

# Find Financial Assistance

Cancer can have a devastating financial impact on survivors and their families. Even if you have good health insurance coverage, your direct medical costs and related nonmedical expenses can quickly add up.

Most direct medical costs resulting from cancer treatment (such as physicians' fees, hospital expenses, and pharmacy bills) are covered at least in part by basic health insurance plans. But your insurance policy may not cover every aspect of your treatment, and you will be responsible for deductibles and co-pays. If your policy has deductibles and co-pay, ask your physician to give you a preliminary estimate of the expected out-of-pocket costs.

Some of the nonmedical expenses you may incur include transportation to and from treatment, child care, a nurse's aide, a housekeeper, a counselor (such as a social worker or psychologist), and treatment-related consumer products (such as a wig).

Cancer can take an especially severe financial toll on patients who are unable to work, do not have adequate health insurance, or do not have savings or other financial resources. The cost of cancer care is particularly high for those who require expensive long-term care, including rehabilitation or long stays in a hospital or nursing home.

Another financial challenge may be the delay in review by your insurance company or disability provider. It is not uncommon for reviews to take several months, so it is important that you develop a short-term plan while getting the reviews done.

## Managing Your Bills

If you are having trouble managing all your expenses, you may want to contact a financial counselor to help you plan a budget. Look in the telephone directory under "consumer credit counseling services" for a nonprofit service that can help you manage your bills. A nonprofit service is likely to offer free or inexpensive assistance; a for-profit company will charge you a fee for its service.

If you cannot locate a nonprofit service in your community, contact the National Foundation for Credit Counseling (800-388-2227, [www.nfcc.org](http://www.nfcc.org)) for the name of a credit counseling service in your area.

## Where to Turn for Help

If the cost of cancer care exceeds your resources, don't hesitate to contact one of the many private organizations that provide financial support for medical care and related expenses. For example, some organizations have programs that arrange free transportation to and from treatment. Others supply "lending libraries" of wigs, hospital beds, wheelchairs, and related products. Some organizations offer stipends to families who cannot pay their bills.

The type and amount of financial assistance available varies from community to community. Many of these services are not advertised, but are available for the asking.

You can learn about financial help in your community by contacting the social work department of your hospital, a cancer resource center, a local cancer organization, your labor union, your local congressional representative's office, and local community service, religious, and social organizations. Below is a list to get you started.

### Private Sources of Information and Financial Assistance

**CancerCare** (800-813-4673, [www.cancercares.org](http://www.cancercares.org)) is a nonprofit organization that provides free guidance, information, and referrals to cancer patients. CancerCare also offers limited financial assistance for treatment-related costs in New York City, Long Island, New Jersey, and Connecticut.

**The Leukemia & Lymphoma Society** ([http://lls.org/hm\\_lls](http://lls.org/hm_lls)) has a Co-Pay Assistance Program that helps patients afford private health insurance premiums, private insurance co-pay obligations, Medicare Part B, Medicare Plan D, Medicare Supplementary Health Insurance, and Medicare Advantage premium or co-pay obligations.

**The National Association of Community Health Centers** (301-347-0400, [www.nachc.com](http://www.nachc.com)) lists local nonprofit, community-owned health care programs serving low-income and medically underserved urban and rural communities.

**NeedyMeds** ([www.needymeds.com](http://www.needymeds.com)) is a clearinghouse for information about pharmaceutical manufacturers' assistance programs.

**Oncolink** ([www.oncolink.upenn.edu](http://www.oncolink.upenn.edu)), a widely respected Web site for cancer-related information, includes a special section, "Financial Issues for Patients."

**The Patient Advocate Foundation** (800-532-5274, [www.patientadvocate.org](http://www.patientadvocate.org)) provides education and legal counseling for cancer patients about managed care, insurance, and financial issues.

**The Partnership for Prescription Assistance** (888-477-2669, [www.pparx.org/Intro.php](http://www.pparx.org/Intro.php)) lists pharmaceutical company programs that provide drugs to patients who could not otherwise afford them.

### Public Sources of Information and Financial Assistance

Some hospitals and other health facilities that receive federal funding under a program called "Hill-Burton" (800-638-0742, [www.hrsa.gov/hillburton/default.htm](http://www.hrsa.gov/hillburton/default.htm)) must provide free or reduced-cost care for people who cannot pay for it.

**The National Cancer Institute's Cancer Information Services** (800-422-6237, [www.nci.nih.gov](http://www.nci.nih.gov)) offers an extensive listing of financial assistance for cancer care.

**The Social Security Administration** (800-772-1213, [www.ssa.gov](http://www.ssa.gov)) oversees several programs for providing financial assistance to qualified individuals. These programs include

disability insurance benefits, unemployment compensation, and supplemental security income for the disabled. (To determine whether your cancer is a disability under the law, the Social Security Administration considers what type of cancer you have, the extent of metastasis, and how you are responding to treatment.)

### **The Department of Veterans Affairs**

(800-827-1000, [www.va.gov](http://www.va.gov)) offers a variety of benefits to veterans. Although most disability benefits apply to veterans whose disability is service connected (which cancer seldom is), some benefits are available to cancer-survivor veterans. Hospital care in VA facilities is provided to veterans who meet certain standards—such as those who are eligible for Medicaid, need care related to exposure to cancer-causing substances, have a VA pension, or have a limited income. Outpatient care and medical equipment also are available under certain circumstances.

## **Deducting Medical Expenses from Your Taxes**

Finally, part of the money you spend on medical care for yourself, your spouse, and your dependents may qualify as itemized deductions for federal income tax purposes. This would lower your tax bill. Keep track of what you pay for physician fees, prescription drugs, dental expenses, home nursing fees, hospital bills, medical insurance premiums that you (not your employer) paid, laboratory bills, and transportation and lodging if you sought medical care away from your local area.

## **Resources**

NATIONAL COALITION FOR CANCER SURVIVORSHIP

“Financial Issues”

[www.canceradvocacy.org/resources/financial.html](http://www.canceradvocacy.org/resources/financial.html)

“Cancer Survival Toolbox”

[www.canceradvocacy.org/toolbox](http://www.canceradvocacy.org/toolbox)

Visit the following section:

*Finding Ways to Pay for Care.*

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