



CANCERcare®

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fact sheet

# COPING WITH CANCER WHEN YOU'RE UNINSURED

Being diagnosed with cancer and not having health insurance can bring many challenges that are stressful and emotionally difficult. Feelings such as uncertainty and anxiety are very common, but these should not keep you from getting treatment. There are ways to get health insurance or find the resources you need.

## FIVE WAYS TO GET HEALTH INSURANCE

- 1. Your, or your spouse's, employer or union.** If you or your spouse has a job that offers health insurance, ask if you're eligible to receive it or buy into it. If you had insurance but lost your job within the last 60 days, ask if you're eligible for COBRA. COBRA is a law that lets you keep your insurance for 18 months, sometimes longer. You pay the full cost.
- 2. Your school.** If you are currently a full-time or part-time student, check with your college or university to see if you can get coverage through them.
- 3. Medicaid.** Medicaid is a state-administered health insurance program that provides free or low-cost coverage to millions of Americans. In the states that have

chosen to "expand" Medicaid, it covers all children and adults below 138% of the Federal Poverty Level. In the remaining states, it only covers low-income families with children, pregnant women, the blind, and the disabled. To see if your state has expanded Medicaid, and to apply, visit [www.healthcare.gov](http://www.healthcare.gov).

**4. Medicare.** If you are 65 or over, or have been deemed disabled by the Social Security Administration for two years, you may be eligible for Medicare. Contact [www.medicare.gov](http://www.medicare.gov) for more information.

**5. Purchase it on your own.** You can buy insurance either directly through an insurance company, or through your state's Marketplace/Exchange. If you buy it directly through an insurance company, you will not be eligible for discounts based on your income. If you buy it through your state's Marketplace/Exchange, your income will be taken into account, and you may receive an immediate subsidy, which will lower the cost of your premiums, and possibly your deductibles and co-pays as well. To find your state's Marketplace, go to [www.healthcare.gov](http://www.healthcare.gov).

Please note: whether you buy it directly from an insurance company or through the Marketplace, you can **only buy insurance during Open Enrollment**. Open Enrollment occurs once a year, generally between November and January. There are



a few exceptions to this rule—if you lose your job-based coverage mid-year, get married, have a baby, move to another county or state, or become eligible for Medicaid, you are eligible for a special enrollment period. For more information on special enrollment periods, visit [www.healthcare.gov](http://www.healthcare.gov).

### **AN ONCOLOGY SOCIAL WORKER CAN HELP**

Remember, you do not have to walk this path alone. Oncology social workers understand the complex issues that can arise with cancer. Call 800-813-HOPE (4673) and speak with a CancerCare professional oncology social worker who can help you explore your insurance options and find appropriate resources.

### **ADDITIONAL RESOURCES**

- **Contact local hospitals** to see what types of free care or charity care programs they offer. Speak with a financial counselor or social worker to explain your situation. Federal law requires that non-profit hospitals provide some amount of charity care in exchange for tax-exempt status.
- **The Patient Advocate Foundation (PAF)** provides education, legal counseling, and referrals to cancer patients and survivors concerning managed care, insurance, financial issues, job discrimination, and debt management. Visit [www.copays.org](http://www.copays.org) or call 866-512-3861 for more information.
- **Contact local community or religious organizations** that may be able to provide guidance and resources.

### **CancerCare® Can Help**

Founded in 1944, CancerCare is the leading national organization providing free support services and information to help people manage the emotional, practical and financial challenges of cancer. Our comprehensive services include counseling and support groups over the phone, online and in-person, educational workshops, publications and financial and co-payment assistance. All CancerCare services are provided by professional oncology social workers and world-leading cancer experts.

To learn more, visit [www.cancercare.org](http://www.cancercare.org) or call **800-813-HOPE (4673)**.

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