

# FRANKLY SPEAKING ABOUT CANCER

Hearing that your loved one has cancer can be overwhelming. You may have many questions. Will they survive? How will our family be affected? Will insurance cover their care? Can I continue to work? Will I have to worry about medical debt? Usually these concerns are on both the patient and caregiver's minds. However, sometimes the management of these issues falls to the caregiver. People managing the cost of cancer treatment are often surprised that everything most likely will not be covered by insurance.



[www.CancerSupportCommunity.org](http://www.CancerSupportCommunity.org)  
1-888-793-9355

## Managing Health Insurance and Medical Bills

There is some financial assistance available for certain things. And you and your loved one can ask the health care team to consider the cost of care and insurance coverage when making treatment decisions.

Although it is likely hard to think and talk about, having a plan for managing the costs of care is important. Planning will help you be better informed about your loved one's options. Having a plan may help you feel more in control and less worried about paying for treatment. Get help sooner than later—before the expenses become overwhelming.

### GATHER INFORMATION:

When you make treatment decisions, gather as much information as possible about your loved one's insurance and out-of-pocket costs. Discuss the pros and cons of each treatment option openly with your doctor. Ask for help with gathering information from the following:

- A family member or close friend
- Oncology social worker
- Patient/nurse navigator
- Financial planner
- Your loved one's insurance provider
- Financial counselor/business office at your doctor's office or cancer center

### HELP IS AVAILABLE

Even with the best health insurance, cancer treatment is expensive. There are out-of-pocket medical costs, including co-insurance, deductibles, co-pays, out-of-network costs,



and medications. If your loved one does not have medical insurance, they may be eligible for Medicaid (state) or there may be options for them through your State Health Insurance Marketplace (800-318-2596 or [www.healthcare.gov](http://www.healthcare.gov)). It can

be challenging to manage the cost of medications, as well as rent, food and gas. There are ways to manage these costs and members of your health care team, financial counselors, and non-profit organizations may be able to help you.

## **FINANCIAL RESOURCES**

Based on your loved one's specific needs, there may be financial assistance available to them. These resources may be able to help:

### **Needy Meds**

800-503-6897 • [www.needy meds.org](http://www.needy meds.org)

### **Cancer Legal Resource Center**

866-843-2572 • [www.thedrlc.org/cancer](http://www.thedrlc.org/cancer)

### **Patient Advocacy Foundation Co-pay Relief**

866-512-3861 • [www.copays.org](http://www.copays.org)

### **Good Days**

877-968-7233 • [www.mygooddays.org](http://www.mygooddays.org)

### **CancerCare**

800-813-4673 • [www.cancercare.org](http://www.cancercare.org)

### **Cancer Support Community — Coping with the Cost of Care**

888-793-9355 • [www.CancerSupportCommunity.org/Cost](http://www.CancerSupportCommunity.org/Cost)

### **Social Security Administration**

800-772-1213 • [www.socialsecurity.gov](http://www.socialsecurity.gov)

# General Cancer Information, Survivorship & Support

[Cancer Support Community](#) • 888-793-9355 • [www.CancerSupportCommunity.org](http://www.CancerSupportCommunity.org)

[American Cancer Society](#) • 800-227-2345 • [www.cancer.org](http://www.cancer.org)

[CancerCare](#) • 800-813-4673 • [www.cancercare.org](http://www.cancercare.org)

[Cancer.net](#) • 888-651-3038 • [www.cancer.net](http://www.cancer.net)

[Caregiver Action Network](#) • 855-227-3640 • [www.caregiveraction.org](http://www.caregiveraction.org)

[Healthcare.gov](#) • [www.healthcare.gov](http://www.healthcare.gov)

[Livestrong Foundation](#) • 866-673-7205 • [www.livestrong.org](http://www.livestrong.org)

[National Cancer Institute](#) • 800-422-6237 • [www.cancer.gov](http://www.cancer.gov)

[National Center for Complementary and Alternative Medicine](#) • 888-644-6226 • [www.nccam.nih.gov](http://www.nccam.nih.gov)

[Patient Advocate Foundation](#) • 800-532-5274 • [www.patientadvocate.org](http://www.patientadvocate.org)

## Cancer Support Community Resources

[Cancer Support Community's](#) (CSC) resources and programs are available free of charge. Call 888-793-9355 or visit [www.CancerSupportCommunity.org](http://www.CancerSupportCommunity.org) for more info.

**Cancer Support Helpline®** — Have questions, concerns or looking for resources? Call CSC's toll-free Cancer Support Helpline (888-793-9355), available in 200 languages Mon–Fri, 9 am–9 pm ET.

**Open to Options®** — Preparing for your next appointment? Our trained specialists can help you create a list of questions to share with your doctor. Make an appointment by calling 888-793-9355 or by contacting your local CSC or Gilda's Club.

**Frankly Speaking About Cancer®** — Trusted information for cancer patients and their loved ones is available through publications, online, and in-person programs. [www.CancerSupportCommunity.org/FranklySpeakingAboutCancer](http://www.CancerSupportCommunity.org/FranklySpeakingAboutCancer).

**Services at Local CSCs and Gilda's Clubs** — With the help of 170 locations, CSC and Gilda's Club affiliates provide services free of charge to people touched by cancer. Attend support groups, educational sessions, wellness programs, and more at a location near you. [www.CancerSupportCommunity.org/FindLocation](http://www.CancerSupportCommunity.org/FindLocation).

**MyLifeLine** — CSC's private, online community allows patients and caregivers to easily connect with friends and family to receive social, emotional, and practical support throughout the cancer journey and beyond. Connect with other caregivers by joining the Caregiver Support online discussion board. Sign up at [www.MyLifeLine.org](http://www.MyLifeLine.org).

**Grassroots Network** — Make sure your voice is heard by federal and state policy makers on issues affecting cancer patients and survivors by joining our Network at [www.CancerSupportCommunity.org/become-advocate](http://www.CancerSupportCommunity.org/become-advocate).

**Cancer Experience Registry®** — Help others by sharing your cancer patient or cancer caregiver experience via survey at [www.CancerExperienceRegistry.org](http://www.CancerExperienceRegistry.org).

The Cancer Support Community provides this information as a service. This publication is not intended to take the place of medical care or the advice of your doctor. We strongly suggest consulting your doctor or other health care professionals to answer questions and learn more.