

Managing The Cost of Cancer Care

OUR
JOURNEY of
HOPE[®]



Cancer can pose a huge economic burden on patients and families. Even if you have good health insurance coverage, both medical and non-medical expenses can quickly add up and become overwhelming. Additionally, you may need to work less or stop working during treatment, which can put an even greater strain on your financial security.

Financial worries are the last thing you need when you're trying to get better. Fortunately, many resources are available to help you and your loved ones manage the cost of cancer so you can focus on more important things.



What costs to expect

A cancer diagnosis results in a range of expenses, all of which can lead to financial stress. An understanding of the costs involved can help you determine what type of financial assistance you may need.

Depending on your treatment regime, health insurance coverage, and other factors, people with cancer face many different expenses, such as: direct medical costs (e.g., doctors' fees, hospital charges, prescriptions, co-pays, etc.), transportation to and from appointments, travel/lodging (if you receive treatment away from home), child care, household and other living expenses.

Sources of financial assistance

There are different programs and services available to help with the cost of cancer care, such as:

- Federal and state government programs
- Non-profit national organizations
- Local hospitals or health departments
- Community organizations or groups (churches, synagogues, etc.)
- State and local social services agencies
- Voluntary/charitable organizations
- Cancer advocacy organizations





Types of financial assistance

Each organization offers its own kind of assistance and has its own eligibility rules. Some offer help with the cost of treatment and medical expenses (e.g., co-pays, medications, etc.). Others offer help for specific services, such as travel and lodging if you receive treatment away from home. And others provide help for practical needs, such as transportation, child care, household expenses, etc.



Types of financial assistance

Your eligibility may depend on factors like your age, cancer type, income and financial history. Organizations may limit financial assistance depending on the amount of funds available and other factors. A social worker or your local health department/social service agency can help you determine what assistance you may qualify for and help you apply for it.

Financial resources for cancer

The following are some resources that help people with cancer and their families deal with the costs of care:

Government Programs

- Medicare
- Medicaid
- Social Security Administration

General Financial Assistance

- American Cancer Society
- CancerCare
- Cancer Family Relief Fund
- Cancer Financial Assistance Coalition



Financial resources for cancer

- Cancer Survivors Fund
- Eldercare Locator
- HealthWell Foundation®
- Lance Armstrong Foundation
- National Cancer Institute
- National Council on Aging
- Patient Services, Inc.
- Salvation Army



Financial resources for cancer

Patient Advocacy/Case Management/Health Insurance Assistance

- Cancer Legal Resource Center
- Benefits.gov
- Health Insurance Assistance Service
- Cancer Financial Assistance Coalition (American Cancer Society Program)
- Patient Advocate Foundation



Financial resources for cancer

Medication and Treatment Cost/Co-Pay Relief

- CancerCare Co-Payment Assistance Foundation
- Chronic Disease Fund
- Co-Pay Relief Program (Patient Advocate Foundation)
- HealthWell Foundation®
- NeedyMeds
- Partnership for Prescription Assistance
- Patient Access Network Foundation
- Patient Services, Inc.
- RxHope™
- Together Rx Access® Card



Financial resources for cancer

Disease-Specific

- Colorectal Cancer Control Program
- Colorectal Care Line (Patient Advocate Foundation)
- Fertile Hope (Lance Armstrong Foundation Program)
- Leukemia & Lymphoma Society
- National Brain Tumor Society
- National Foundation for Transplants
- National Marrow Donor Program®
- National Organization for Rare Disorders
- Sarcoma Alliance



Financial resources for cancer

Air Transportation

- Air Charity Network™
- Air Compassion America
- Angel Airline Samaritans
- Angel Flight
- Corporate Angel Network
- LifeLine Pilots
- National Patient Travel Center

Lodging

- Hope Lodge® (American Cancer Society Program)





Understanding health insurance

If you have health insurance, it will likely cover part, but not all, of the costs of cancer care. Many plans provide limited coverage for prescription drugs or certain treatments/services. The amount you pay usually varies for in-network versus out-of-network charges and depending on the type of service. Many plans have a deductible, co-payment and coinsurance.

- Deductible - The amount you must pay for medical expenses before the health insurer begins to pay.
- Co-payment - A predetermined fee you pay for health care services, such as each time you visit a doctor.
- Coinsurance - The amount you pay toward a medical expense after your deductible has been met, usually a percentage.

A case manager can help you understand your health insurance coverage and answer your questions.



Understanding health insurance

- **Get organized.** Organization is an important first step to assessing and managing your finances. Make individual file folders for important paperwork, such as copies of test results, insurance information, medications, receipts and bills, notes from doctors' visits, etc. Keep this information in one place, such as in a filing cabinet or storage bin.
- **Develop a financial plan.** Start by outlining your sources of income and expenses. Then, identify future financial goals and create a monthly budget. There are resources to help you track your spending and itemize your finances. Decide ahead of time how you'll budget for expenses not covered by your insurance or for loss of income if you need to stop working.



Understanding health insurance

- **Set up an emergency fund.** If possible, try to plan ahead for unexpected financial emergencies. Deposit gifts or tax refunds into a savings account and set it aside. Find out if you can liquidate some of your assets if needed. For example, some life insurance policies allow you to access a portion of the funds to help pay for certain expenses.
- **Apply early for financial assistance.** Ask your health care team early on about resources for financial assistance. Some hospitals have financial hardship programs you may qualify for. Other providers can work out a payment plan for you. Most government programs take time to process applications, so apply for assistance as early as possible.



Understanding health insurance

- **Understand your insurance coverage.** Contact your health insurance company to ask about your coverage for treatments, hospital stays, prescriptions, potential home care, etc. Make sure to keep a record of conversations, including the date and name of the representative you spoke with. If you have limited or no insurance, contact your state or local department of social services for information about public health programs.
- **Seek support from different areas.** Make a list of your financial questions and figure out who can help you get answers. Counselors, social workers and case managers can help you understand your health insurance coverage and assist with claims. Financial advisors and planners can help you manage your finances.



What if you don't have insurance?

- **Stay on top of bills.** Before you realize it, cancer-related expenses can quickly mount and become overwhelming. It's important not to let bills pile up to avoid financial problems later on. If you're having difficulty paying your bills, talk to your creditors early to negotiate lower payments. Your utility company may have financial assistance programs as well.
- **Cut back on expenses where possible.** Try to find ways to save money and reduce your debts. Talk to your family about what services you could do without. Learn about how to get free or discounted medications. You may be able to get a disability waiver for your mortgage, car loan or other debts.

Also, some medical expenses are tax-deductible, so talk to your accountant.



What if you don't have insurance?

- **Enlist help from others.** When you're feeling sick or tired, it can be difficult to handle bills and other financial responsibilities. Ask a trusted family member or friend to help you keep track of your monthly bills or deal with your insurers on your behalf. Your loved ones may also be able to help you find sources of financial help in your community as well.
- **Make decisions about the future now.** Even when you're healthy, it's important to plan ahead and make provisions for your family. If you haven't already done so, you may want to make a will, and decide on things like inheritance, trusts, guardianship, advance directives and power of attorney. Making these decisions now helps protect those you love.



What if you don't have insurance?

- **Know your rights.** There are federal and state laws in place to protect the rights of people with cancer. The Rehabilitation Act and the Americans with Disabilities Act (ADA) addresses workplace discrimination. The Family and Medical Leave Act (FMLA) provides some employees with unpaid job-protected leave. COBRA offers health insurance coverage for up to three years after leaving work. HIPAA protects some from being denied coverage after a job change. The Kaiser Family Foundation and Patient Advocate Foundation offer advice on how to handle health insurance coverage disputes if you decide to appeal a denied claim.



What if you don't have insurance?

- **Try fundraising.** If you have explored all other sources of financial assistance and are still having financial difficulties, you or a loved one may consider holding a fundraising event. First, make sure that raising funds will not disqualify you for government benefits such as Medicaid or Social Security. The Patient Advocate Foundation provides ideas for getting started.

NOTE: THIS INFORMATION IS NOT INTENDED NOR IMPLIED TO BE A SUBSTITUTE FOR PROFESSIONAL MEDICAL ADVICE. ALWAYS SEEK THE ADVICE OF YOUR PHYSICIAN OR OTHER QUALIFIED HEALTHCARE PROVIDER REGARDING MANAGING THE COSTS OF CANCER CARE.

Additional resources

The following organizations are among those that help cancer patients with financial, co-pay, medication and travel costs. Contact them directly to learn about program specifics and eligibility requirements.

General Financial and Co-Pay Assistance

- American Cancer Society , cancer.org or (800) 227-2345
- CancerCare Co-Payment Assistance Foundation, (866) 552-6729
- Cancer Financial Assistance Coalition, cancerfac.org
- Chronic Disease Fund, cdfund.org or (877) 968-7233
- HealthWell Foundation, healthwellfoundation.org or (800) 675-8416
- NeedyMeds, Inc., needymeds.com



Additional resources

- Partnership for Prescription Assistance , pparx.org or (888) 477-2669
- Patient Advocate Foundation, patientadvocate.org or (800) 532-5274
- Patient Advocate Foundation Co-Pay Relief, copays.org or (866) 512-3861
- Patient Services, Inc., patientservicesinc.org or (800) 366-7741
- Rx Outreach, rxoutreach.org or (800) 769-3880
- Together Rx Access, together-rxaccess.com or (800) 444-4106



Additional resources

Travel and Lodging Assistance

- Air Care Alliance , aircareall.org or (888) 260-9707
- Air Charity Network, aircharitynetwork.org or (877) 621-7177
- Air Compassion America, aircompassionamerica.org or (866) 270-9198
- Angel Airline Samaritans, angelairlinesamaritans.org or (800) 269-1217
- HealthWell Foundation, healthwellfoundation.org or (800) 675-8416
- Corporate Angel Network, corpangelnetwork.org or (866) 328-1313
- Joe's House, joeshouse.org or (877) 563-7468



Additional resources

- Life Line Pilots, lifelinepilots.org or (800) 822-7972
- National Association of Hospital Hospitality Houses, nahhh.org or (800) 542-9730
- National Patient Travel Center, patienttravel.org or (800) 296-1217



Our Journey of Hope was established in 2004 by members of the Cancer Treatment Centers of America® Pastoral Care team who began to train church congregations on the key components needed to build effective cancer care ministries.

Our pastoral care team has trained thousands of church leaders face-to-face. In 2014, **Our Journey of Hope** began offering a two-day Cancer Care Leadership Training at the Cancer Treatment Centers of America regional medical centers. In 2017, we began offering free online cancer care ministry training and resources to members of Our Journey of Hope Ministry Leaders Network.

Our Journey of Hope provides ongoing resources to equip and empower pastors and ministry leaders to better serve people living with cancer in their congregation and community.

You can join today by visiting www.OurJourneyOfHope.com

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Winning the fight against cancer, every day.®

Cancer Treatment Centers of America® is a national network of five hospitals in the United States with expertise in treating patients who are fighting cancer. We combine state-of-the-art technologies with an integrative approach to care in order to reduce side effects and maintain quality of life during cancer treatment. If you or someone you love has cancer, call 800-296-9333 or go to www.CancerCenter.com/Faith.