

# Concerned About Paying for Your Cancer Treatment?



**Help is Available.**

Dealing with a cancer diagnosis is stressful enough without having to worry about *how* you're going to pay for your treatment. Most importantly, understand that *you are not alone*. Many people with cancer share the exact same concerns. The second thing to know is that there are resources and tools to help.

## Know Your Insurance Status

### Step 1

### Who should you talk to?

While you may feel that your oncologist is busy, please speak with your healthcare team about your financial situation as soon as possible. Talk to a nurse in the exam room, or with the front-desk staff when you check-in for your appointment. A social worker or financial counselor may be able to help you understand your insurance coverage and locate further assistance.

**If you do not have insurance**, you may be able to receive help through a **PATIENT ASSISTANCE PROGRAM**. These programs are put in place and managed by pharmaceutical (drug) manufacturers.

**If you have insurance**, you may be able to receive help through a **CO-PAY ASSISTANCE PROGRAM**. Most of these programs fall into two categories: pharmaceutical co-pay assistance programs and foundation (or non-profit) co-pay assistance programs.

**WHEN IN DOUBT, FILL IT OUT!** While patient and co-pay assistance programs have requirements that must be met in order to receive support, do not let that stop you from contacting them and explaining your situation. Many programs take life-changing events—such as loss of employment, change of income, loss or change in prescription drug coverage, and a change in household number—into account when making their decisions.

# Gather Your Information

## Step 2


### WHAT DO I NEED TO GET STARTED?

Before you contact any program, have the following information readily available:

- ✓ Your full name
- ✓ Social Security number
- ✓ Date of birth
- ✓ Address
- ✓ Phone number
- ✓ Medical insurance card (if you have one)
- ✓ Prescription drug card (if you have one)
- ✓ Doctor's name and phone number
- ✓ Cancer diagnosis
- ✓ Name of the medication you have been prescribed

Most patient assistance programs and co-pay assistance programs also require the following paperwork:

- ✓ Documentation of your household income. This can be a pay-check stub or your most current tax return or W-2
- ✓ Proof of other income, such as child support, alimony, savings, stocks or CDs, etc.
- ✓ Number of household dependents
- ✓ Proof that you are a U.S. citizen and/or proof that you live in the U.S.
- ✓ If your insurance company has denied payment for your drug(s), you will need a copy of that as well



Patient and co-pay assistance programs have different requirements, but this information will help get the process started.

## Step 3

# Contacting The Program

Look for the manufacturer(s) of the drug(s) you are taking on your pill bottle or insert. If you do not know the drug manufacturer, ask your doctor or nurse. Then, go online to the Association of Community Cancer Centers (ACCC) *Patient Assistance and Reimbursement Guide* at **[ACCC-CANCER.ORG/PARG](http://ACCC-CANCER.ORG/PARG)**.

Find your drug(s) listed alphabetically in the Table of Contents. This will include the page number for information about the drug manufacturer. Both 1-800 phone numbers and websites are provided. Trained pharmaceutical representatives will walk you through their enrollment process.

If you do not see your drug in this guide, go to **[NEEDYMEDS.ORG](http://NEEDYMEDS.ORG)** and search by drug name to check if any assistance is available.

All patient and co-pay assistance programs will need information from your doctor at some point in the enrollment process, so make sure you tell your health care team about the program(s) you have contacted.

## Patient ASSISTANCE & REIMBURSEMENT GUIDE

This brochure is sponsored by the following Chapter Members of the Oncology State Societies at ACCC. As a member of a state oncology society, your cancer care team receives the latest education and resources to provide you with high-quality patient care.



These state oncology societies are managed by the Association of Community Cancer Centers, the leading education and advocacy organization for the cancer team. To learn more, please visit **[ACCC-CANCER.ORG/STATE-SOCIETIES](http://ACCC-CANCER.ORG/STATE-SOCIETIES)**.