



**Mount
Sinai**

Health Insurance and 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 who are managing the cost of cancer treatment are often surprised that (a) everything most likely will not be covered by insurance; (b) there is some financial assistance available for certain things; and (c) you can ask the health care team to take the cost of care and your insurance coverage into consideration when making a treatment decision.

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.

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, oncology social worker, 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** medical 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 living such as rent, food and gas can become a challenge. There are ways to manage these 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.

Financial Resources

Based on your specific needs there may be financial assistance available to you. These resources represent some of the organizations, government agencies, and other resources that may be able to help:

Needy Meds

800.503.6897

www.needymeds.org

State Health Insurance Marketplace

800.318.2596

www.healthcare.gov

Cancer Legal Resource Center

866.843.2572

www.cancerlegalresourcecenter.org

CancerCare

800.813.4673

www.cancercare.org

Patient Advocacy Foundation Co-pay

866.512.3861

www.copays.org

Relief Partnership for Prescription Assistance

888.477.2669

www.pparx.org

Social Security Administration

800.772.1213

www.socialsecurity.gov

Cancer Support Community

888.793.9355

www.cancersupportcommunity.org

Please ask to speak with social work at your facility for more information on financial assistance programs.

This information is provided as an educational service.

It is not meant to take the place of medical care or the advice of your doctor.