

Why is Biomarker Testing Important?

- Biomarker testing may improve outcomes for people with cancer, particularly those with digestive, lung, and breast cancers.
- It is common for targeted therapies to require patients to have biomarker testing. Out of all cancer drugs approved in the last five years, almost 60% suggest biomarker testing before use.
- Biomarkers can provide doctors with clues about how patients will react or respond to standard treatment options and help guide treatment decisions.
- Biomarkers and targeted therapies are driving more cancer clinical trials.



BIOMARKER TESTS

A biomarker test analyzes tissue or blood samples for the presence of specific differences that can provide insights into diseases like cancer. Medical treatment can be guided by biomarker testing, often called precision medicine. By identifying these biomarkers, cancer patients may be able to receive treatments they might not otherwise receive.



How Much Does Biomarker Testing for Cancer Treatment Cost?

The cost of biomarker testing varies widely depending on the type of test you get, the type of cancer you have, and your health insurance plan.

Private insurance providers often cover the cost of a biomarker test if there is evidence that the test is required to guide treatment decisions. Tests without evidence to support their value may be considered experimental and are likely not covered by insurance. For people with advanced cancer, some biomarker tests are covered by Medicare and Medicaid.

Many clinical trials involve biomarker testing. If you join one of these clinical trials, the cost of biomarker testing may be covered. The study coordinator can give you information about any costs you may be responsible for paying.

Financial Resources for Biomarker Testing

Your medical team may not be aware of your financial concerns. It is important to communicate concerns around the cost of care with your healthcare team to learn about options you may have to pay for your healthcare. They may be able to establish payment arrangements or refer you to financial assistance programs.

If you are uninsured or if your insurance does not cover biomarker testing, call, or check the website of the testing company to see if they offer any financial assistance programs. If the testing will be completed in a medical center laboratory, reach out to the financial counselor at the facility to see if assistance is available.



If you are insured, **PAF's Co-Pay Relief Cancer Genetic and Genomic Testing fund** provides a grant for qualified individuals when funds are available.

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FINANCIAL RESOURCES FOR OTHER EXPENSES

Finding ways to pay for other things you need, like other medical care or household expenses, can mean you have more money left over to pay for biomarker testing. To generate a list of organizations that may have programs to address your needs, visit PAF's National Financial Resource Directory. This tool helps sort resources for a broad range of needs including housing, utilities, food, transportation to medical treatment, home health care, medical devices, and pharmaceutical agents.

DEVELOPING A BUDGET

Take time to develop and use a budget. If you are diagnosed with cancer, your expenses may go up, directly impacting your cost of living. Here are some tips to help you build a budget that can get you on track:



TRACK YOUR HOUSEHOLD SPENDING

Organize and categorize what you spend monthly. Doing so will help you identify where you are spending the most money, where you can potentially cut costs, and will help you get a sense of the average you spend to maintain your household. Creating a budget also gives you an opportunity to explore other avenues and assistance programs before you run into financial strain.



ESTIMATE HOUSEHOLD SPENDING AND MEDICAL EXPENSES

Now using that budget, add in any additional medical expenses. This step will help you estimate the upcoming financial situation and determine if budget modifications are needed.



LOOK FOR WAYS TO REDUCE YOUR SPENDING

If expenses exceed your budget allowance, start looking for ways to reduce your monthly expenses. You can start by focusing on removing removing or reducing non-essential expenses.



Patient Advocate Foundation can help you address financial or insurance barriers you face with gaining access. Click this link to view our full-length guide entitled **Getting the Right Test at the Right Time: A Cancer Patient's Guide to Biomarkers**. References for all Biomarker Tip Sheets can be found [here](#).

Curious about other topics? Our Education Resource Library houses our resources and provides straightforward information in a variety of formats to help you make informed decisions throughout your healthcare journey. Learn about health insurance, disability, medical bill management, and more by visiting our Education Resource Library today. Call us anytime at 800-532-5274 or visit www.patientadvocate.org for help!