

# Coping with the Cost of Cancer Drugs

## If You Have Insurance and Can't Afford Your Drugs

Cancer drugs can be costly. Even if you have insurance, you may not be able to afford your medications. We are here to help.

If you have health insurance, this booklet is for you.

If you do not have health insurance, visit our Managing the Cost of Cancer Treatment webpage at [www.CancerSupportCommunity.org/Cost](http://www.CancerSupportCommunity.org/Cost) or call our Cancer Support Community (CSC) Helpline at 888-793-9355 to talk through your options with one of our community navigators.

### **COPAYS AND COPAY ASSISTANCE**

Private health insurance usually covers most of the cost of cancer drugs. Typically, patients pay a fee for each prescription refill (copay). For certain drugs, some insurance plans require patients to pay a percentage of the drug's list price (coinsurance). Many new cancer drugs are designed to be taken daily for months or even years. Even a low copay can become a challenge over time.

This fact sheet will tell you what to do when you can't afford your copays. It provides an overview of copay assistance programs. You will learn how to find copay assistance, why it's important, and what to ask to make sure that you get the help you need.

### **HELP! MY COPAY IS TOO HIGH**

If you have or expect to have trouble paying for drugs, there are people and organizations that can help. The first step is to tell someone, as soon as possible. Telling someone right away will help ensure that you do not miss any doses. Don't be embarrassed or ashamed to tell your providers that you are having trouble paying for your medications.

Talk to a financial counselor, doctor, nurse, social worker, or patient navigator. They will direct you to resources that can help. Help usually takes the form of copay assistance or copay relief. Refer to the **Top Places to Look for Copay Assistance** on the back page of this booklet.

## KEY WORDS TO KNOW

**COPAY:** The amount of money your insurance company expects you to pay for each visit, test, or prescription refill. This amount is set.

**COINSURANCE:** The percentage of costs you pay after you have met your deductible. The health insurance company pays a percent and you pay the remaining percent.

**DEDUCTIBLE:** The amount of approved health care costs an insured patient must pay out of pocket each year before the health care plan begins paying any costs.

**OUT-OF-POCKET MAXIMUM:** This is the most amount of money a patient has to pay for covered services in a plan year. After this amount is spent on deductibles, copayments, and coinsurance, a health plan pays 100% of the cost of covered benefits.

## WHAT IS COPAY ASSISTANCE OR COPAY RELIEF?

Some drug companies and foundations offer copay assistance to help pay for cancer medications that are covered by insurance. The assistance can be used for medications like prescription drugs at a pharmacy or those administered at an infusion site. The assistance may cover all or part of the cost of a particular medication and may be given as a voucher, a coupon, or a card. Many people with cancer rely on copay assistance to help with out-of-pocket costs.

## TIPS FOR MANAGING DRUG COSTS

- Keep copies of all bills and payments. Save drugstore receipts. Put them in a folder where you can find them easily.
- Keep track of communication with your insurance company and with any organization that provides copay assistance. If you talk by phone, write down the date, the person you spoke with, and what they said. Save any emails and letters.
- Ask about generic drugs. Many cancer drugs do not have generic alternatives, but some do. In the long run, a generic drug may be cheaper than a brand name, even when copay assistance is available. Check if your insurance company will cover these options.

## FOR MORE INFORMATION ABOUT MANAGING THE COST OF CANCER CARE:

Visit CSC'S Help Managing Cancer Costs webpage at  
[www.CancerSupportCommunity.org/help-managing-cancer-costs](http://www.CancerSupportCommunity.org/help-managing-cancer-costs)

## TIPS FOR FINDING A COPAY ASSISTANCE PROGRAM

**Talk with your health care team or refer to the Top Places to Look for Copay Assistance on the next page.** Copay assistance can come from a drug company or from a nonprofit foundation. They have different rules and limits. Use the information here and ask questions to make sure that a benefit that sounds good will really help you in the long run.

**Ask about eligibility.** Each copay assistance program has different guidelines for who is eligible. Some programs are for anyone who takes a specific drug or has a certain kind of cancer. Others are based on income, type of insurance, and the type of cancer you have.

**Get the numbers.** If you are considering copay assistance, pay attention to the details. Find out how much the drug costs (without assistance), the dollar value of the assistance, start and end date for the assistance, out-of-pocket costs for each refill each month as you use your assistance, and how much you will spend in total over the course of a plan year.

**Call your insurance plan.** Have your numbers ready. Ask what they cover for your prescription and whether your plan uses a copay accumulator adjustment program (or CAAP). Ask if your type of copay assistance will count toward your deductible and out-of-pocket maximum costs. Ask where this information is written in your insurance policy and where you can go to learn more.

# Top Places to Look for Copay Assistance

1. **CancerCare Copay Foundation** at [www.cancercare.org/copayfoundation](http://www.cancercare.org/copayfoundation) or call 800-813-4673
2. **Cancer Financial Assistance Coalition** at [www.cancerfac.org](http://www.cancerfac.org)
3. **Good Days** at [www.mygooddays.org](http://www.mygooddays.org) or call 877-968-7233
4. **HealthWell Foundation** at [www.healthwellfoundation.org](http://www.healthwellfoundation.org) or call 800-675-8416
5. **NeedyMeds** at [www.needymeds.org](http://www.needymeds.org) or call 800-503-6897
6. **Patient Advocate Foundation Co-Pay Relief Fund** at [www.copays.org](http://www.copays.org) or call 800- 532-5274
7. **Patient Access Network (PAN) Foundation** at [www.panfoundation.org](http://www.panfoundation.org)
8. **Patient Services Incorporated** at [www.patientservicesinc.org](http://www.patientservicesinc.org) or call 800-366-7741
9. **The Assistance Fund** at [www.tafores.org](http://www.tafores.org)
10. **Partnership for Prescription Assistance** at [www.pparx.org](http://www.pparx.org)
11. **Pharmaceutical Company Patient Assistance Programs**: the programs most commonly used by cancer patients can be found here: [www.cancersupportcommunity.org/pharma\\_assistance.pdf](http://www.cancersupportcommunity.org/pharma_assistance.pdf)

## Cancer Support Community Resources

The Cancer Support Community's (CSC) resources and programs are available free of charge. To access any of these resources below call 888-793-9355 or visit [www.CancerSupportCommunity.org](http://www.CancerSupportCommunity.org).

**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, and Sat–Sun, 9 am–5 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. 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).

**THIS PROGRAM WAS MADE POSSIBLE WITH GENEROUS SUPPORT FROM:**



This booklet is available to download and print yourself at [www.CancerSupportCommunity.org/cost](http://www.CancerSupportCommunity.org/cost). For print copies of this booklet or other information about coping with cancer, visit [Orders.CancerSupportCommunity.org](http://Orders.CancerSupportCommunity.org) or call 888-793-9355.

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