

Carole Morast

When I went for my routine mammogram in October 2019, I wasn't expecting anything more than the normal in and out routine and letter in the mail letting me know everything was normal. However, this screening proved to be different. Soon after, I received my breast cancer diagnosis and my treatment plan that included chemotherapy, mastectomy, and radiation. I never let them tell me what stage the cancer was. I was too focused on being well. I had total response to chemotherapy, and all the cancer was gone when I had my mastectomy. I rang the bell on December 1, 2020. In 2021, I underwent DIEP Flap reconstruction surgery and two revision surgeries. Today, I remain a cancer survivor.

Cancer has greatly impacted my financial life. People often think about how much it costs for doctor visits, treatment plans, etc. The cancer center had a financial advisor meet with me to go over financing options. I had good insurance. That part was covered. On the other hand, days of not being able to work because of chemo, fatigue, hospital stays, or post-surgery recovery times added another layer of financial stress.

I would get chemo on a Tuesday and not be able to return to work until Sunday, and I went through that cycle every 3 weeks where I basically had no income coming in for a week. When I went to the hospital with sepsis, again 3 days without pay. When I went to the hospital with a blood clot, 4 days without pay. When I had my 2 revision surgeries where I had to miss work for 2 weeks each time, I had no pay. If there were any resources available to me to help pay the bills, no one ever spoke to me about them. I've used up my savings and my retirement (even though I've not retired) and maxed out my credit cards to survive. Being a single person, if I didn't work, there was no money coming in to pay my normal bills or buy groceries.

In most of my career, I worked in a corporate job where I made a decent living. However, I worked a retail job when going through cancer treatment and am still there today. I thought as soon as I finished reconstruction surgery last year, I would easily find a job back in my career field where I would make a more substantial income. I began asking about resources to help me prepare for reentering the job market. (Crickets....I was told there really isn't anything.) I now have a huge gap in my resume, no money to take training to fill that gap, and lots of questions about applications and interviews, especially in regards to disclosure of a former cancer diagnosis as a disability. It would be fantastic if there were resources available to help get me started.

I was very excited to start my survivorship, but I don't feel I've survived the financial part yet. I've not been able to return to any of my normal activities. I work as much as possible and also do gig work to try to help make ends meet. Most weeks, I'm lucky if I have grocery money. It's an embarrassing secret that I've kept from friends and family because I don't want them to worry. Today, I still carry the financial burden of having gone through cancer treatment.