



FAST FACTS

- In one large survey, approximately 4 in 10 people with cancer said their out-of-pocket (self-paid) expenses were higher than they expected.¹
- People with cancer spend more on massage, supplements, and other complementary and alternative medicine treatments than people who do not have cancer and tend to pay out of pocket for these treatments.²
- People with cancer or a history of cancer may be more likely to skip filling a prescription or skip doses to cut costs than people without cancer.³



If you or a loved one is diagnosed with cancer, financial concerns are often the last thing on your mind; understanding your diagnosis and treatment options usually comes first. However, it may be surprising to learn that cancer and its treatment can have significant, lasting impacts on your finances.

FINANCIAL TOXICITY: A LESSER-KNOWN SIDE EFFECT

Financial toxicity happens when the cost of having cancer, including treatment, sick time, or in some cases, being unable to work, causes problems for you and your family. Problems can include:

- Having difficulty paying regular bills (food, housing, utilities).
- Losing income if you are not able to work or need to take medical leave.
- Going into debt to pay regular bills, treatment costs, or both.
- Losing health insurance if you lose your job.
- Selling assets or spending your savings on treatment.
- Additional costs such as transportation, parking, cost of medications.

The financial effects of cancer can affect your family and future plans, whether you are paying for ongoing treatment or receiving care for post-treatment side effects, called late effects.⁴

There can be a lot of variation in how cancer affects people's finances. You may have health insurance but still struggle with the financial impact from the cost of care and the out-of-pocket expenses you experience. Or, you may not have health insurance.

Your cancer center may be able to help with payment plans, reduced rates, patient assistance, or connections to charitable organizations.

NO INSURANCE?

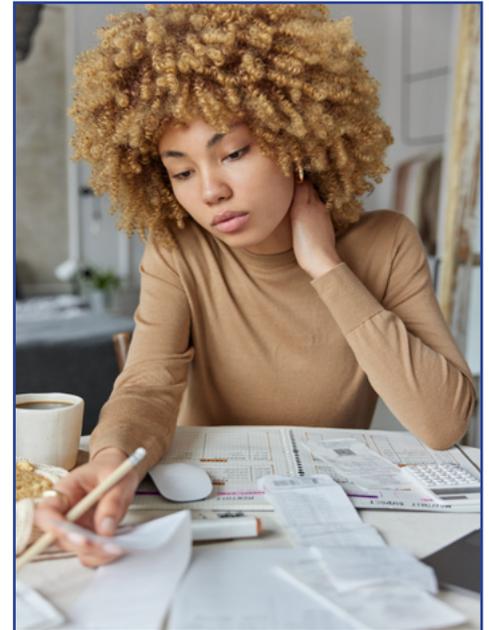
People without health insurance may apply for public insurance, such as Medicaid or Medicare. However, applying and being accepted takes time and quite a bit of work. This can be difficult for someone who is not feeling well, has relatively low health literacy, is not a fluent English reader and speaker, or is not a computer user. Waiting to be accepted into an insurance program can also cause risky delays in getting cancer treatment. Many cancer centers have financial counselors on staff who can help walk patients through their options to pay for cancer care and connect them to resources for additional support. Some healthcare systems have charity care, so that may be worth exploring before deciding where to receive treatment.

TIPS TO REDUCE FINANCIAL STRESS

First, learn what financial toxicity is. Even if you have health insurance, don't assume cancer and treatment cannot affect your finances.

Then, talk with your healthcare team about what your cancer care may cost. They want to know if you have financial concerns regarding treatment! If you have other specific financial needs, such as paying for a child's college tuition or being on a fixed income in retirement, share this with your cancer care team. A social worker or financial counselor may be able to assist.

Finally, understand that integrative treatments, which support the mind and spirit as well as the body, are an important part of cancer care. Your healthcare team may be able to help you find these types of treatments free or at low cost, such as from a community acupuncture clinic. You may also receive financial assistance for your regular cancer care, such as a discount on medications from the pharmaceutical company that makes them. Some arrangements make it easier to incorporate integrative health options into your treatment plan.



It's completely normal to feel overwhelmed by the price tag of cancer treatment, but you don't have to carry that weight alone. Sharing your financial concerns, especially if you're navigating insurance gaps, is a vital part of your care. When your oncology team knows the full picture, they can connect you with resources and customize your treatment to ensure it's actually sustainable for you.

MORE FINANCE AND INSURANCE TIPS

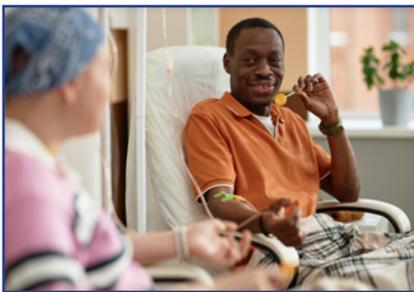


- If you're insured, check out your benefits online or call your health plan's customer service using the phone number on your insurance card. Learn what your deductible, co-payments, co-insurance rate, and cancer care benefits are, and let your main healthcare providers know.
- Ask to talk with a financial counselor (also called financial navigators) at the hospital, clinic, or cancer center where you will be treated. They can go over your insurance information, help you apply for public insurance if you need it, and help you find other ways to pay for care. For example, you may qualify for financial assistance from the hospital or clinic if you have financial need. This can reduce the amount you need to pay out of your personal funds.
- Talk with a social worker at the cancer center or clinic. They can help you find low-cost or free options for everything from transportation to integrative care. For example, some hospitals offer free yoga classes for people with cancer. Many organizations offer free or low-cost rides, which can help cut the cost of going to treatment.

MORE FINANCE AND INSURANCE TIPS (CONTINUED)

- If you get Medicare, sign up for Part D, which helps with the cost of prescription drugs. You may want to purchase insurance that supplements Medicare, too. This can pay for things Medicare does not cover or pick up the remaining cost after Medicare pays their part. Learn more about Medicare and Medigap plans in our [comprehensive Medicare guide](#).
- Ask if group visits are available to access supportive services. Some organizations offer free or reduced-fee acupuncture, nutrition counseling, exercise, or Zumba classes. Some services are even available online.
- You may be eligible for disability benefits. The Social Security and Supplemental Security Income disability program is an option for those who have paid into Social Security. Those who are dealing with cancer may have their application processed more quickly. To find out more about Disability, [read our Disability guide](#).

THE IMPACT OF OUT-OF-POCKET COSTS



Many people with health insurance are used to paying a small amount for appointments, tests, and prescriptions. But cancer is one of the most expensive medical conditions to diagnose and treat.⁵ Staging scans alone may run thousands of dollars, and these tests occur well before any expensive treatment is delivered. Factors that make cancer treatment especially costly include:

- Newer chemotherapy and other treatments are more expensive than in the past.
- New drugs enter the market at higher price points, with many cancer

medications priced in the most expensive “specialty” tier of prescriptions. To learn more about specialty medications, [check out our guide, What’s So Special About Specialty Pharmacies?](#)

- Prices continue to increase after drugs and treatments are on the market.
- Insurance companies charge consumers higher insurance premiums, deductibles, co-payments, and co-insurance rates.⁶

Providers may assume that because someone with cancer has health insurance, the cost of treatment won’t be a concern. Unfortunately, it can be, even for people with “good” insurance. Someone with a high deductible may have to pay \$3,000 to \$6,000 out of their own pocket before insurance begins paying any part of the cost.

Co-insurance is the fixed percentage of a medical bill that you are responsible for paying after you’ve met your deductible. While it sounds manageable in theory, the actual dollar amount shifts dramatically depending on the total cost of care. The financial impact of a 20% co-insurance rate varies wildly based on the treatment:

- **Routine Care:** For a \$100 treatment, your out-of-pocket cost is a modest \$20.
- **Specialty Care:** For a cancer medication costing \$10,000 per month, that same 20% translates into a \$2,000 monthly bill.

In many parts of the country, a \$2,000 monthly payment is more than the cost of an average mortgage. This isn’t a rare “worst-case scenario.” the National Cancer Institute reports that prices exceeding \$10,000 per month for individual drugs are now considered “common” in modern oncology.

TALKING WITH HEALTHCARE PROVIDERS

Asking questions about cost can help you avoid overwhelming financial impacts. You may need to bring this up with your oncologist and other team members. While you may be nervous to share financial concerns with the cancer care team because you are wary of having the ‘budget’ option recommended. You want to hear about the best care, not the lowest-cost option, because that may seem like it’s less effective. Financial toxicity may lead some to skip supportive services, such as physical therapy or nutrition counseling, without first talking with their healthcare provider. This may be an opportunity to ask about integrative options that are low cost or even free.



INTEGRATIVE CARE AND FINANCES

Research shows that most people who choose integrative health options such as massage, acupuncture, chiropractic, or biofeedback pay for them personally as health insurance often does not cover them. In addition to buying higher-quality foods, such as fresh fish and organic produce, paying for these types of care takes a bite out of the family budget.

There is a barrier to accessing integrative medicine if you have financial stress. You have stress related to paying for your regular care. This may keep you from taking advantage of integrative approaches that would help your stress, so even more stress builds up.

CROWDFUNDING

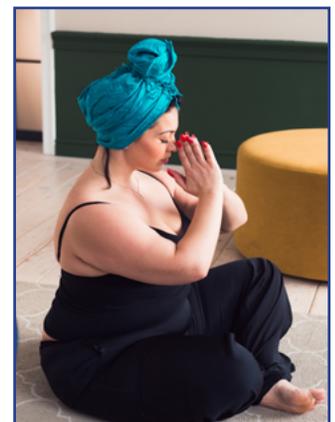
Many patients use crowdfunding platforms such as **GoFundMe** to ask friends, family, coworkers, and others to assist with the costs of cancer treatment. This provides the patient with an easy link to share through social media, text, or email that can be an easy and non-awkward way to ask others for financial assistance.

Another way that friends and family can offer help is through **Meal Train**. This platform creates an easy, organized tool for friends and family to plan meals for a loved one who is going through cancer treatment or surgery or just needs help planning meals.

A CANCER SURVIVOR’S ADVICE

Jenny Leyh, a breast cancer survivor and mother of two, felt the strain of financial toxicity after having to quit her job following her diagnosis in 2016. Her advice is to keep a binder of important documents and tap a family member to play the role of patient advocate and manage the medical bills.

“A cancer diagnosis is an overwhelming experience and cannot be solely managed by an individual. It’s important to ask for help in areas where you need assistance. Explore free or less expensive options such as online yoga classes, going for walks, imagery and mindfulness apps, or books on meditation. Complementary practices are so important in supporting healing during treatment, and they do not have to add to the financial burdens of cancer care,” says Leyh.



Patient Advocate Foundation’s National Financial Resource Directory allows users to seek help based on their individual needs. To search, choose the options that best match your needs from drop-down menus. Selections include insurance status, age range, state, diagnosis category, and the assistance type needed. Click search, and an exclusive list of resources is automatically generated. Visit www.patientadvocate.org/financial to search and learn more.

FREE AND LOW-COST INTEGRATIVE HEALTH RESOURCES

Good Nutrition	Ina® The Intelligent Nutrition Assistant	National Cancer Institute Nutrition During Cancer Treatment	The Nutrition Cancer Center
Better Sleep	Guided meditation via HealthJourneys	CBT-i Coach app	CDC’s Sleeping Well for Cancer Survivors
Journaling	Journaling for Cancer	Healing with Words: Journaling and Reflecting Throughout Treatment from CancerCare	CaringBridge – offers free, private and ad-free personal health journey website
Mindfulness Meditation	Free mindfulness courses via Mindfulness Exercises	Johns Hopkins Kimmel Cancer Center Centering Meditation	CancerCare Meditation Exercises
Acupuncture	Search “community acupuncture near me” online	Ask your healthcare provider for an acupuncture clinic recommendation	Explore if your community offers acupuncture in a group setting for a free or a low fee
Art Therapy	Smith Center for Healing and the Arts	Legacy Health Free Virtual Art for Cancer Classes	Twist Out Cancer Virtual Art Therapy Classes
Music Therapy	Free music therapy library from University of Michigan Rogal Cancer Center	American Music Therapy Association	Huntsman Cancer Institute Music Therapy Videos
Pain Relief	Curable app	Pain Toolkit from American Cancer Society	Cancer Pain Control from National Cancer Institute
Therapeutic Yoga	Healing Yoga Foundation	Yoga4Cancer	Stronger Through Cancer virtual classes
Moving Meditation (tai chi or qi gong)	Memorial Sloan Kettering Cancer Center Tai Chi Video Series	Tai Chi Video with Dr. Wayne Jonas	Tai Chi and Qi Gong Videos from MD Anderson
Connection to social services	Call 211- Help with food assistance, health expenses and more	The financial counselor or social worker at your cancer center	National Financial Resource Directory
Exercise	Maple Tree Cancer Alliance free online workout videos	Virtual Exercise Classes from Above + Beyond Cancer	CancerFit from Livestrong Foundation

