

Facing a cancer diagnosis without health insurance can be stressful. Feeling uncertain and anxious is very common, but this should not keep you from getting help. There are ways to get health insurance or find the resources you need. This fact sheet covers:

- Ways to get health insurance
- Other resources you can use
- Help from oncology social workers



Five Ways to Get Health Insurance

- 1. Jobs or union.** If you or your spouse has a job that offers health insurance, ask if you can buy into it. If you had insurance but lost your job within the last 60 days, ask if you are eligible for COBRA (Consolidated Omnibus Budget Reconciliation Act). This is a law that lets you keep your insurance for 18 months after losing your job. You pay the full cost without help from your previous employer.
- 2. Your college or university.** If you are a full-time or part-time student, check with your school to see if they offer insurance coverage.
- 3. Medicaid.** Medicaid is a state-administered health insurance program that provides free or low-cost plans to millions of Americans. In the states that have “expanded” Medicaid, it covers all children and adults who are below 138% of the Federal Poverty Level. In other states, Medicaid only covers low-income families with children, pregnant women, visually impaired or those deemed disabled. To see if your state has expanded Medicaid, and to apply, visit 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. Visit www.medicare.gov for more information.
- 5. Purchase it on your own.** You can buy insurance from an insurance company or through your state’s Marketplace/Exchange. If you buy it from an insurance company, you will not be eligible for discounts based on your income. Your state’s Marketplace/Exchange will consider your income and you may receive aid. This may lower the cost of your plan, deductibles or co-payments. To find your state’s Marketplace, go to www.healthcare.gov. Please note: whether from an insurance company or through the Marketplace, you can only opt-in during **Open Enrollment**.

Open Enrollment occurs once a year, usually between November and January. There are a few other times when you can buy insurance: if you lose your job-based plan mid-year, get married, have a baby, move to another county or state or become eligible for Medicaid. For more information on special circumstances when you can opt to get insurance, visit www.healthcare.gov.



Additional Resources

Contact local hospitals to see what types of free 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.patientadvocate.org or call 800-532-5274 for more information.

Contact local community or religious organizations that may be able to provide guidance and resources.



An Oncology Social Worker Can Help

You do not have to do this alone. Oncology social workers understand the issues about insurance that make obtaining treatment even more difficult. Call 800-813-HOPE (4673) and speak with a CancerCare professional oncology social worker who can help you explore your insurance options. They can help navigate these resources and help in other ways.

CancerCare® Can Help

For over 80 years, CancerCare has empowered millions of people affected by cancer through free counseling, resource navigation, support groups, educational resources, advocacy and direct financial assistance. Our oncology social workers improve the lives of people diagnosed with cancer, caregivers, survivors and the bereaved, by addressing their emotional, practical and financial challenges.

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

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