

# TIPS FOR MANAGING THE COST OF CANCER

The financial costs associated with cancer are often overwhelming. Even having health insurance doesn't guarantee you or your loved one will be able to afford treatment. If possible, it's best to start researching options before a financial crisis develops.

## TIPS FOR MANAGING THE COST OF CANCER

**Talk to your health care team about the cost of your care.** Research shows that many patients do not feel comfortable asking their doctors how much treatment is going to cost and many doctors do not normally bring it up either. If possible, it is important to find out the cost of your medications before starting treatment. Your doctor may not know the answer, but he or she should be able to refer you to a social worker, pharmacist or hospital financial specialist who can help.

**Know your insurance plan.** Understand ahead of time which treatments and medical services your insurance covers and whether you are still responsible for any out-of-pocket expenses. A good first step is to contact your insurance company using the telephone number found on the back of your insurance card. If your insurer denies a claim, HealthCare.gov has an excellent guide on how to dispute claims at [www.healthcare.gov/appeal-insurance-company-decision/appeals/](http://www.healthcare.gov/appeal-insurance-company-decision/appeals/).

For more information about insurance, read CancerCare's fact sheets titled, "Understanding Your Insurance Coverage" and "Coping with Cancer When You're Uninsured."

**Stay on top of medical bills.** The consequences of medical debt are staggering and unfortunately all too common. Medical debt can be a major burden and a source of continuing stress for many living with cancer. If you find yourself behind on paying medical bills, there are resources that can help. The Patient Advocate Foundation's ([www.patientadvocate.org](http://www.patientadvocate.org)) case managers can provide guidance and support and can intervene on your behalf regarding medical debt. They also maintain a network of volunteer attorneys. LawHelp.org ([www.lawhelp.org](http://www.lawhelp.org)) provides referrals for affordable and/or free legal assistance programs in one's area and advice about bankruptcy protection and other financial issues. For more information on legal help, read CancerCare's fact sheet titled, "Legal Assistance: Finding Resources and Support."

**Find out which government programs (entitlements) you are eligible for, and apply promptly.** To contact the Social Security Administration, call 800-772-1213 or visit [www.ssa.gov](http://www.ssa.gov). To contact the Centers for Medicare & Medicaid Services, call 800-633-4227 or visit [www.cms.gov](http://www.cms.gov). For Medicaid information, contact local listings for a Medicaid office in your state.



Learn how financial and co-pay assistance programs can help you. A number of nonprofit organizations provide help for expenses such as drug co-payments, deductibles, and other medical costs. These programs have their own eligibility 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 ([www.cancercare.org/helpinghand](http://www.cancercare.org/helpinghand)) is a searchable, online database of financial and practical assistance available for people with cancer. This comprehensive online tool features up-to-date contact information and descriptions for hundreds of national and regional organizations offering financial help to people with cancer. You can search by diagnosis, zip code and type of assistance.

**Get Help.** Financial stress often causes emotional stress. Oncology social workers are licensed professionals who counsel people affected by cancer, providing emotional support and helping people access practical assistance. CancerCare's oncology social workers are available to help face-to-face, online or on the telephone to find local resources, free of charge. To learn more, visit [www.cancercare.org](http://www.cancercare.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 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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