

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 everything most likely will not be covered by insurance; there is some financial assistance available for certain things; and you can ask the health care team to take the cost of care and your insurance coverage into consideration when making a treatment decision.



www.CancerSupportCommunity.org
1-888-793-9355



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. Our *Tips for Managing the Cost of Care* booklet can help you get started. To learn more, visit www.CancerSupportCommunity.org/cost.

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, an oncology social worker, a 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. To learn more about managing for the cost of cancer care, visit www.CancerSupportCommunity.org/help-managing-cancer-costs.

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
- **Cancer Legal Resource**
866-843-2572
www.cancerlegalresourcecenter.org
- **Patient Advocacy Foundation Co-pay**
866-512-3861
www.copays.org
- **Social Security Administration**
800-772-1213
www.socialsecurity.gov
- **State Health Insurance Marketplace**
800-318-2596
www.healthcare.gov
- **CancerCare**
800-813-4673
www.cancercare.org
- **Relief Partnership for Prescription Assistance**
888-477-2669
www.pparx.org
- **Cancer Support Community**
888-793-9355
www.CancerSupportCommunity.org

General Cancer Information, Survivorship & Support

Cancer Support Community • 888-793-9355 • www.CancerSupportCommunity.org

American Cancer Society • 800-227-2345 • www.cancer.org

CancerCare • 800-813-4673 • www.cancercare.org

Cancer.net • 888-651-3038 • www.cancer.net

Caregiver Action Network • 855-227-3640 • www.caregiveraction.org

Healthcare.gov • www.healthcare.gov

Livestrong Foundation • 866-673-7205 • www.livestrong.org

National Cancer Institute • 800-422-6237 • www.cancer.gov

National Center for Complementary and Alternative Medicine • 888-644-6226 • www.nccam.nih.gov

Patient Advocate Foundation • 800-532-5274 • www.patientadvocate.org

CANCER SUPPORT COMMUNITY RESOURCES

The Cancer Support Community's (CSC) resources and programs are available free of charge. Call 888-793-9355 or visit 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.

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.

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.

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.

Cancer Experience Registry[®]—Help others by sharing your cancer patient or cancer caregiver experience via survey at 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.

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