

LOVE CANAL MEDICAL FUND

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A Common Love Canal Medical Problem: Cancer

In reviewing the survey results from this past spring, we found that cancer was the focus of many questions. Beneficiaries of the Love Canal Medical Fund asked whether cancer was covered by the Fund and, if so, what tests and treatments were included. This issue of the Love Canal Medical Fund Bulletin discusses the coverage for this condition.

Medical Coverage for Cancer by the Love Canal Medical Fund

Cancer is a health problem that may be related to exposure to Love Canal chemicals. Therefore, unreimbursed costs related to medical care including diagnostic tests and medical treatments for cancer are covered by the Medical Fund.

It is not completely understood how chemicals cause cancer in the body. However, there have been many studies that have linked exposure to many of the chemicals found at Love Canal to the onset of cancer.

For example, studies from Vietnam where Agent Orange was used show that dioxin may be the chemical that caused many of the health problems, including cancer, that the Vietnam veterans suffered. Other studies show that workers exposed to benzene have a higher than normal rate of leukemia, another form of cancer.

What Is Cancer?

There are many different types of cancer. Cancer occurs when cells become abnormal and keep dividing and forming more cells without control or order.

All organs of the body are made of cells. Normally, cells divide to produce more cells only when the body needs them. This orderly process helps keep us healthy.

If cells keep dividing when new cells are not needed, a mass of tissue forms. This mass of extra tissue, called a growth or tumor, can be benign or malignant. Benign tumors are not cancer. They can usually be

removed and, in most cases, they do not come back. Most important, cells from benign tumors do not spread to other parts of the body. Benign tumors are rarely a threat to life.

Malignant tumors are cancer. Cancer cells can invade and damage nearby tissues and organs. Also, cancer cells can break away from a malignant tumor and enter the bloodstream or the lymphatic system. This is how cancer spreads from the original (primary) tumor to form new tumors in other parts of the body. The spread of cancer from one part of the body to another is called metastasis.

Most cancers are named for the type of cell or the organ in which they begin. When cancer spreads, the new tumor has the same kind of abnormal cells and the same name as the primary tumor. For example, if lung cancer spreads to the liver, the cancer cells in the liver are lung cancer cells. The disease is called metastatic lung cancer (it is not liver cancer).

The Love Canal Medical Fund covers unreimbursed expenses for the treatment of both cancer and benign tumors. All types of cancer including lung, liver, breast, prostate, uterine, thyroid and more are covered by the Fund.

Smoking increases the risk of cancer, but even if you smoke, or smoked at one time, and are diagnosed with lung cancer, you would still be covered by the Love Canal Medical Fund. There is no way to be sure that a beneficiary's cancer is caused by smoking or from exposure to chemicals at Love Canal. This is also true if you have a family history of cancer.

Screening and Early Detection

Sometimes, cancer can be found before the disease causes symptoms. Checking for cancer in a person who does not have any symptoms of the disease is called screening.

Screening may involve a physical exam, lab tests, and/or procedures to look at internal organs, either directly or indirectly.

During a physical exam, the doctor looks for anything unusual and feels for any lumps or growths.

Lab tests such as blood and urine tests, the Pap smear test, and the fecal occult blood test (to check for hidden blood in stool) might also be done to look for indications of cancer. Internal organs can be seen directly through a thin lighted tube (such as a sigmoidoscope, which lets the doctor see the rectum and the lower part of the colon) or indirectly with x-ray images such as mammograms to check the breasts.

Doctors consider many factors before recommending a screening test. They assess the accuracy and the risks of the tests and any follow up tests that may be necessary as well as the effectiveness and side effects of the treatment that will be needed if cancer is found. The Love Canal Medical Fund covers all unreimbursed expenses for these medical and screening tests.

Symptoms of Cancer

You should see your doctor for regular checkups and not wait for symptoms or problems to occur. The Love Canal Medical Fund will pay up to \$250 per beneficiary per year for a routine physical exam. You don't have to be sick or to have a "reason" to see the doctor to be reimbursed for your expenses. This benefit comes without having to meet a deductible amount. The best way to prevent or catch a problem before it becomes life threatening is to have a yearly check up.

You should also know that the following symptoms may be associated with cancer: changes in bowel or bladder habits, a sore that does not heal, unusual bleeding or discharge, thickening or lump in the breast or any other part of the body, indigestion or difficulty swallowing, obvious change in a wart or mole, or nagging cough or hoarseness.

These symptoms are not always a sign of cancer. They can also be caused by less serious conditions. Only a doctor can make a diagnosis. It is important to see a doctor if you have any of these symptoms. Don't wait to feel pain. The early development of cancer usually does not cause pain.

Diagnosis

If you have a sign or symptom that might mean cancer, the doctor will do a physical exam and ask about your medical history. In addition, the doctor usually orders various tests and exams. These may include imaging procedures which produce pictures of areas inside the body, endoscopy which allows the doctor to look directly inside certain organs, and laboratory tests. In most cases, the doctor also orders a biopsy, a procedure in which a sample of tissue is removed. A pathologist examines the tissue under a microscope to check for cancer cells.

Cancer is treated with surgery, radiation therapy, chemotherapy, hormone therapy, or biological therapy. The Love Canal Medical Fund covers all unreimbursed expenses for these treatments.

Love Canal Medical Fund Contact Information:

If you have any questions about cancer or whether your illness is covered by the fund, please let us know using e-mail, the telephone, or the U.S. postal system. Our e-mail address is lcmf@adelphia.net and our phone number is 716-773-6578. Please leave a message and we'll make sure that your call receives a quick response. You can call our insurance adjuster, Ralph Anderson of Stager, Inc. at 1-800-258-5737. Or write to us at Love Canal Medical Fund, P.O. Box 540, Grand Island, NY 14072

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