

TIPS FOR MANAGING THE COST OF CANCER

The costs of cancer care and treatment are often overwhelming. Even having health insurance doesn't mean you or your loved one will be able to pay for treatment. If possible, it's best to research options as soon as you can.

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Talk to your health care team about the cost of your care. Many patients do not feel comfortable asking their doctors how much treatment is going to cost. Doctors don't often talk about it either. It is important to learn what you can before starting treatment. Your doctor may not know the answer, but they can refer you to a social worker, pharmacist or hospital specialist who can help.

Know your insurance plan. Before starting treatment, learn which treatments and medical services your insurance covers and what you will have to pay for. A good first step is to contact your insurance company using the telephone number on the back of your insurance card. If your insurance company doesn't pay a claim (a request for payment for treatment), you can question their decision. HealthCare.gov has an excellent guide on the appeals process at www.healthcare.gov/appeal-insurance-company-decision/appeals/.

Stay on top of medical bills. Medical debt can be a major concern and a source of stress for patients and families living with cancer. If it is hard for you to pay your medical bills, there are ways to find help.

The Patient Advocate Foundation's case managers can guide you and even speak on your behalf about your medical bills. They also have volunteer attorneys to help with legal matters. LawHelp.org can refer you to low-cost or free legal aid programs in your area and give advice about bankruptcy protection and other financial matters.

For more information on legal help, read CancerCare's fact sheet titled "Legal Assistance: Finding Resources and Support."

Find out which government support programs you may be eligible for and apply as soon as you can.

- Social Security Administration
800-772-1213
www.ssa.gov
- Centers for Medicare & Medicaid Services
800-633-4227
www.cms.gov

Learn how financial and co-pay programs can help you. There are nonprofit organizations that help pay for drug co-payments, deductibles and other medical costs. These programs have their own rules and may cover only certain cancers. To learn more, read CancerCare's fact sheets titled "Sources of Financial Assistance" and "How Co-Payment Assistance Foundations Help."



CancerCare's Online Helping Hand. CancerCare's Online Helping Hand is an online listing of financial and other support programs for people with cancer. This tool has up-to-date information about hundreds of organizations that offer financial help to people with cancer. You can search by diagnosis, zip code and type of assistance.

Get Help. Financial stress can often lead to emotional stress. Oncology social workers are licensed experts who counsel people affected by cancer, providing emotional support and helping people get the help they need. CancerCare's oncology social workers can help you face-to-face, online or on the telephone to find local resources, free of charge. To learn more, visit www.cancercares.org or call 800-813-HOPE (4673).



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 case management, 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 master's-prepared oncology social workers and world-leading cancer experts.

To learn more, visit www.cancercares.org or call **800-813-HOPE (4673)**.

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