



Health Insurance or Money Worries

Hearing that you have cancer can be overwhelming. You may have many questions, such as: Will I (or my loved one) survive? How will my family be affected? Will my insurance cover my care? Can I continue to work? Will my family be burdened with medical debt? People are often surprised that (a) everything most likely will not be covered by insurance; (b) there is some financial assistance available for certain things; and (c) you can ask the health care team to take the cost of care and your insurance coverage into consideration when making a treatment decision.

Although it is hard to think about and maybe even harder to talk about, having a plan for managing the costs of care is vitally important. The planning you do now will help you be better informed about your options. Having a plan will help you feel more in control and possibly less worried about paying for treatment. Get help sooner than later – before the expenses overwhelm you and your family.

Gather Information:

Gather as much information as possible about your insurance and out-of-pocket costs as you make your treatment decisions. Discuss the pros and cons of each option openly with your doctor. Ask for help with gathering information from the following: a family member or close friend, oncology social worker, financial planner, your insurance provider or the financial counselor/business office at your doctor or cancer center.

Help is Available

Even with the best health insurance, treatment for cancer is expensive. There are **out-of-pocket** costs including co-insurance, deductibles, co-pays, out-of-network costs, and medications. If you do not have medical insurance, you may be eligible for Medicaid or there may be options for you through your State Health Insurance Marketplace. For some people managing the cost of medications as well as the cost of everyday life can be a challenge. There are ways to manage costs and members of your health care team such as a social worker or business manager at your cancer center, financial counselors and community non-profit organizations may be able to help you.

Financial Resources

The resources below represent some of the organizations and government agencies that may be able to help:

Needy Meds
800 503-6897

www.needymeds.org

State Health Insurance Marketplace
800 318-2596

www.healthcare.gov

Cancer Legal Resource Center
866 843-2572

www.cancerlegalresourcecenter.org

CancerCare
800.813.4673

www.cancercare.org

Patient Advocacy Foundation Co-pay
866 512-3861

www.copays.org

Relief Partnership for Prescription Assistance
888477-2669

www.pparx.org

Social Security Administration
800 772-1213

www.socialsecurity.gov

Cancer Support Community
888 793-9355

www.cancersupportcommunity.org

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