, and transportation, intensifying financial hardship.²
- **Comprehensive financial assistance programs** can **reduce financial toxicity**, improve **treatment access**, and enhance **health outcomes** for AYAs.⁵
- **Early intervention** addressing financial burdens can **lower long-term financial toxicity** and **improve quality of life** in AYA survivors.⁶

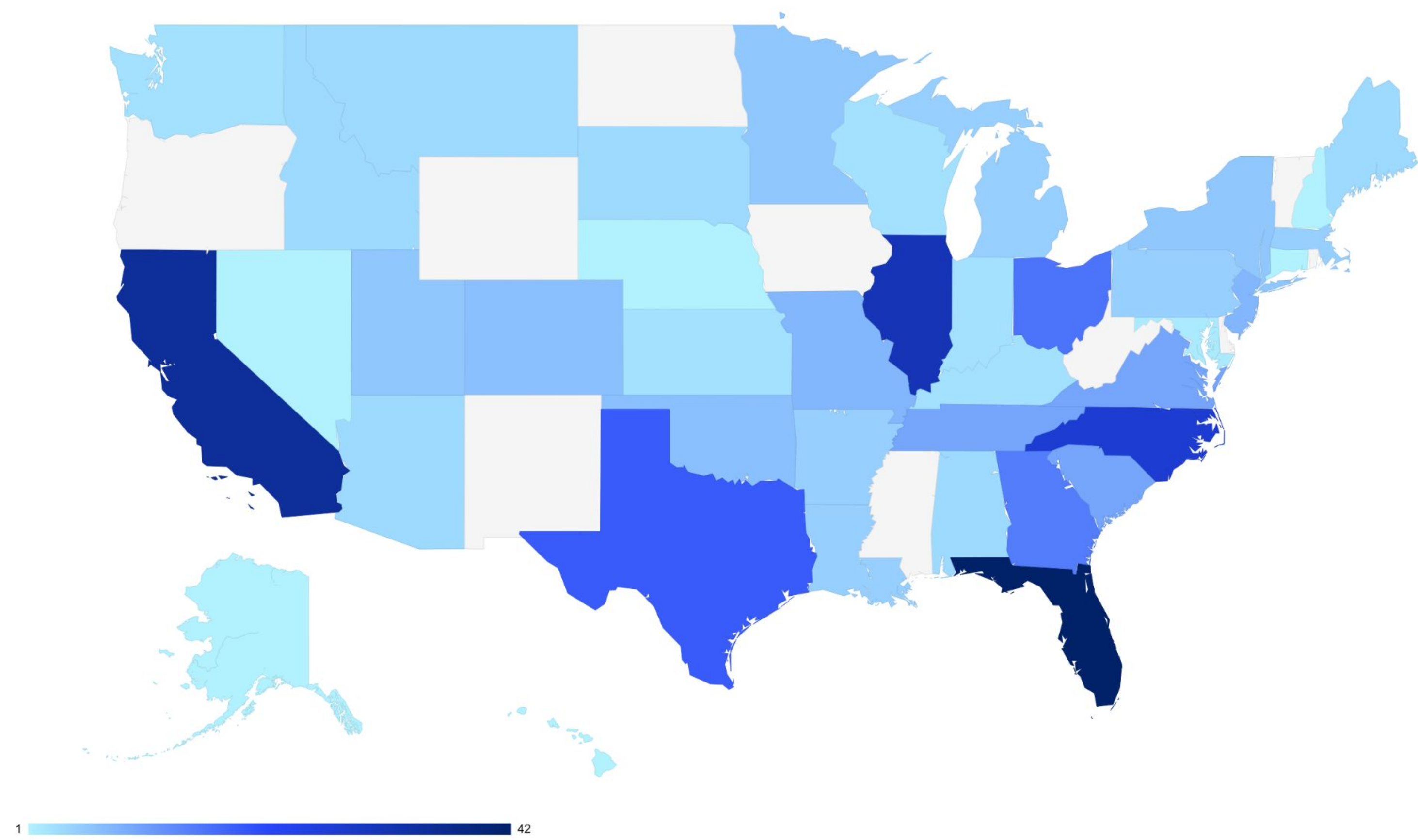
OBJECTIVE AND METHODS

- **Objective:** Implement a financial assistance program for AYAs (18–29 years old) with cancer to address non-medical needs, including housing and utilities, transportation costs, and food insecurity.
- **Eligibility:** Based on age, cancer treatment status, and financial need
- **Timeline:** Nov 2024 – Feb 2025
- **Funding:** Up to \$1,500 in financial assistance per patient
- **Demand:** High: funds planned for two months were depleted in 2 weeks.
- **Process:**



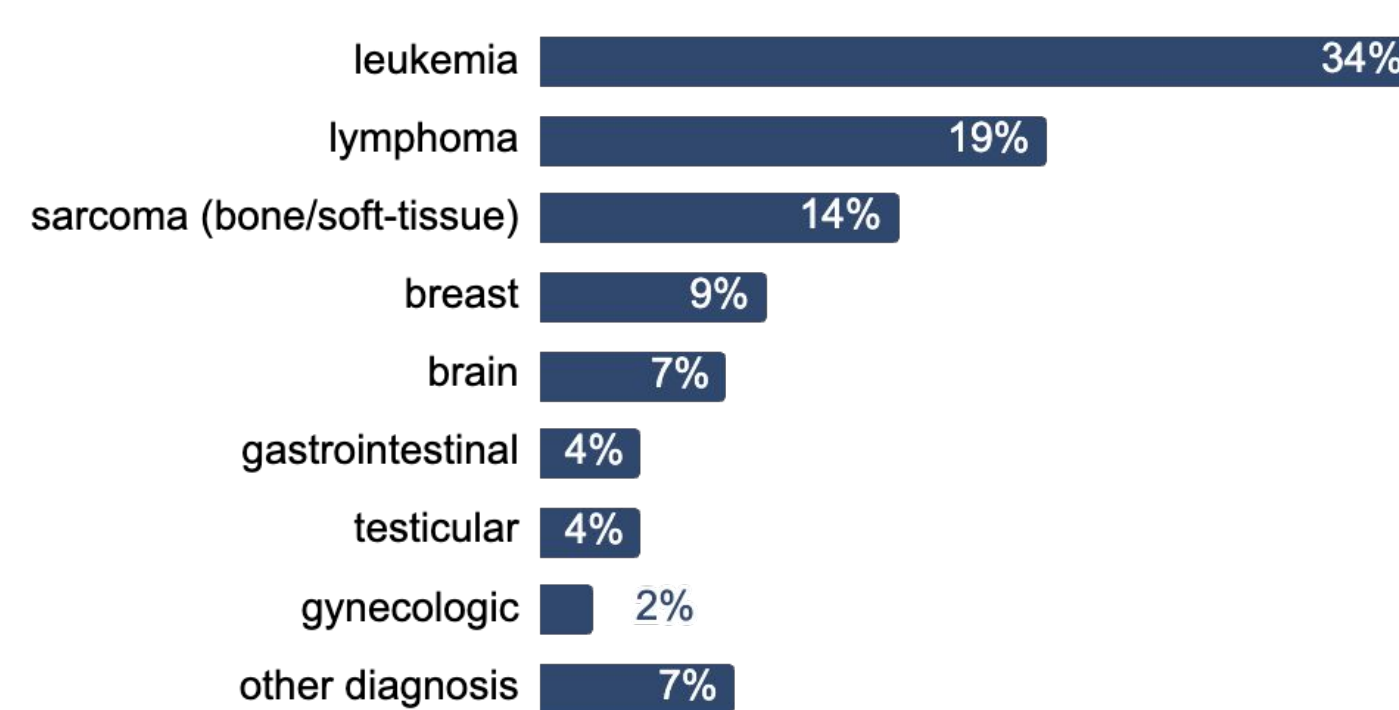
GRANT RECIPIENT DEMOGRAPHICS AND NEEDS

335 AYA cancer patients from 141 hospitals across 40 states received grants.



Cancer Type & Stage

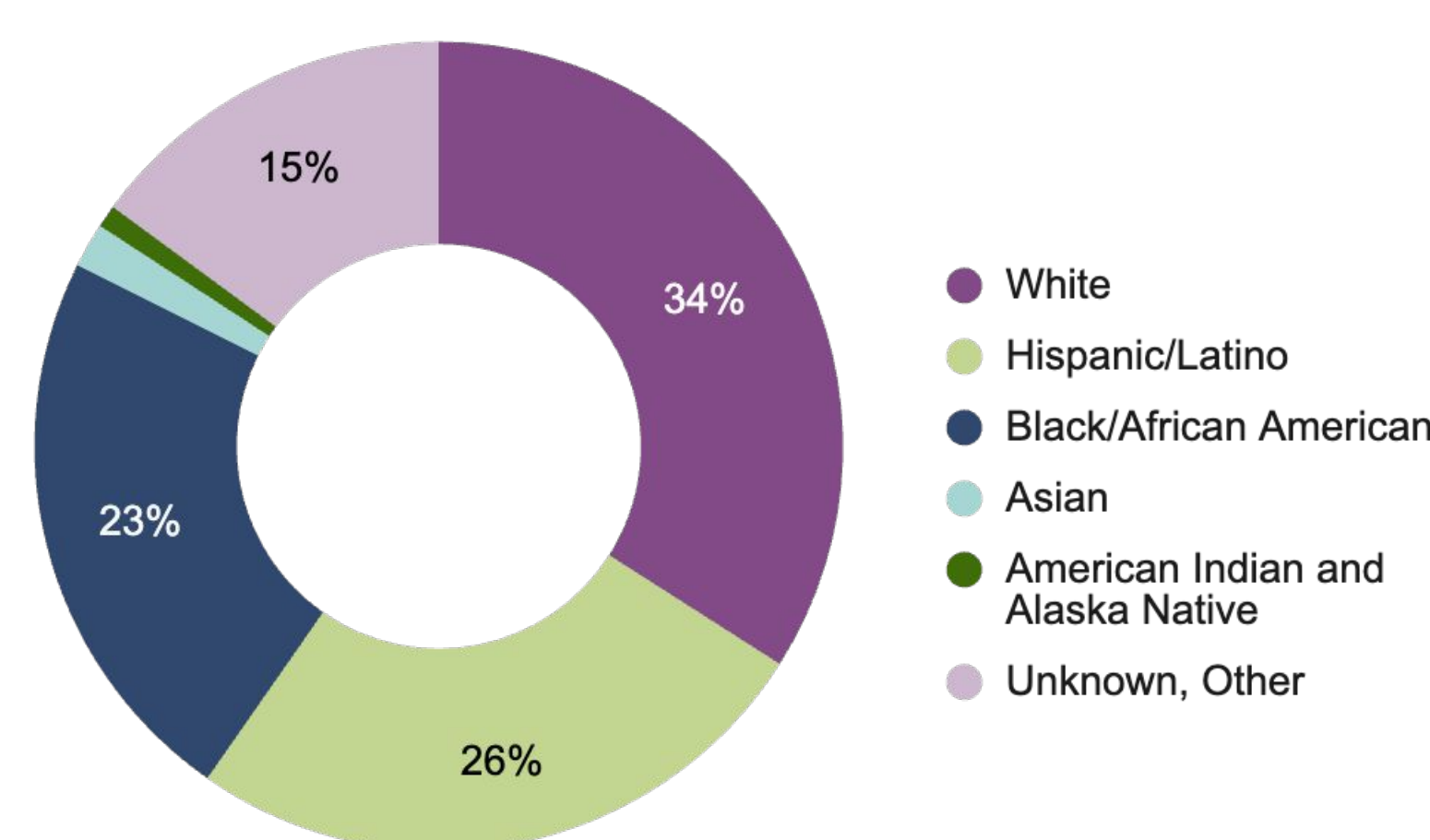
Of the recipients who had a staged diagnosis, 76% were stage III or IV.



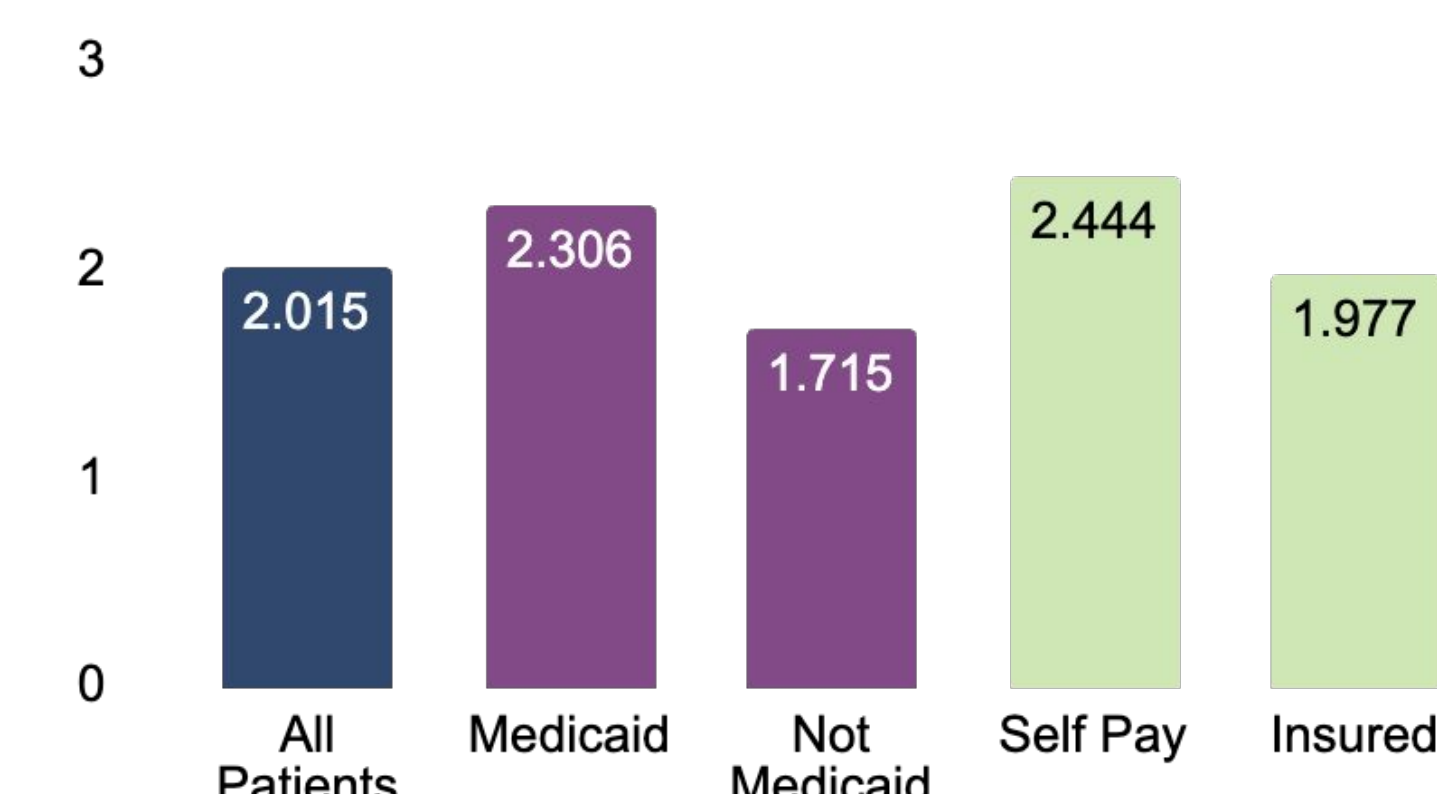
Predictors of More Needs

- **Insurance status:** Medicaid (Mean=2.31 needs) and uninsured (Mean=2.44 needs) patients had more needs than other insurance types ($p < 0.001$; $p = 0.029$)
- **Age:** Younger AYAs were associated with higher numbers of needs ($p = 0.007$)
- **Income:** Household income predicted 13% of variance in needs ($R^2 = 0.133$, $p < 0.001$)

Recipient Race and Ethnicity

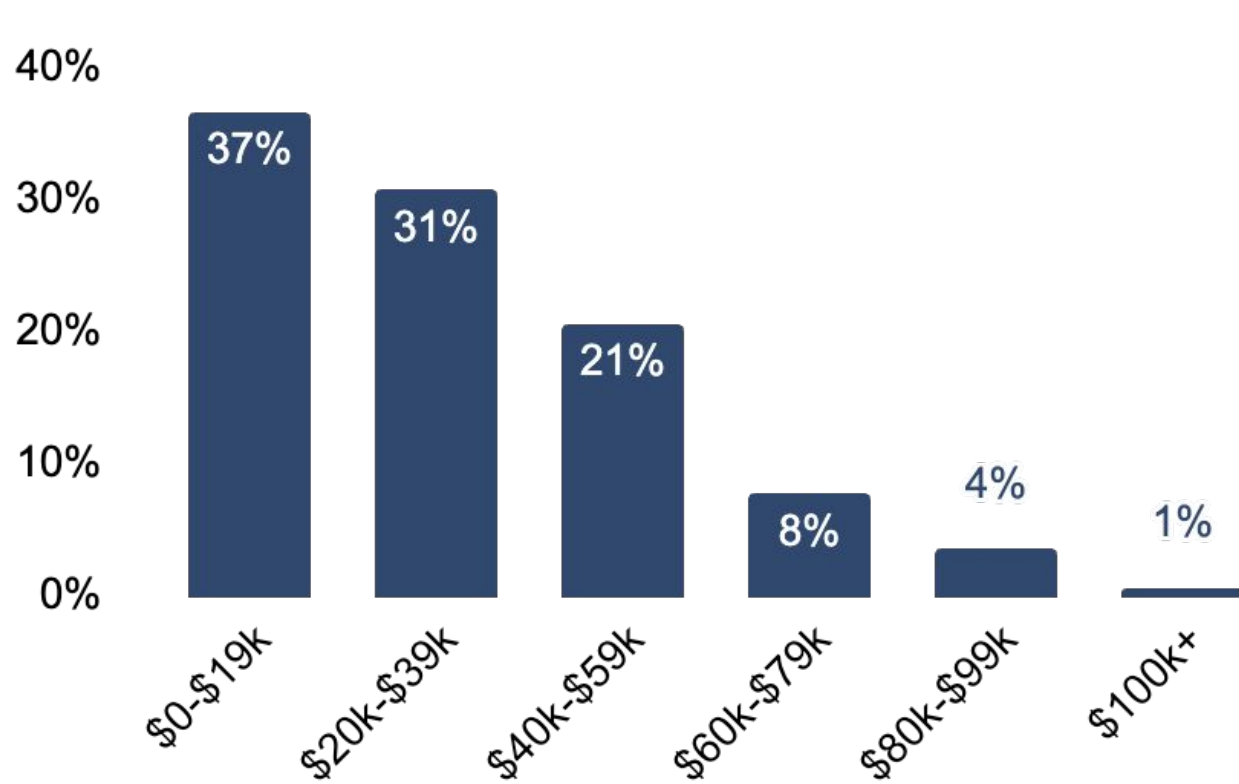


Insurance & Needs



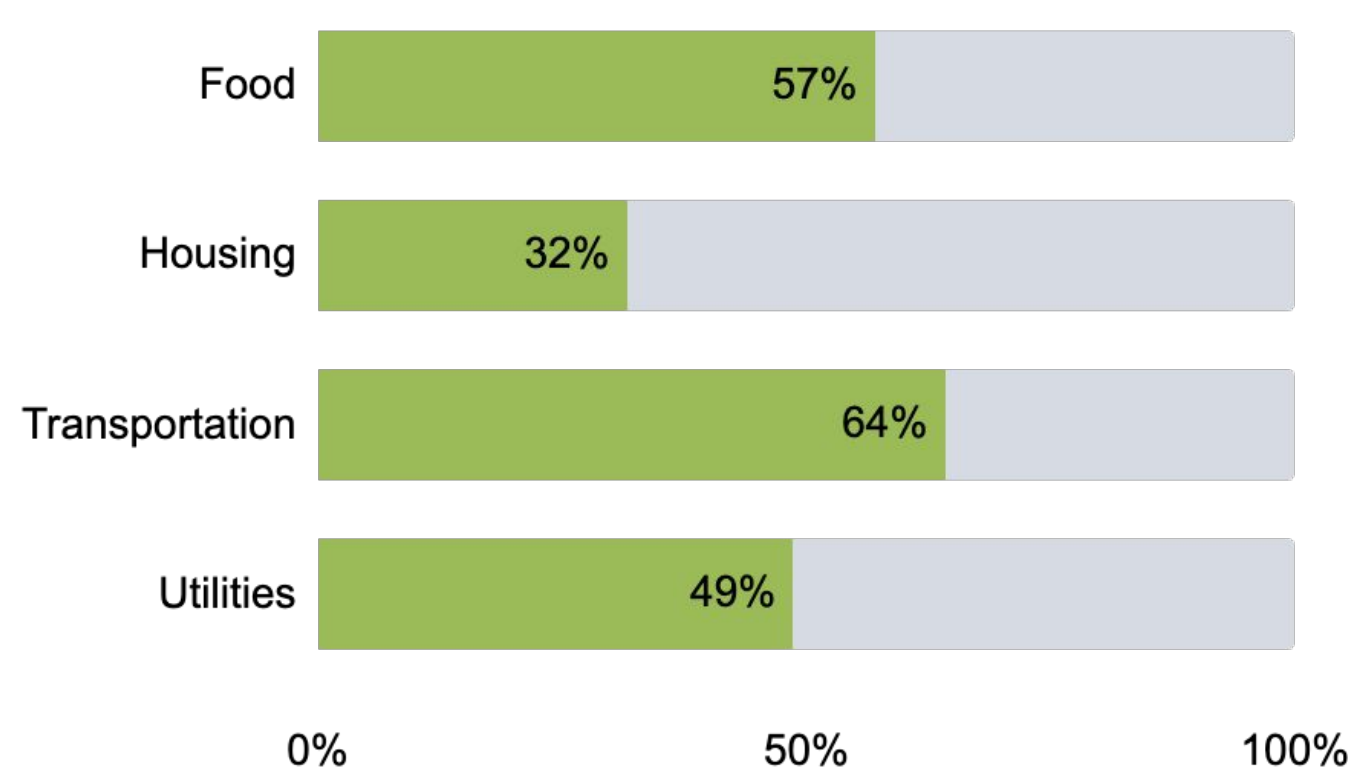
Household Income

33% of recipients lived at or below 200% of the federal poverty level.

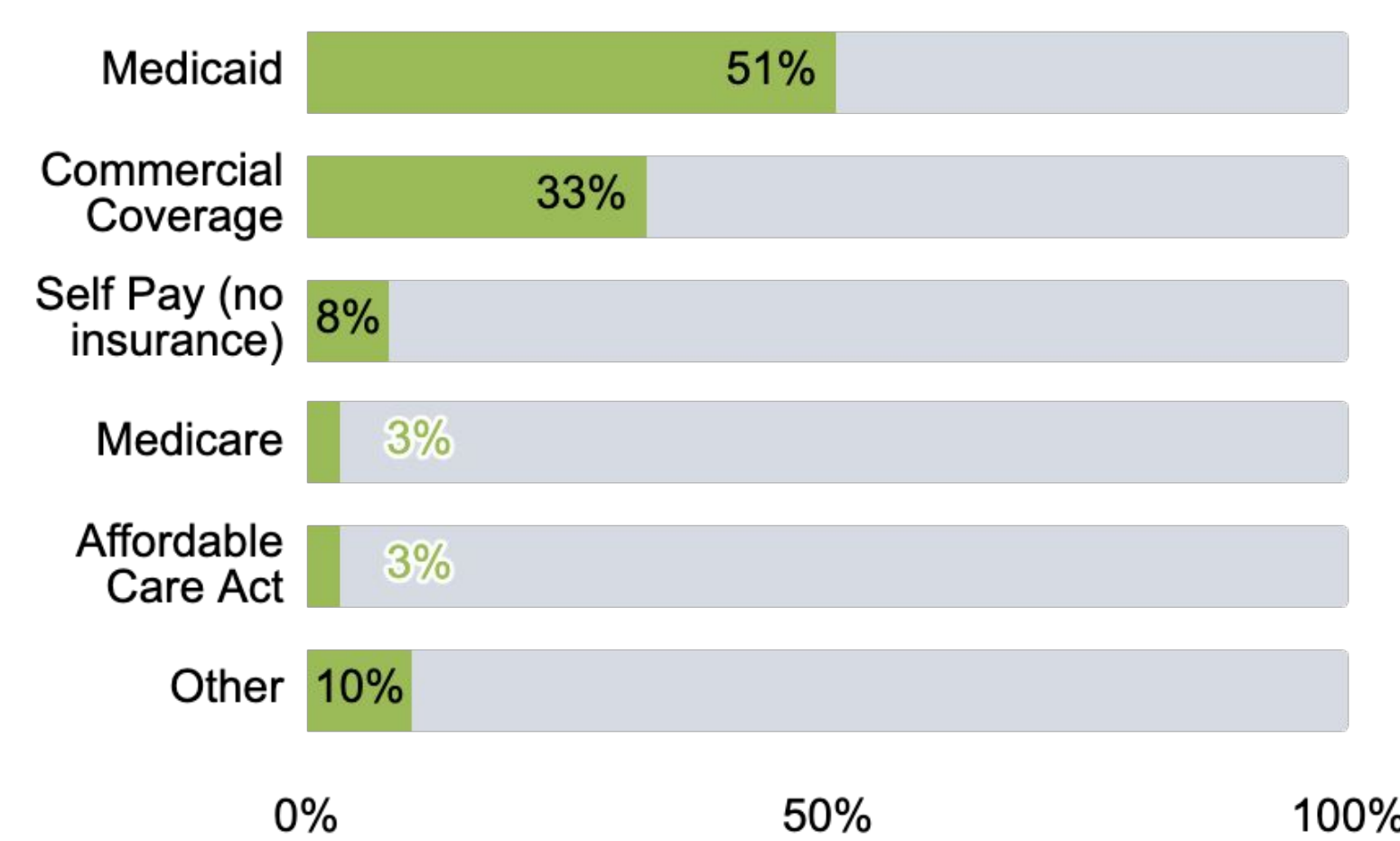


Financial Needs

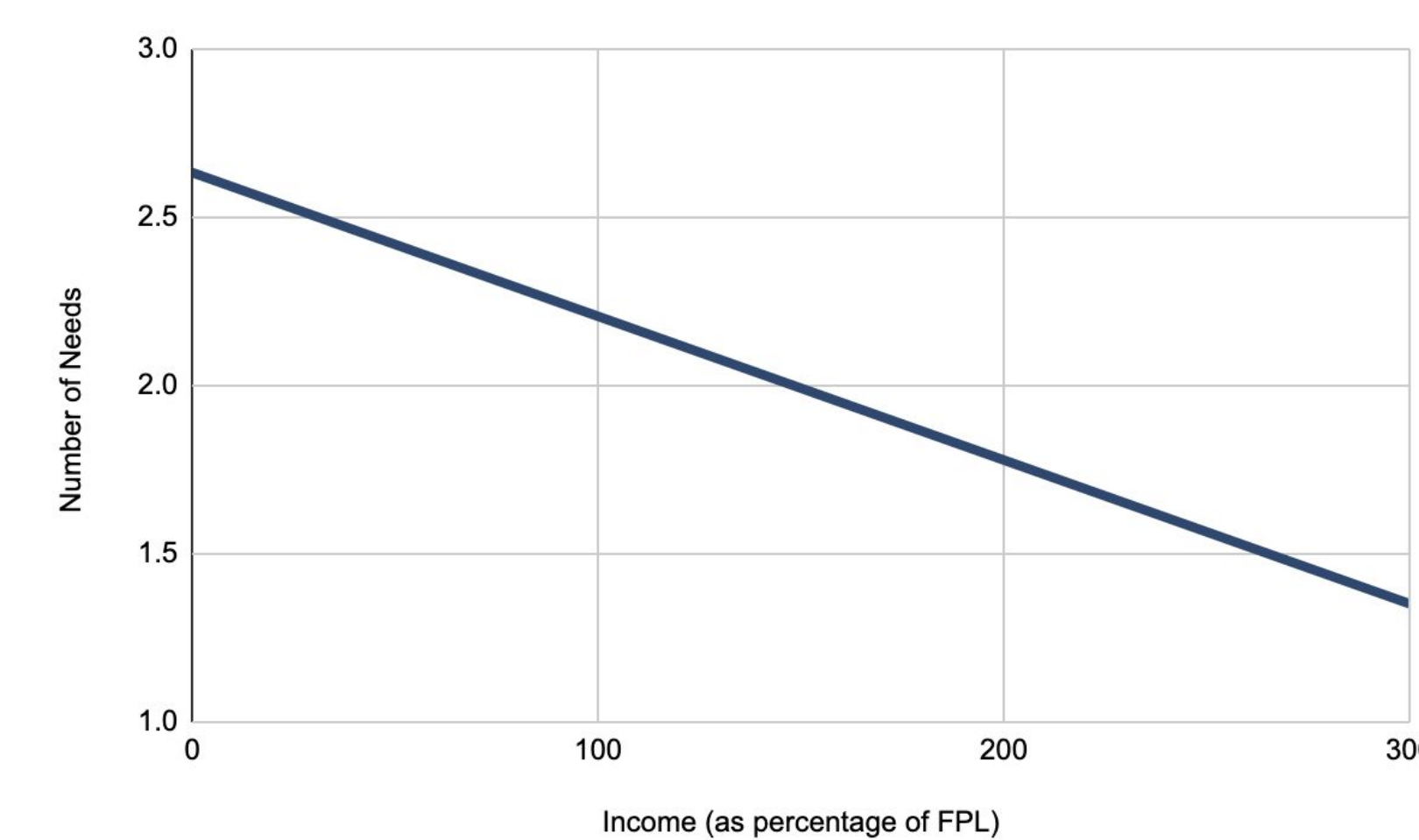
Patients presented with multiple concurrent needs (Mean=2.015, SD=1.227, Maximum = 4).



Insurance Status



Income & Needs



ASSISTANCE DISTRIBUTION

- **45%** housing and utilities
- **24%** food insecurity
- **23%** transportation

PROGRAM OUTCOMES

- **88%** reported increased awareness of financial resources
 - **83%** experienced reduced financial distress
- “The financial help was a blessing to my family. We could pay our rent, buy food, and cover our electricity bill, which had increased during the winter.” - Grant recipient

CONCLUSIONS

- AYAs with cancer face **significant financial hardship**.
- High demand for support and greater unmet financial needs among **lower-income, Medicaid, and uninsured patients** highlight the importance of accessible, flexible financial assistance.
- Financial assistance programs **effectively reduce distress** and **improve access to care**.
- To ensure **sustainability and equity**, future support programs for AYAs with cancer should:
 - **Expand collaborations**
 - **Support greatest needs**, including non-medical costs such as housing, utilities, transportation, and food.
 - **Embed financial navigation and assistance** into standard oncology practice.

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