Supplementary Online Content


eAppendix. Detailed Descriptions of Benefit Categories

This supplementary material has been provided by the authors to give readers additional information about their work.
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**Detailed Descriptions of Benefit Categories**

**ADVICE**
Insures help with thinking about a person’s wishes for future medical care. A person gets help with writing a living will or other legal documents so their family and doctor will know what to do if the patient is not able to make decisions on his or her own. A person may also get help with planning the distribution of personal property and assets. This may include preparing a will and establishing trusts to transfer one’s assets and reduce estate taxes.

**Basic:** (1 Unit)
- A person receives the services described above.

**CASH**
This provides cash payments to patients to use as they choose to meet their needs, for example, rent or mortgage payments, outpatient medical care, transportation, medications, food, travel, or homemaker services.

**Basic:** (3 Units)
- A person receives $360.00 per month.

**Intermediate:** (7 Units)
- A person receives $840.00 per month.

**High:** (10 Units)
- A person receives $1200.00 per month.

**COMPLEMENTARY**
This provides “alternative” services including acupuncture (for pain), chiropractic, therapeutic massage, relaxation treatment, and visits to a spa or a retreat.

**Basic:** 1 Unit
- A person receives the above treatments and services.

**COSMETIC CARE**
This insures services to help cancer patients recover how they look and look their best.

**Basic:** (1 Unit)
- A person receives necessary surgery, wigs, prostheses, scar treatment and scar revision, and other treatments.

**DENTAL/VISION**
This helps individuals living with cancer pay to prevent problems with their teeth or eyes. Insurance also pays for tests and treatments for dental and visual problems. This includes contact lenses and eyeglasses.
Basic: (1 Unit)
- A person receives regular cleanings and X-rays.
- A person has cavities filled and bad teeth extracted.
- A person receives complete dental care including crowns.
- A person receives an eye exam every two years.
- A person receives lenses and frames if needed.

DRUGS
This provides help to individuals living with cancer to pay for non cancer-related prescription medications. Cancer medicines would be provided for under the “Cancer Care” category.

Basic: (2 Units)
- A person receives subsidized outpatient prescription drug benefit equivalent to Medicare Part D.

Intermediate: (3 Units)
- A person receives the above coverage plus insurance gap, or “doughnut hole” coverage.

EMOTIONAL SUPPORTS
This provides support and counseling, support groups, and pastoral care. This also covers support for family members during treatment and after a cancer patient dies. Psychosocial services can be provided to patients and/or family members, either individually or together. The goal of such services is to help patients and family members cope with the effect of cancer on the patient and family.

Basic: (1 Unit)
- A team including nurses, social workers, and bereavement/pastoral care counselors address psychological symptoms of patients and caregivers.
- The team also provides information about and referrals to religious, spiritual, and existential caregivers for patients and families.

HOME CARE
This covers medical services at home by licensed health care workers. This can include home health care nursing, including administering treatment and medications, intravenous and aerosol treatments, tube feeding, and other medical therapies. It can also include health aide services to help with bathing, toileting, feeding, and other personal care.

Basic: (2 Units)
- All in-home care is paid.
- Each month a patient receives:
  - 4 visits from a nurse and
  - Daily care from a nurses' aide for 1 hour

Intermediate: (3 Units)
- All in-home care is paid.
- Each month a patient receives:
  - 8 visits from a nurse and
  - Daily care from a nurses' aide for 2.5 hours

High: (5 Units)
- All in-home care is paid.
- Each month a patient receives:
  - 15 visits from a nurse and
  - Daily care from a nurses' aide for 2.5 hours

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HOME IMPROVEMENTS/EQUIPMENT
This provides items such as wheelchairs, walkers, and raised toilet seats to assist persons with limited ability to move on their own. It can also provide home remodeling including ramps, stability bars and lifts to assist with moving about inside the patient’s home and to help getting in and out of bed.

Basic: (1 Unit)
- A person receives needed equipment for use at home, including walkers, canes, wheelchairs, and commodes that could help with long-term care needs.

Intermediate: (2 Units)
Includes the above equipment plus:
- Bathroom and/or living area remodeling to assist with activities of daily living.

High: (3 Units)
Includes the above plus:
- Outside improvements to a person’s residence.

HOUSE CALLS
This provides for a medical provider such as a physician, nurse, or physician assistant to come to the patient’s home to diagnose any medical problem or complaint.

Basic: (2 Units)
- A person receives the above care should he or she experience any event requiring diagnosis.

NURSING FACILITY
Pays for a skilled nursing home or rehabilitation center, which provides short-term skilled nursing care and related services for patients who require medical or nursing care; or rehabilitation services for the rehabilitation of injured, disabled, or sick persons. Such facilities provide or enable all care needed by patients.

Basic: (2 Units)
- A person receives custodial and skilled care prescribed by doctors and delivered by registered nurses, licensed practical nurses, and certified nurse assistants.

Intermediate: (3 Units)
Includes the above plus:
- Physical, occupational, and other therapy.

OTHER MEDICAL CARE
This provides for hospital care to address major health problems that may be unrelated to cancer, such as heart surgery following a heart attack, hip or knee replacement to address mobility disability, or surgery to address a chronic back ailment. Such care would include a variety of services such as x-rays, laboratory tests, major surgery, follow-up outpatient care etc., for significant medical events.

Basic: (4 Units)
- A person receives the above treatments and care should he or she experience any of these events.

PALLIATIVE CARE
This provides care to relieve pain, stress and any other troubling symptoms of serious illness.
Basic (3 Units)
- Consists of standard inpatient and outpatient pain and symptom management, including medicines for cancer treatment side effects.
- A pain specialist becomes involved with a patient's care when symptoms appear.
- Hospice care is available if a decision is made by the patient to discontinue pursuing curative treatments.

Intermediate (6 Units)
- Consists of the above treatment.
- Also provides occasional respite care, where a patient can be cared for if their family is feeling overwhelmed and needs a break from patient care.
- A pain specialist becomes involved at the beginning of the cancer patient's illness to help the oncologist in designing a plan to assess and manage symptoms and side effects.

High (9 Units)
- Consists of the above treatment.
- Also includes a team of palliative care professionals who help develop a care plan based on a comprehensive interdisciplinary assessment of the values, preferences, goals, and needs of the patient and family; they address physical, social, spiritual, religious, existential, and cultural aspects of care.
- Provides a team who responds to the patient and family 24 hours a day, 7 days a week, throughout the course of treatment.

PRIMARY CARE
This provides first-contact care for persons with any undiagnosed sign, symptom, or health concern. This is the care provided by a patient’s typical health care provider, and would take care of illnesses that might be unrelated to their cancer.

Basic: (2 Units)
- A person receives office visits, outpatient services (non-cancer) and preventive services.

TREATMENT FOR CANCER
Cancer care is designed to control a patient’s cancer, to address cancer symptoms, and to manage complications and acute reversible side effects arising during cancer treatment.

Basic (7 Units)
- Care aims to improve quality of life and ease pain.
- No effect on life expectancy.

Intermediate (14 Units)
Includes the treatment above with:
- More care aimed to improve quality of life and to ease pain.
- Provides small chance of increased life expectancy.
- Includes proven cancer drugs.
- Also pays for routine care that is part of a research study testing an experimental drug.
- Some risk of treatment side effects.
- Given when patient has six-month life expectancy.

High-intermediate (21 Units)
Includes the treatment above with:
- More aggressive care aimed to increase life expectancy.
- Improvements in quality of life and pain management are expected.
- Includes proven cancer drugs regardless of cost and newer unproven drugs via clinical trials.

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• Higher risk of treatment side effects.
• Given even when patient has three-month life expectancy and declining function.

**Advanced (42 Units)**
Last-ditch care that is provided regardless of patient’s life expectancy or ability to function.
• Treatments are very expensive, have a less than 5% chance of success, and have increased negative treatments side effects that may include death.
• However, there is a chance (albeit small) that these treatments extend life substantially or perhaps even lead to cure in rare cases.