

## **Online Supplement**

### **Original Research**

#### **Exploring the Impact of Financial Toxicity in COPD: A Qualitative Study**

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## e-Appendix 1. Semi-Structured Phone Interview Guide

*I am now pressing play on the recorder and I will be recording the rest of our discussion. Please stop me if you have questions or if you wish to stop recording for any reason. As we discussed during the informed consent, I will be asking some sensitive questions about costs related to having COPD, for example how the cost of COPD has affected you and your family. I want to reiterate that everything we discuss is confidential, and you are welcome to take a break from the interview whenever you want. It is very common for people with COPD to struggle with cost, and these questions will help us understand the burden to people with COPD better and hopefully help make these things easier in the future. There are no right or wrong answers.*

1. How have you been managing your COPD in the past couple years? (**Probe if necessary:** comorbidities, medications, exacerbations, pulmonary rehabilitation) (Can you tell me about your COPD symptoms in the past couple of years?) Do you have any other chronic illnesses?

### **Domain: Material hardship**

*COPD can be an expensive illness for some people, not only because treatments and hospitalizations can be expensive, but also because it can also greatly affect some people's ability to work and make a living. People who struggle with finances related to treatment can actually have worse outcomes with their illness. So our goal here is to try to get a better understanding of how people with COPD manage these costs.*

2. In general, how are you managing your day-to-day expenses and daily necessities? (Probe if necessary income, employment savings and expenses).
  - a. If you had a financial emergency come up how would you handle that?
  - b. How prepared do you think you are for your future financial needs?
  - c. What worries or concerns do you have about your financial preparations?
3. How, if at all, has COPD or other chronic illnesses affected your financial picture? (**Probe if necessary:** out-of-pocket costs, income and expenses, budgeting, retirement planning, savings, quality of life expenses. Have your retirement plans changed? Have you had to change residences?)
4. How has your COPD affected your ability to work and fulfill your other responsibilities? (**Probe if necessary:** FMLA, disability, or other leaves of absence or missed work due to illness)
  - a. (If on disability, how, if at all, has that affected your ability to make ends meet? How, if at all, has that changed how you budget?)
5. What types of things have you had to pay for out-of-pocket that were not related specifically to your medical care (e.g. co-pays, co-insurance) but were still due to your need to get care (e.g. transportation, additional home services)? Can you give me examples?

### **Domain: Coping behaviors**

6. Can you tell me about how you balance or manage the cost of your treatment with other household expenses? Have you had to go without certain things because of your treatment? (**Probe if necessary:** lifestyle changes or tradeoffs, expenses prioritized or cut when having difficulty making ends meet)

7. Have you ever been unable to pay for medical care or medicines at the pharmacy? If yes, can you tell me more about that?  
(**Probe if necessary:** How do you prioritize paying for medications for COPD with paying for medications for other medical conditions? How do you choose which medications to skip? What steps, if any, do you take to reduce costs of medications? Have you worked with pharmacists? Have you changed Medicare part D plans? Have you worked with your doctor?)
8. If you were having difficulty navigating your benefits, how would you approach handling that/who has helped you with that?
9. Have you ever worked with a financial planner or anyone who has helped you reduce your costs or set a budget? (to help with budgeting, saving?)
10. Have you ever had to forego other things to pay for your medications or other medical procedures? If yes, can you tell me more about that?

**Domain: Emotional response**

*Another thing that some people deal with as a result of COPD is issues with their mood or mental health. I am now going to ask some questions about this.*

11. How has your mood been in dealing with your COPD
12. How, if at all, have the out of pocket costs of your COPD treatment impacted your stress and mood?  
(**Probe if necessary:** What have you done to manage the stress?) Who do you talk to about this? How do these conversations go?
13. What worries about future financial problems do you have as a result of your COPD?

**Domain: Reliance on others**

*Sometimes these issues can affect not only the people with the illness, but also their families or other people in their lives.*

14. Have others helped you financially or in some other way? If yes, tell me about that.
15. How, if at all, have the financial costs of your COPD impacted other family members?  
(**Probe if necessary:** Extra caregiving responsibilities, work absences, loss of income)

**Domain: Education, resources utilized, and needs**

*This last set of questions is to get a better sense of what has helped or what has not helped in dealing with these issues, and to understand specifically if there are things medical providers can do to help people who are struggling financially with their illness.*

16. Have you discussed the financial aspects of your treatment with your healthcare provider?
  - a. If yes, did you or your provider initiate that conversation?
  - b. If no, have you ever considered bringing it up with your provider? Why or why not?
17. What kind of information, resources, or education did your medical providers give you about the financial aspects of your treatment? What help did your providers offer?  
(**Probe if necessary:** What did you find helpful or useful? What do you wish they had done differently? Has anyone referred you to social work/financial planning/etc.? Are there any other resources that you've found [from providers or elsewhere] that have been helpful?)

18. If you had trouble getting help covering the cost of your COPD treatment, what were the biggest challenges? If you did not have trouble getting help, what made things easy for you?
19. Now I would like you to imagine you are meeting someone who was just diagnosed with COPD. Tell me what financial advice you would give to someone who was just diagnosed with COPD?  
(**Probe if necessary:** what, if anything, do you wish you had known?)

*This is the end of our interview. Thank you so much for your time and participation. If applicable: You have expressed some areas where you are struggling. Would you like us to send you a resource guide that we have put together?*