

Cancer and Your Finances

It can be hard to focus on your health when you are worried about paying for cancer treatments. This sheet offers some resources that can help you manage your finances during cancer treatment.



Talk about costs and options

Tell your care team if you are worried about paying for treatment. They can explain your treatment plan, which may help you predict costs. There may be lower-cost options when it comes to drugs or tests. You can make decisions together about your care.

Ask to meet with a cancer financial advisor, sometimes called a financial navigator. This person is a member of your care team and can help you:

- Understand your health insurance coverage.
- Explore ways to pay for your care.



Write down the contact information for people you talk to about your treatment costs.

Name

Contact information



Stay organized

Expect to get lots of paperwork. Keeping it organized can help you track costs.

And it will come in handy if you notice a billing error or need to question a denied insurance claim.

Here are a few important records to keep track of:

- **Medical receipts.** Keep receipts for any medical costs you pay yourself. You may need them to get paid back by your insurance company or to deduct medical costs on your taxes.
- **Summary of Benefits.** This document describes what your insurance plan covers. Ask your insurer or your employer's benefits department for a copy.
- **Explanation of Benefits (EOB).** These documents show what the insurance company paid for your care.

Other tips:

- **Keep a schedule of your cancer care.** Missed appointments and skipped treatments can add to the cost of care.
- **Ask a family member or friend to help** you keep papers organized and track your care.
- You may want to ask someone to read your insurance Summary of Benefits and **explain the coverage to you.** This could be someone in your support system or a financial navigator.

Financial resources

Here are a few resources that may help with out-of-pocket costs. Use this space to note what is available to you.

Payment plans: Pay over time or pay on a sliding scale based on your income.

Payment assistance: Discounts on care or prescription drugs.

Charity care: Care that is donated or billed at a lower rate.

Patient advocates: People and organizations that help you solve problems related to your care, including finance or billing issues. Learn more online (www.patientadvocate.org) or on your state's website.

My patient advocate's name and phone number or e-mail

address:

Insurance case manager: Someone at your health insurance company who can help you get treatment paid for.

My insurance case manager's name and phone number or

e-mail address:
