



CANCERcare®

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fact sheet

MANAGING COSTS FOR PEOPLE WITH MYELOPROLIFERATIVE NEOPLASMS (MPN)

A diagnosis of myeloproliferative neoplasms (MPN) can leave you and your loved ones feeling uncertain, anxious and overwhelmed. There are important treatment decisions to make, emotional concerns to manage, and insurance and financial paperwork to organize, among other practical concerns.

DIRECT AND INDIRECT COSTS OF MYELOPROLIFERATIVE NEOPLASMS

Direct and indirect costs related to MPN can be substantial. Direct costs can include the cost of treatments, visits to doctors' offices, hospital stays and home care. Because myeloproliferative neoplasms are chronic conditions that require monitoring, costs related to laboratory work can become a burden. Additionally, people with MPN may need to stay on their medications for long periods of time. Physicians will often recommend that people with MPN should take over-the-counter medications in addition to prescription medications. People with MPN may also need to purchase antihistamines, topical creams or over-the-counter sleeping medications. All of these things can contribute to the overall direct cost of MPN. Indirect costs can include time off from work, child care and transportation expenses.

WHAT CAN I DO TO HELP MANAGE THE COSTS OF MPN?

There are several things you can do to help become better informed and prepared for managing costs associated with MPN:

Review your insurance policy, and contact your insurance provider with any questions.

First and foremost, have and read a copy of your insurance policy, or a summary description of your insurance policy. This will outline your benefits, any coverage limits and the appeals process. Your insurance company can also be a good resource to call if you have questions about what is or is not covered. Understanding your insurance policy and staying up-to-date on your bills can help you avoid claim denials (when an insurance provider refuses to pay for a treatment or procedure), which can be costly and time-consuming.

Ask your insurance provider to assign you a case manager. A case manager can help you stay organized and help navigate your policy. They may also be able to assist you by letting you know if your insurance provider offers a payment plan, if your provider can reduce some of your charges or if your provider has special funding available.

Do not delay applying for benefits, as it can take a long time for them to process. If you're not covered by health insurance, talk to the financial department at your treatment center or your local health department as soon as possible. It's important for you to find out which benefits you may be eligible to apply for.

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Keep a diary of your medical expenses and any communications related to your finances.

This will help you anticipate and prepare for expenses related to your treatment, and can be useful if you need to dispute a charge. In addition, staying organized can help make this information feel less overwhelming.

Talk to your health care team. Oftentimes, patients and their families do not want to talk to their health care team about paying for treatment. However, talking to your health care team can help ensure that you have access to the treatments you need. Physicians and providers can sometimes work together to find ways to reduce the cost of treatment without reducing the quality of the care you receive.

Do not ignore your bills. It is harder to dispute a charge once it goes to a collection agency. If you feel overwhelmed by a bill you receive, call your insurance provider.

Make sure you've received any necessary authorization before undergoing major medical procedures. Note that many insurance policies require that major medical procedures, including radiology procedures such as PET scans and MRIs, be pre-authorized by your insurance provider.

There are also organizations that can help manage the cost of treatment, co-payments or treatment-related costs, such as transportation or lodging.

The following organizations may offer financial assistance, and can direct you to resources and services that are available in your community:

CancerCare
800-813-HOPE (4673) | www.cancercare.org

American Cancer Society
800-227-2345 | www.cancer.org

Cancer Financial Assistance Coalition
www.cancerfac.org

Good Days
877-968-7233 | www.gooddaysfromcdf.org

MPN Education Foundation
www.mpninfo.org

MPN Research Foundation
www.mpnresearchfoundation.org

Leukemia and Lymphoma Society
800-955-4572 | www.lls.org

Patient Access Network
866-316-7263 | www.panfoundation.org

Patient Advocate Foundation
800-532-5274 | www.patientadvocate.org

United Way
Call 211 | www.211.org

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 or call **800-813-HOPE (4673)**.

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