



## Navigating Finances Together

“Financial toxicity” was a term coined in 2013 by two doctors in a journal article[1] about a realization you made some time ago. Cancer costs. A lot. Now, in the midst of a global pandemic, those out-of-pocket costs loom even larger. While the realization doesn’t make it better for you, resources can.

First, let’s review the definition of financial toxicity: the out-of-pocket costs paid for your medical care that are not covered by health insurance.<sup>1</sup> These costs are generally higher for cancer survivors than for others, sometimes exceeding 20% of a survivor’s annual income.<sup>2</sup> The COVID pandemic presents frightening implications for a survivor’s finances. Soaring unemployment may mean less money for care and loss of health insurance. Thirty-eight percent of respondents to a recent survey of cancer survivors said that COVID is affecting their finances.<sup>3</sup> Further, research to date indicates a disproportionate impact on racial and ethnic minority groups.<sup>4</sup>

Although hard to see hope through the stress, solutions are emerging, and you can find help if you look. Several sources offer financial assistance to those impacted by cancer.<sup>5,6</sup> Relief is available from government programs, cancer groups and other organizations. In addition, if your doctor has prescribed you medicine, pharmaceutical companies, including Amgen, have resources that may help. (see Resources on page 2)

## Bone Health Exercise Standing Row

With this exercise, you have the potential to improve bone health and prevent (or slow) bone loss.<sup>9</sup> This exercise works the muscles of the upper back. The only equipment you need is a resistance band or tube, which are widely available for sale online. *(continued on page 2)*



## Recipe Lemon Herb Sardine Salad

If you are looking for a quick, easy, inexpensive and tasty recipe packed with bone-building nutrients, look no further. Sardines are rich in calcium, vitamin D, protein and omega-3 fatty acids.<sup>10</sup> *(Recipe on page 3)*

Looking forward, remember that progress is often born of necessity. The pandemic has highlighted the shortcomings of our healthcare system and underscored its disparities. The publicity may lead to a better understanding of financial toxicity experienced by you and other cancer survivors, and, in turn, lead to solutions.<sup>7</sup> A few months in and we are already seeing policy makers promote new ways to improve healthcare delivery, including waivers of federal rules allowing states to experiment with different approaches, a reexamination of the role of hospitals as primary hubs of care, the expansion of telehealth, and greater cooperation among jurisdictions.<sup>8</sup>

This is an unprecedented time in world history. As we “work together, apart” remember that financial resources are available and may help with your immediate money concerns. Further, keep in mind that our collective strength, energy, and innovation provide hope for the future.

Although hard to see hope through the stress, solutions are emerging, and you can find help if you look.



## Resources

We're committed to helping patients access Amgen® medicines whenever possible



### For eligible\* commercially insured patients

The Amgen FIRST STEP™ program can help your eligible commercially insured patients cover their out-of-pocket prescription costs, including deductible, co-insurance, and co-payment.

- \$0 out-of-pocket for first dose or cycle
- \$5 out-of-pocket for subsequent doses or cycles, up to the brand program benefit maximum
- No income eligibility requirement

### For patients on government insurance (like Medicare)

Our Amgen Nurse Ambassadors<sup>†</sup> can refer patients to independent nonprofit patient assistance programs that may be able to help them afford the co-pay costs of their prescribed medicine.<sup>‡</sup>

### For uninsured patients

The Amgen Safety Net Foundation is a nonprofit patient assistance program sponsored by Amgen that helps qualifying patients access Amgen medicines at no cost.

\*Terms, conditions, and program maximums apply. This program is not open to patients receiving prescription reimbursement under any federal, state, or government-funded healthcare program. Not valid where prohibited by law.

†Amgen Nurse Ambassadors are there to support, not replace, your treatment plan and do not provide medical advice or case management services. Patients should always consult their healthcare provider regarding medical decisions or treatment concerns.

‡Resources include referrals to independent nonprofit patient assistance programs. Eligibility for resources provided by independent nonprofit patient assistance programs is based on the nonprofits' criteria. Amgen has no control over these programs and provides referrals as a courtesy only.

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Visit [amgenassist360.com/enroll](https://amgenassist360.com/enroll) or call 888-4assist (888-427-7478)

# Bone Health Exercise

## Standing Row

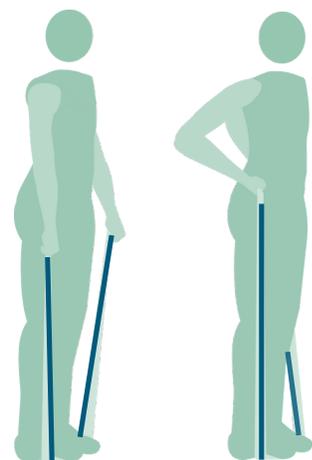
(continued from page 1)

This exercise works the muscles and the bones around the shoulder and the upper back. Strengthening upper back muscles is good for your posture and puts (good) stress on the bones.<sup>9</sup>

- Place the center of the band or tube under your feet and hold one end in each hand.
- With a tall posture, pull up and back on the band for a count of three like you're rowing a boat.
- Lower band to a count of three.
- Complete two sets of 10 repetitions each.
- Keep track of your sets and repetitions.

Modification: If you have concerns about balance, do this exercise while seated.

Visit [www.Thrivors.com](https://www.Thrivors.com) for more research-based exercises for cancer survivors.



Visit [SupportYourBones.com](https://SupportYourBones.com) for more information.  
The Thrivors Cancer Care Companion Newsletter brought to you by

**AMGEN**<sup>®</sup>  
Oncology

# Recipe

## Lemon-Herb Sardine Salad

Recipe adapted from Whole Living Magazine

**Sardines are rich in calcium, vitamin D, protein and omega-3 fatty acids, which may be beneficial for bone health.<sup>10</sup>**

Makes 2 Servings



This recipe combines zesty ingredients to balance out the bold flavor of sardines, making it a delicious salad topping or sandwich filling.

### Ingredients

2 tablespoons extra-virgin olive oil  
1 teaspoon grated lemon zest  
Juice of 1 lemon  
1 teaspoon Dijon mustard  
1 tablespoon rinsed capers  
2 tablespoons chopped fresh parsley  
1 tablespoon chopped fresh tarragon  
2 finely diced stalks of celery  
Two 4.4-ounce cans water-packed sardines, drained  
Freshly ground black pepper  
Lettuce, for serving

### Instructions

1. In a bowl, combine oil, lemon zest and juice, mustard, capers, parsley, tarragon, and celery.
2. Gently fold in sardines.
3. Season with pepper.
4. Serve on lettuce.

### Nutrition information per serving:

Calories 302; Total Fat 22g; Saturated Fat 4g; Carbohydrates 3g; Fiber 1g; Protein 21g; Sodium 313mg; Calcium 325 mg

"As someone who is living with metastatic breast cancer, I am so glad that my doctor talked with me about the importance of maintaining my bone health."



The information in this newsletter is provided as an educational resource. Before undertaking any physical activity or exercise program you should consult with your physician and healthcare team.

**References:** **1. and 2.** PDQ® Adult Treatment Editorial Board. PDQ Financial toxicity (financial distress) and cancer treatment. Bethesda, MD: National Cancer Institute. <https://www.cancer.gov/about-cancer/managing-care/track-care-costs/financial-toxicity-pdq>. [PMID: 28682576]. **3.** ACS. Cancer Action Network. COVID-19 Pandemic impact on cancer patients and survivor survey findings summary. 2020. <https://www.fightcancer.org>. **4.** CDC. COVID-19 in racial and ethnic minority groups. 2020. <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/racial-ethnic-minorities.html>. **5.** Cancer.net. COVID-19 financial resources for people with cancer. ASCO. 2020. <https://www.cancer.net/navigating-cancer-care/financial-considerations/covid-19-financial-resources-people-with-cancer>. **6.** Cancer Care. Sources of financial assistance. 2020. [https://www.cancercare.org/publications/62-sources\\_of\\_financial\\_assistance](https://www.cancercare.org/publications/62-sources_of_financial_assistance). **7.** Lyon D. COVID-19, cancer, and financial toxicity. Oncology Nurses Forum. 2020. ONF 2020, 47(3), 253-254 DOI: 10.1188/20.ONF.253-254. **8.** Butler S. After COVID-19—thinking differently about running the health care system. JAMA Health Network. JAMA Health Forum. 2020. <https://jamanetwork.com/channels/health-forum/fullarticle/2765238>. **9.** Winters-Stone KM, Dobek J, Bennett JA, Nail LM, Leo MC, Schwartz A. The effect of resistance training on muscle strength and physical function in older, postmenopausal breast cancer survivors: a randomized controlled trial. J Cancer Surviv. 2012;6(2):189–199. doi:10.1007/s11764-011-0210-x. **10.** U.S. Department of Health and Human Services and U.S. Department of Agriculture. 2015–2020 Dietary guidelines for Americans. 8th Edition.



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