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## Appendix A. Hispanic Community

Table 1. Descriptive characteristics and financial hardship among Hispanic cancer survivors and adults without a cancer history.

	Age 18-64 years (n = 6754)				p <sup>a</sup>
	Survivor (n = 187)		Comparison (n = 6567)		
	% <sup>b</sup>	95% CI	%	95% CI	
<b>Descriptive Characteristics</b>					
<b>Family income as % of FPL at time of survey</b>					
< 200%	55.5	(43.9, 67.0)	45.9	(43.8, 48.0)	.291
≥ 200% and < 400%	25.3	(16.6, 34.1)	32.6	(31.0, 34.2)	
≥ 400%	19.2	(11.7, 26.6)	21.5	(19.9, 23.0)	
<b>Health insurance at time of survey</b>					
Insured	82.4	(74.7, 90.1)	69.7	(67.6, 71.8)	.004*
Uninsured	17.6	(9.9, 25.3)	30.3	(28.2, 32.4)	
<b>Insurance type at time of survey (18-64)</b>					
Private <sup>c</sup>	46.1	(34.8, 57.5)	49.1	(47.0, 51.2)	.038*
<i>Not high deductible health plan<sup>d</sup></i>	57.2	(41.2, 73.2)	58.6	(55.8, 61.5)	.063
<i>High deductible with health savings account</i>	4.6	(0.0, 10.1)	11.7	(9.9, 13.5)	
<i>High deductible without health savings account</i>	38.2	(22.3, 54.1)	29.6	(27.1, 32.2)	
Medicaid and other public <sup>e</sup>	27.0	(14.5, 39.5)	17.8	(16.2, 19.3)	
Other coverage <sup>f</sup>	9.3	(0.6, 17.9)	2.9	(2.3, 3.5)	
Uninsured <sup>g</sup>	17.6	(9.9, 25.3)	30.3	(28.2, 32.4)	
<b>Rural and non-rural Classification</b>					
Rural	6.5	(2.4, 10.6)	5.6	(3.3, 7.9)	.692
Non-rural	93.5	(89.4, 97.6)	94.4	(92.1, 96.7)	
<b>Financial Hardship</b>					
<b>Material</b>					
Problems paying medical bills, past 12m	32.2	(23.3, 41.1)	14.6	(13.3, 15.9)	.001*
Unable to pay medical bills	76.3	(61.0, 91.5)	64.5	(60.4, 68.6)	.190
<b>Psychological</b>					
Get sick or have accident, worry about paying medical bills	70.3	(62.0, 78.6)	65.3	(63.5, 67.1)	.263
<b>Behavioral</b>					
Delayed or did not get dental care due to cost, past 12m	57.3	(46.7, 67.9)	34.1	(32.5, 35.7)	.001*
Delayed or did not get medical care due to cost, past 12m	23.3	(14.4, 32.2)	14.4	(13.2, 15.6)	.059
Skipped, took less, delayed, or did not get medication due to cost, past 12m	25.0	(15.7, 34.3)	9.2	(8.3, 10.1)	.002*
Delayed or did not get counseling/therapy due to cost, past 12m	11.3	(4.5, 18.1)	6.1	(5.4, 6.9)	.139
<b>Food Insecurity<sup>h</sup></b>					
No insecurity	57.0	(45.7, 68.3)	78.3	(76.8, 79.9)	.008*
Low-moderate insecurity	35.5	(23.6, 47.3)	16.7	(15.4, 18.1)	
High insecurity (Ref)	7.5	(3.1, 11.9)	4.9	(4.2, 5.7)	

Reference: National Center for Health Statistics: National Health Interview Survey, 2019-2020. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/2020nhis.htm>. July 2022.

<sup>a</sup> Chi-square significance tests comparing Hispanic cancer survivors to Hispanic non-cancer survivors on financial hardship outcomes. The star symbol (\*) indicates that the p value is statistically significant at alpha = .05 level.

<sup>b</sup> All proportions are weighted. It is important to noted that the sample size for each covariate is slightly different due to missing data.

<sup>c</sup> Private health insurance refers to coverage obtained through employment or directly purchased, including Medigap plans.

<sup>d</sup> The proportion of whether the person had a high deductible health plan only apply to those who had private insurance coverage.

<sup>e</sup> Medicaid and other public insurance include Medicaid, Medicare (certain younger people with disabilities and end-stage renal disease), State Children's Health Insurance Program (CHIP), other state-sponsored health plans, and other government programs.

<sup>f</sup> Other coverage refers to military health care (VA, TRICARE(CHAMPUS), CHAMP-VA).

<sup>g</sup> Adults are considered uninsured if they did not have private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (CHIP), a state-sponsored health plan, other government programs, or military health plan (includes TRICARE, VA, and CHAMP-VA) at the time of interview. Adults are considered uninsured if they were only enrolled in Indian Health Services (HIS).

<sup>h</sup> The responses of the three food insecurity items were given a score and recoded. Often true (2), sometimes true (1), and never true (0). The scores were added up to a single score, and further classified as food insecurity in three levels. Respondents scoring 0 is categorized as no insecurity, 1-3 as low-moderate insecurity, and 4-6 as high insecurity.

Table 2. Comparisons of annual per person healthcare and out-of-pocket medical expenditures between Hispanic cancer survivors and adults without a cancer history.

Annual Expenditures <sup>a</sup>	Age 18-64 years (n = 8087)				p <sup>b</sup>	Age 65 years and older (n = 1241)				p
	Survivor (n = 218)		Comparison (n = 7860)			Survivor (n = 159)		Comparison (n = 1082)		
	\$	95% CI	\$	95% CI		\$	95% CI	\$	95% CI	
<b>Per person healthcare expenditures (\$)</b>										
Predictive margins	9119	(6658, 11580)	3319	(2876, 3763)		22729	(13165, 32293)	10684	(8927, 12440)	
Contrasts of predictive margins	5800	(3336, 8263)	Ref	(Ref)	<.001*	12045	(2265, 21825)	Ref	(Ref)	.016*
<b>Out-of-pocket medical expenditures (\$)</b>										
Predictive margins	616	(395, 836)	404	(360, 448)		1131	(723, 1539)	844	(609, 1080)	
Contrasts of predictive margins	212	(-15, 438)	Ref	(Ref)	.067	287	(-200, 773)	Ref	(Ref)	.246

Reference: Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 2018-2019. Public-use data file and documentation. Retrieved from: [https://meps.ahrq.gov/data\\_stats/download\\_data\\_files\\_detail.jsp?cboPufNumber=HC-216](https://meps.ahrq.gov/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-216). July 2022.

<sup>a</sup> Data sources: 2018 & 2019 MEPS.

<sup>b</sup> Chi-square significance tests comparing Hispanic cancer survivors to Hispanic non-cancer survivors on financial hardship outcomes. The star symbol (\*) indicates that the p value is statistically significant at alpha = .05 level.

Note: For comparisons between Hispanic cancer survivors and White cancer survivors on financial hardship, see Appendix F.

## Appendix B. Black/African American Community

Table 3. Descriptive characteristics and financial hardship among Black/African American cancer survivors and adults without a cancer history.

	Age 18-64 years (n = 5025)				p <sup>a</sup>
	Survivor (n = 179)		Comparison (n = 4846)		
	% <sup>b</sup>	95% CI	%	95% CI	
<b>Descriptive Characteristics</b>					
<b>Family income as % of FPL at time of survey</b>					
< 200%	40.2	(31.9, 48.5)	43.7	(41.4, 46.0)	.689
≥ 200% and < 400%	32.9	(24.7, 41.1)	32.0	(30.1, 33.8)	
≥ 400%	26.9	(19.1, 34.6)	24.3	(22.6, 26.1)	
<b>Health insurance at time of survey</b>					
Insured	89.8	(84.0, 95.7)	85.5	(83.8, 87.2)	.167
Uninsured	10.2	(4.3, 16.0)	14.5	(12.8, 16.2)	
<b>Insurance type at time of survey (18-64)</b>					
Private	55.5	(46.7, 64.3)	55.1	(52.8, 57.5)	.399
<i>Not high deductible health plan<sup>c</sup></i>	43.8	(29.4, 58.2)	63.2	(60.1, 66.3)	.052*
<i>High deductible with health savings account</i>	20.7	(9.8, 31.6)	13.2	(11.1, 15.4)	
<i>High deductible without health savings account</i>	35.5	(21.7, 49.3)	23.6	(20.9, 26.2)	
Medicaid and other public <sup>d</sup>	24.6	(17.1, 32.2)	23.4	(21.4, 25.3)	
Other coverage <sup>e</sup>	9.7	(5.2, 14.2)	7.0	(5.9, 8.1)	
Uninsured <sup>f</sup>	10.2	(4.3, 16.0)	14.5	(12.8, 16.2)	
<b>Rural and non-rural Classification</b>					
Rural	7.7	(2.1, 13.3)	8.1	(5.7, 10.5)	.875
Non-rural	92.3	(86.7, 97.9)	91.9	(89.5, 94.3)	
<b>Financial Hardship</b>					
<b>Material</b>					
Problems paying medical bills, past 12m	30.2	(22.3, 38.1)	18.9	(17.5, 20.3)	.007*
Unable to pay medical bills	79.1	(65.6, 92.5)	76.4	(72.9, 79.9)	.704
<b>Psychological</b>					
Get sick or have accident, worry about paying medical bills	53.8	(45.2, 62.3)	50.2	(48.0, 52.5)	.424
<b>Behavioral</b>					
Delayed or did not get dental care due to cost, past 12m	32.7	(24.1, 41.2)	27.7	(25.9, 29.5)	.261
Delayed or did not get medical care due to cost, past 12m	12.1	(6.1, 18.0)	12.6	(11.2, 14.0)	.870
Skipped, took less, delayed, or did not get medication due to cost, past 12m	16.9	(11.0, 22.7)	11.9	(10.6, 13.2)	.101
Delayed or did not get counseling/therapy due to cost, past 12m	4.3	(0.4, 8.2)	5.7	(4.8, 6.6)	.494
<b>Food Insecurity<sup>gh</sup></b>					
No insecurity	71.6	(63.3, 80.0)	72.9	(71.1, 74.7)	.906
Low-moderate insecurity	21.3	(13.9, 28.7)	19.7	(18.2, 21.3)	
High insecurity (Ref)	7.0	(3.5, 10.6)	7.4	(6.3, 8.4)	

Reference: National Center for Health Statistics: National Health Interview Survey, 2019-2020. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/2020nhis.htm>. July 2022.

<sup>a</sup> Chi-square significance tests comparing Hispanic cancer survivors to Hispanic non-cancer survivors on financial hardship outcomes. The star symbol (\*) indicates that the p value is statistically significant at alpha = .05 level.

<sup>b</sup> All proportions are weighted. It is important to noted that the sample size for each covariate is slightly different due to missing data.

<sup>c</sup> The proportion of whether the person had a high deductible health plan only apply to those who had private insurance coverage.

<sup>d</sup> Medicaid and other public insurance include Medicaid, Medicare (certain younger people with disabilities and end-stage renal disease), State Children's Health Insurance Program (CHIP), other state-sponsored health plans, and other government programs.

<sup>e</sup> Other coverage refers to military health care (VA, TRICARE(CHAMPUS), CHAMP-VA).

<sup>f</sup> Adults are considered uninsured if they did not have private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (CHIP), a state-sponsored health plan, other government programs, or military health plan (includes TRICARE, VA, and CHAMP-VA) at the time of interview. Adults are considered uninsured if they were only enrolled in Indian Health Services (HIS).

<sup>g</sup> The responses of the three food insecurity items were given a score and recoded. Often true (2), sometimes true (1), and never true (0). The scores were added up to a single score, and further classified as food insecurity in three levels. Respondents scoring 0 is categorized as no insecurity, 1-3 as low-moderate insecurity, and 4-6 as high insecurity.

<sup>h</sup> Food insecurity overall sample size n = 4776, missing n = 249. Survivor group sample size n = 168, missing n = 11. Comparison group sample size n = 4608, missing n = 238.

Table 4. Comparisons of annual per person healthcare and out-of-pocket medical expenditures between Hispanic cancer survivors and adults without a cancer history.

Annual Expenditures	18-64				p	65+				p
	Survivor		Comparison			Survivor		Comparison		
	\$	95% CI	\$	95% CI		\$	95% CI	\$	95% CI	
<b>Per person healthcare expenditures (\$)</b>										
Predictive margins	14975	(10084, 19866)	4948	(4460, 5435)	<.001*	16927	(13025, 20830)	11783	(9684, 13881)	.012*
Contrasts of predictive margins	10028	(5124, 14931)	Ref	(Ref)		5144.96	(1165, 9125)	Ref	(Ref)	
<b>Out-of-pocket medical expenditures (\$)</b>										
Predictive margins	535	(373, 696)	430	(379, 481)	.201	885	(602, 1168)	953	(762, 1144)	.710
Contrasts of predictive margins	105	(-56, 266)	Ref	(Ref)		-68	(-429, 293)	Ref	(Ref)	

Reference: Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 2018-2019. Public-use data file and documentation. Retrieved from: [https://meps.ahrq.gov/data\\_stats/download\\_data\\_files\\_detail.jsp?cboPufNumber=HC-216](https://meps.ahrq.gov/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-216). July 2022.

## Appendix C. Income by Federal Poverty Level

Table 5. Descriptive statistics and comparisons of distribution by FPL between cancer survivors and adults without a cancer history, 18-64 years.

18-64 Years	Less than 200% FPL				p	200%-399% FPL				p	More than 400% FPL				p
	Survivor		Comparison			Survivor		Comparison			Survivor		Comparison		
	%	95% CI	%	95% CI		%	95% CI	%	95% CI		%	95% CI	%	95% CI	
<b>Descriptive Characteristics</b>															
<b>Health insurance at time of survey</b>															
Insured	81.9	(77.3, 86.5)	73.0	(71.3, 74.6)	.001*	90.0	(86.8, 93.1)	84.5	(83.6, 85.5)	.002*	96.3	(94.8, 97.7)	95.2	(94.8, 95.6)	.149
Uninsured	18.1	(13.5, 22.7)	27.0	(25.4, 28.7)		10.0	(6.9, 13.2)	15.5	(14.5, 16.4)		3.7	(2.3, 5.2)	4.8	(4.4, 5.2)	
<b>Insurance type at time of survey (18-64)</b>															
Private	28.1	(23.3, 33.0)	32.7	(31.2, 34.1)	<.001*	71.6	(67.0, 76.2)	70.4	(69.1, 71.6)	.002*	89.9	(87.6, 92.1)	90.3	(89.6, 91.0)	.083
<i>Not high deductible health plan</i>	48.9	(36.1, 61.7)	57.5	(54.5, 60.6)	.267	40.7	(33.9, 47.4)	50.1	(48.3, 51.8)	.004*	43.9	(39.4, 48.4)	47.4	(46.3, 48.6)	.269
<i>High deductible with health savings account</i>	7.8	(2.0, 13.5)	10.1	(8.1, 12.0)		14.5	(9.9, 19.1)	17.5	(16.1, 18.8)		28.9	(24.9, 32.8)	26.4	(25.2, 27.5)	
<i>High deductible without health savings account</i>	43.3	(30.6, 56.1)	32.4	(29.7, 35.1)		44.9	(38.0, 51.7)	32.5	(30.8, 34.1)		27.2	(23.0, 31.5)	26.2	(25.2, 27.2)	
Medicaid and other public <sup>a</sup>	42.2	(36.1, 48.2)	34.3	(32.7, 36.0)		9.5	(6.3, 12.6)	9.1	(8.3, 9.9)		1.8	(0.7, 2.9)	2.0	(1.7, 2.3)	
Other coverage <sup>b</sup>	11.6	(7.5, 15.6)	5.9	(5.3, 6.5)		8.9	(6.0, 11.8)	5.1	(4.5, 5.7)		4.6	(3.1, 6.1)	2.9	(2.5, 3.3)	
Uninsured <sup>c</sup>	18.1	(13.5, 22.7)	27.0	(25.4, 28.7)		10.0	(6.9, 13.2)	15.5	(14.5, 16.4)		3.7	(2.3, 5.2)	4.8	(4.4, 5.2)	
<b>Rural and non-rural Classification</b>					.006					.008					.102
Rural	23.8	(18.7, 28.9)	16.9	(15.1, 18.7)		19.7	(15.5, 23.9)	14.0	(12.8, 15.3)		11.4	(8.7, 14.1)	9.2	(8.1, 10.2)	
Non-rural	76.2	(71.1, 81.3)	83.1	(81.3, 84.9)		80.3	(76.1, 84.5)	86.0	(84.7, 87.2)		88.6	(85.9, 91.3)	90.8	(89.8, 91.9)	
<b>Financial Hardship</b>															
<b>Material</b>															
Problems paying medical bills	36.2	(31.1, 41.2)	20.3	(19.2, 21.4)	<.001*	28.5	(23.8, 33.2)	16.9	(16.0, 17.8)	<.001*	11.3	(9.1, 13.6)	6.4	(5.9, 6.9)	<.001*
Unable to pay medical bills	74.3	(66.3, 82.3)	72.8	(70.4, 75.3)	.735	68.1	(59.4, 76.9)	60.6	(57.8, 63.4)	.124	52.5	(41.2, 63.8)	41.3	(37.6, 45.1)	.072
<b>Psychological</b>															
Get sick or have accident, worry about paying medical bills	62.1	(56.9, 67.4)	60.2	(58.7, 61.7)	.463	65.3	(60.5, 70.2)	57.6	(56.4, 58.8)	.003*	42.5	(38.9, 46.1)	39.8	(38.9, 40.8)	.159
<b>Behavioral</b>															
Delayed or did not get dental care due to cost	53.5	(47.6, 59.4)	38.6	(37.4, 39.9)	<.001*	36.9	(31.9, 42.0)	27.5	(26.4, 28.6)	.001*	13.1	(10.4, 15.9)	12.7	(12.0, 13.3)	.734
Delayed or did not get medical care due to cost	22.9	(18.4, 27.3)	18.8	(17.7, 19.8)	.068	21.3	(16.7, 25.9)	12.2	(11.4, 12.9)	.001*	5.2	(3.5, 7.0)	4.9	(4.5, 5.3)	.680
Skipped, took less, delayed, or did not get medication due to cost	26.5	(21.7, 31.4)	14.5	(13.6, 15.5)	<.001*	20.6	(16.3, 24.9)	9.5	(8.9, 10.2)	.001*	6.8	(4.8, 8.7)	4.2	(3.8, 4.5)	.010*
Delayed or did not get counseling/therapy due to cost	11.8	(8.5, 15.1)	8.0	(7.3, 8.7)	.026*	9.6	(6.0, 13.3)	7.2	(6.6, 7.8)	.195	3.4	(2.0, 4.8)	4.2	(3.9, 4.6)	.241
<b>Food Insecurity</b>															
No insecurity	47.6	(42.1, 53.1)	64.5	(63.1, 65.9)	<.001*	82.1	(77.6, 86.5)	86.5	(85.6, 87.4)	.175	96.2	(94.4, 98.1)	97.4	(97.1, 97.7)	.365
Low-moderate insecurity	34.3	(28.5, 40.1)	25.1	(23.9, 26.3)		14.8	(10.6, 19.0)	11.1	(10.3, 11.9)		3.3	(1.5, 5.1)	2.3	(2.0, 2.6)	
High insecurity (Ref)	18.1	(13.9, 22.2)	10.4	(9.6, 11.2)		3.2	(1.5, 4.8)	2.4	(2.1, 2.8)		0.5	(0.1, 0.8)	0.3	(0.2, 0.4)	

Reference: National Center for Health Statistics: National Health Interview Survey, 2019-2020. Public-use data file and documentation. Retrieved from:

<https://www.cdc.gov/nchs/nhis/2020nhis.htm>. July 2022.

<sup>a</sup> Medicaid and other public insurance include Medicaid, Medicare (certain younger people with disabilities and end-stage renal disease), State Children's Health Insurance Program (CHIP), other state-sponsored health plans, and other government programs.

<sup>b</sup> Other coverage refers to military health care (VA, TRICARE(CHAMPUS), CHAMP-VA).

<sup>c</sup> Adults are considered uninsured if they did not have private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (CHIP), a state-sponsored health plan, other government programs, or military health plan (includes TRICARE, VA, and CHAMP-VA) at the time of interview. Adults are considered uninsured if they were only enrolled in Indian Health Services (HIS).

*Table 6. Comparisons of annual per person healthcare and out-of-pocket medical expenditures by FPL between cancer survivors and adults without a cancer history, 18-64 years.*

Annual Expenditures, 18-64 years	Less than 200% FPL				<i>p</i>	200%-399% FPL				<i>p</i>	More than 400% FPL				<i>p</i>
	Survivor		Comparison			Survivor		Comparison			Survivor		Comparison		
	%	95% CI	%	95% CI		%	95% CI	%	95% CI		%	95% CI	%	95% CI	
<b>Per person healthcare expenditures (\$)</b>															
Predictive margins	15940	(12476, 19404)	5564	(5231, 5897)		16737	(11055, 22419)	4634	(4308, 4961)		16357	(13343, 19371)	5387	(4935, 5840)	
Contrasts of predictive margins	10376	(6893, 13858)	Ref	(Ref)	<.001*	12103	(6423, 17782)	Ref	(Ref)	<.001*	10970	(7917, 14022)	Ref	(Ref)	<.001*
<b>Out-of-pocket medical expenditures (\$)</b>															
Predictive margins	1953	(1592, 2314)	996	(934, 1058)		1372	(1066, 1678)	672	(620, 724)		997	(732, 1262)	394	(359, 428)	
Contrasts of predictive margins	957	(599, 1315)	Ref	(Ref)	<.001*	700	(391, 1008)	Ref	(Ref)	<.001*	603	(346, 861)	Ref	(Ref)	<.001*

Reference: Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 2018-2019. Public-use data file and documentation. Retrieved from: [https://meps.ahrq.gov/data\\_stats/download\\_data\\_files\\_detail.jsp?cboPufNumber=HC-216](https://meps.ahrq.gov/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-216). July 2022.

*Table 7. Comparisons of annual per person healthcare and out-of-pocket medical expenditures by FPL between cancer survivors and adults without a cancer history, 65+ years.*

Annual Expenditures, 65+	Less than 200% FPL				<i>p</i>	200%-399% FPL				<i>p</i>	More than 400% FPL				<i>p</i>
	Survivor		Comparison			Survivor		Comparison			Survivor		Comparison		
	%	95% CI	%	95% CI		%	95% CI	%	95% CI		%	95% CI	%	95% CI	
<b>Per person healthcare expenditures (\$)</b>															
Predictive margins	15881	(13868, 17894)	11173	(10388, 11958)		17826	(15392, 20260)	11267	(10430, 12104)		18959	(16590, 21329)	12124	(11006, 13241)	
Contrasts of predictive margins	4708	(2522, 6894)	Ref	(Ref)	<.001*	6559	(4093, 9024)	Ref	(Ref)	<.001*	6836	(4289, 9382)	Ref	(Ref)	<.001*
<b>Out-of-pocket medical expenditures (\$)</b>															
Predictive margins	2017	(1723, 2312)	1812	(1620, 2004)		1787	(1502, 2072)	1523	(1294, 1753)		1757	(873, 2642)	1059	(920, 1199)	
Contrasts of predictive margins	205	(-144, 555)	Ref	(Ref)	.248	263	(-100, 627)	Ref	(Ref)	.154	698	(-191, 1587)	Ref	(Ref)	.123

Reference: Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 2018-2019. Public-use data file and documentation. Retrieved from: [https://meps.ahrq.gov/data\\_stats/download\\_data\\_files\\_detail.jsp?cboPufNumber=HC-216](https://meps.ahrq.gov/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-216). July 2022.

## Appendix D. Insured vs. Uninsured

Table 8. Comparisons of financial hardship between insured and uninsured cancer survivors and adults without a cancer history, 18-64 years.

	Overall		Uninsured				<i>p</i>	Insured				<i>p</i>
	%	95% CI	Survivor %	95% CI	Comparison %	95% CI		Survivor %	95% CI	Comparison %	95% CI	
<b>Financial Hardship</b>												
<i>Material</i>												
Problems paying medical bills, past 12m	23.1	(20.8-25.4)	35.4	(26.2, 44.5)	22.7	(21.1, 24.3)	.009*	21.8	(19.3, 24.2)	12.1	(11.6, 12.6)	<.001*
Unable to pay medical bills	67.6	(62.1-73.1)	84.8	(73.7, 96.0)	73.0	(69.6, 76.4)	.059	65.0	(59.1, 70.9)	58.7	(56.7, 60.6)	.050*
<i>Psychological</i>												
Get sick or have accident, worry about paying medical bills	53.7	(51.0-56.4)	81.5	(75.1, 88.0)	76.8	(75.2, 78.3)	.174	51.4	(48.5, 54.3)	46.8	(46.0, 47.6)	.003*
<i>Behavioral</i>												
Delayed or did not get dental care due to cost, past 12m	31.2	(28.4-34.0)	57.4	(47.3, 67.4)	51.2	(49.2, 53.2)	.245	28.6	(25.7, 31.5)	20.2	(19.6, 20.8)	<.001*
Delayed or did not get medical care due to cost, past 12m	14.6	(12.6-16.6)	40.0	(30.7, 49.4)	33.0	(31.3, 34.7)	.153	12.0	(10.1, 13.8)	7.4	(7.0, 7.8)	<.001*
Skipped, took less, delayed, or did not get medication due to cost, past 12m	16.2	(14.0-18.3)	32.6	(23.1, 42.0)	18.8	(17.3, 20.2)	.009*	14.4	(12.4, 16.5)	7.1	(6.8, 7.5)	<.001*
Delayed or did not get counseling/therapy due to cost, past 12m	7.5	(6.0-9.0)	14.8	(8.3, 21.3)	10.9	(9.7, 12.2)	.245	6.7	(5.2, 8.2)	5.4	(5.1, 5.8)	.091
<b>Food Insecurity</b>												
No insecurity			69.7	(60.3, 79.2)	72.2	(70.2, 74.2)	.210	79.3	(76.6, 82.1)	86.7	(86.1, 87.4)	<.001*
Low-moderate insecurity			16.9	(9.6, 24.2)	20.3	(18.6, 22.0)		15.1	(12.5, 17.7)	10.0	(9.5, 10.6)	
High insecurity (Ref)			13.4	(6.5, 20.2)	7.5	(6.5, 8.5)		5.5	(4.2, 6.9)	3.2	(3.0, 3.5)	

Reference: National Center for Health Statistics: National Health Interview Survey, 2019-2020. Public-use data file and documentation. Retrieved from:

<https://www.cdc.gov/nchs/nhis/2020nhis.htm>. July 2022.

Table 9. Comparisons of annual per person healthcare and out-of-pocket medical expenditures between insured and uninsured cancer survivors and adults without a cancer history, 18-64 years.

Annual Expenditures, 18-64 years	Uninsured				<i>p</i>	Insured				<i>p</i>
	Survivor %	CI	Comparison %	CI		Survivor %	CI	Comparison %	CI	
<i>Per person healthcare expenditures (\$)</i>										
Predictive margins	5657	(1790, 9524)	1061.135	(904, 1218)	.021*	16584	(14094, 19074)	5703	(5469, 5938)	<.001*
Contrasts of predictive margins	4596	(712, 8480)	Ref	(Ref)		10880.71	(8367, 13393)	Ref	(Ref)	
<i>Out-of-pocket medical expenditures (\$)</i>										
Predictive margins	772	(-298, 1842)	1529	(325, 2732)	.319	1577	(1341, 1813)	775	(736, 814)	<.001*
Contrasts of predictive margins	-757	(-2263, 750)	Ref	(Ref)		802	(568, 1036)	Ref	(Ref)	

Reference: Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 2018-2019. Public-use data file and documentation. Retrieved from:

[https://meps.ahrq.gov/data\\_stats/download\\_data\\_files\\_detail.jsp?cboPufNumber=HC-216](https://meps.ahrq.gov/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-216). July 2022.



Table 10. Comparisons of annual per person healthcare and out-of-pocket medical expenditures between insured and uninsured cancer survivors and adults without a cancer history, 65+ years.

Annual Expenditures, 65+ years	Uninsured				<i>p</i>	Insured				<i>p</i>
	Survivor		Comparison			Survivor		Comparison		
	%	CI	%	CI		%	CI	%	CI	
<b>Per person healthcare expenditures (\$)</b>										
Predictive margins	1520	(-120, 3160)	489	(403, 576)		17311	(15904, 18717)	11524	(10999, 12050)	
Contrasts of predictive margins	1031	(-597, 2659)	Ref	(Ref)	.213	5786	(4318, 7255)	Ref	(Ref)	<.001*
<b>Out-of-pocket medical expenditures (\$)</b>										
Predictive margins	357	(-144, 859)	327	(118, 536)		1912	(1587, 2237)	1503	(1368, 1639)	
Contrasts of predictive margins	30	(-534, 593)	Ref	(Ref)	.916	408	(52, 765)	Ref	(Ref)	.025*

Reference: Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 2018-2019. Public-use data file and documentation. Retrieved from: [https://meps.ahrq.gov/data\\_stats/download\\_data\\_files\\_detail.jsp?cboPufNumber=HC-216](https://meps.ahrq.gov/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-216). July 2022.



Private	50.6	(45.0, 56.2)	46.4	(42.9, 50.0)	<.001*	41.5	(39.1, 43.9)	38.1	(36.6, 39.6)	<.001*
Not high deductible health plan	80.1	(73.4, 86.8)	75.2	(70.4, 80.1)	.395	73.8	(69.8, 77.8)	73.3	(71.1, 75.4)	.004*
High deductible with health savings account	1.8	(0.0, 4.1)	3.7	(1.8, 5.6)		2.7	(1.4, 4.0)	5.4	(4.3, 6.5)	
High deductible without health savings account	18.1	(11.8, 24.4)	21.1	(16.6, 25.5)		23.5	(19.8, 27.3)	21.3	(19.3, 23.2)	
Dual eligible <sup>a</sup>	5.3	(3.4, 7.3)	8.0	(5.7, 10.3)		5.8	(4.7, 6.9)	7.5	(6.7, 8.3)	
Medicare Advantage	21.2	(17.1, 25.3)	18.9	(16.0, 21.8)		32.6	(30.3, 35.0)	32.3	(31.0, 33.6)	
Medicare only	11.5	(8.9, 14.1)	17.0	(14.7, 19.4)		10.7	(9.0, 12.3)	12.5	(11.6, 13.4)	
Other coverage <sup>b</sup>	11.1	(8.0, 14.2)	8.7	(7.3, 10.2)		9.2	(7.9, 10.5)	8.6	(7.8, 9.4)	
Uninsured <sup>c</sup>	0.2	(0.0, 0.7)	0.9	(0.2, 1.6)		0.2	(0.0, 0.4)	1.0	(0.8, 1.3)	

Reference: National Center for Health Statistics: National Health Interview Survey, 2019-2020. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/2020nhis.htm>. July 2022.

<sup>a</sup> Dual eligible refers to adults that were enrolled in both Medicaid and Medicare.

<sup>b</sup> Other coverage refers to military health care (VA, TRICARE(CHAMPUS), CHAMP-VA).

<sup>c</sup> Adults are considered uninsured if they did not have private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (CHIP), a state-sponsored health plan, other government programs, or military health plan (includes TRICARE, VA, and CHAMP-VA) at the time of interview. Adults are considered uninsured if they were only enrolled in Indian Health Services (HIS).

Table 13. Comparisons of financial hardship between rural and non-rural cancer survivors and adults without a cancer history, 18-64 years.

	Rural				<i>p</i>	Non-rural				<i>p</i>
	Survivor %	CI	Comparison %	CI		Survivor %	CI	Comparison %	CI	
<b>Financial Hardship</b>										
<i>Material</i>										
Problems paying medical bills, past 12m	26.2	(19.8, 32.6)	17.8	(16.2, 19.4)	.010*	22.5	(20.0, 25.0)	13.0	(12.4, 13.5)	<.001*
Unable to pay medical bills	61.3	(49.5, 73.1)	64.5	(60.8, 68.1)	.580	69.1	(62.9, 75.3)	61.6	(59.6, 63.6)	.032*
<i>Psychological</i>										
Get sick or have accident, worry about paying medical bills	59.5	(53.8, 65.2)	50.8	(48.4, 53.2)	.008*	53.1	(50.1, 56.2)	51.1	(50.3, 52.0)	.206
<i>Behavioral</i>										
Delayed or did not get dental care due to cost, past 12m	37.4	(30.9, 43.9)	26.3	(24.4, 28.2)	.001*	30.0	(26.9, 33.1)	24.4	(23.7, 25.1)	.001*
Delayed or did not get medical care due to cost, past 12m	18.0	(12.7, 23.2)	13.1	(11.8, 14.5)	.075	13.9	(11.8, 16.1)	10.8	(10.3, 11.2)	.005*
Skipped, took less, delayed, or did not get medication due to cost, past 12m	17.4	(12.4, 22.4)	10.3	(9.1, 11.4)	.006*	15.9	(13.5, 18.3)	8.6	(8.1, 9.0)	<.001*
Delayed or did not get counseling/therapy due to cost, past 12m	8.0	(4.6, 11.4)	5.5	(4.7, 6.3)	.140	7.4	(5.7, 9.0)	6.3	(6.0, 6.7)	.222
<b>Food Insecurity</b>										
No insecurity	77.3	(70.6, 84.0)	81.8	(79.2, 84.4)	.097	78.7	(75.8, 81.6)	85.1	(84.4, 85.7)	<.001*
Low-moderate insecurity	12.0	(7.5, 16.6)	13.1	(11.1, 15.1)		15.9	(13.1, 18.7)	11.3	(10.7, 11.8)	
High insecurity (Ref)	10.7	(5.8, 15.6)	5.1	(4.2, 6.0)		5.4	(4.1, 6.6)	3.6	(3.3, 3.9)	

Reference: National Center for Health Statistics: National Health Interview Survey, 2019-2020. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/2020nhis.htm>. July 2022.

## Appendix F. Other Useful Table

Table 14. Characteristics of sample adult cancer survivors.

<b>Total N = 6266 (1 missing on Age)</b>	<b>18-64 (n = 2180)</b>	<b>65+ (n = 4086)</b>	
	<b>%</b>	<b>%</b>	<b>p</b>
<b>Sex</b>			
Male	35.0	47.4	<.001*
Female	65.0	52.6	
<b>Race/ethnicity</b>			
Hispanic	11.3	6.0	<.001*
Non-Hispanic White	75.7	83.1	
Black/African American	7.8	7.6	
Asian	2.0	1.9	
American Indian and Alaska Native	1.1	0.4	
Other single and multiple races	2.0	0.9	
<b>Family income as % of FPL at time of survey</b>			
< 200%	30.2	27.8	<.001*
≥ 200% and < 400%	25.5	33.3	
≥ 400%	44.3	38.9	
<b>Health insurance at time of survey</b>			
Insured	90.3	99.8	<.001*
Uninsured	9.7	0.2	
<b>Rural and non-rural Classification</b>			
Rural	17.2	19.8	.047*
Non-rural	82.8	80.2	

Reference: National Center for Health Statistics: National Health Interview Survey, 2019-2020. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/2020nhis.htm>. July 2022.

Table 15. Financial hardship outcomes by race/ethnicity, 18-64 years.

Sample Sizes (N)	Overall (Yes)	White (Ref)	Hispanic		Black/AA	
	2180	1709	187		179	
	% (CI)	% (CI)	% (CI)	p	% (CI)	p
<i>Material</i>						
Problems paying medical bills, past 12m	23.1 (20.8-25.4)	21.4 (18.9-23.9)	32.2 (23.3-41.1)	.028*	30.2 (22.2-38.1)	.037*
Unable to pay medical bills	67.6 (62.1-73.1)	63.8 (57.1-70.4)	76.3 (60.9-91.6)	.167	79.1 (65.6-92.5)	.045*
<i>Psychological</i>						
Get sick or have accident, worry about paying medical bills	53.7 (51.0-56.4)	51.0 (48.0-53.9)	70.3 (61.9-78.6)	<.001*	52.8 (44.3-61.4)	.688
<i>Behavioral, past 12 months</i>						
Delayed or did not get dental care due to cost	31.2 (28.4-34.0)	27.1 (24.3-29.9)	57.3 (46.7-67.9)	<.001*	32.7 (24.1-41.2)	.228
Delayed or did not get medical care due to cost	14.6 (12.6-16.6)	13.7 (11.6-15.7)	23.3 (14.4-32.2)	.044*	12.1 (6.1-18.0)	.626
Skipped, took less, delayed, or did not get medication due to cost	16.2 (14.0-18.3)	14.7 (12.5-16.9)	25.0 (15.7-34.3)	.039*	16.9 (11.0-22.7)	.498
Delayed or did not get counseling/therapy due to cost	7.5 (6.0-9.0)	7.1 (5.5-8.7)	11.3 (4.5-18.1)	.236	4.3 (0.4-8.2)	.197

Reference: National Center for Health Statistics: National Health Interview Survey, 2019-2020. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/2020nhis.htm>. July 2022.