

# Your Financial Guidebook for Adult Cancer



This guidebook is offered by Family Reach and The LiFT Network to help adult cancer patients manage the financial side of their diagnosis.

**Family Reach**

**THE LiFT  
NETWORK**  
powered by Family Reach

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### **About Family Reach**

Family Reach is a national 501(c)(3) organization dedicated to eradicating the financial barriers that accompany a cancer diagnosis. We work with patients and healthcare professionals at more than 400 top-tier hospitals and cancer centers, striving to reach more families before they hit critical financial breaking points. Through our solutions-oriented Financial Treatment Program, nationwide events, strategic partnerships, and generous community support, we disrupt how cancer financially affects families.

### **The LiFT Network powered by Family Reach**

Uniting members in the fight against the financial burden of cancer, The LiFT Network is a pioneering collective of cancer nonprofits from all corners of the nation. Together, the members distribute Family Reach's Financial Treatment Program to cancer patients and their families.

This guidebook is part of the Financial Treatment Program. Please visit [\*\*www.familyreach.org\*\*](http://www.familyreach.org) to learn more.

we know.

Overwhelmed, confused, sad, angry –  
whatever you're feeling right now,  
it's valid.

We understand that you might not  
have the energy for more information  
right now.

All we ask is that you take this guidebook home.  
When you're ready, it will help you manage your  
money to prepare for what's ahead.

It doesn't have to be today, tomorrow, or even this  
week. You don't have to get through it all at once.  
You don't have to carry any blame or shame. None  
of this is your fault.

**Just know that this guidebook is here to help.**

Sincerely,  
Family Reach

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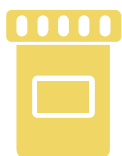
# Resource Key

Throughout the guidebook, you will see these colors and icons. They indicate a specific type of financial resource to help you pinpoint the most useful information for your biggest needs and concerns.

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Medical/Treatment Costs



Prescription Costs



Guaranteed Out-of-Pocket Costs



# A Clinical and Financial Journey

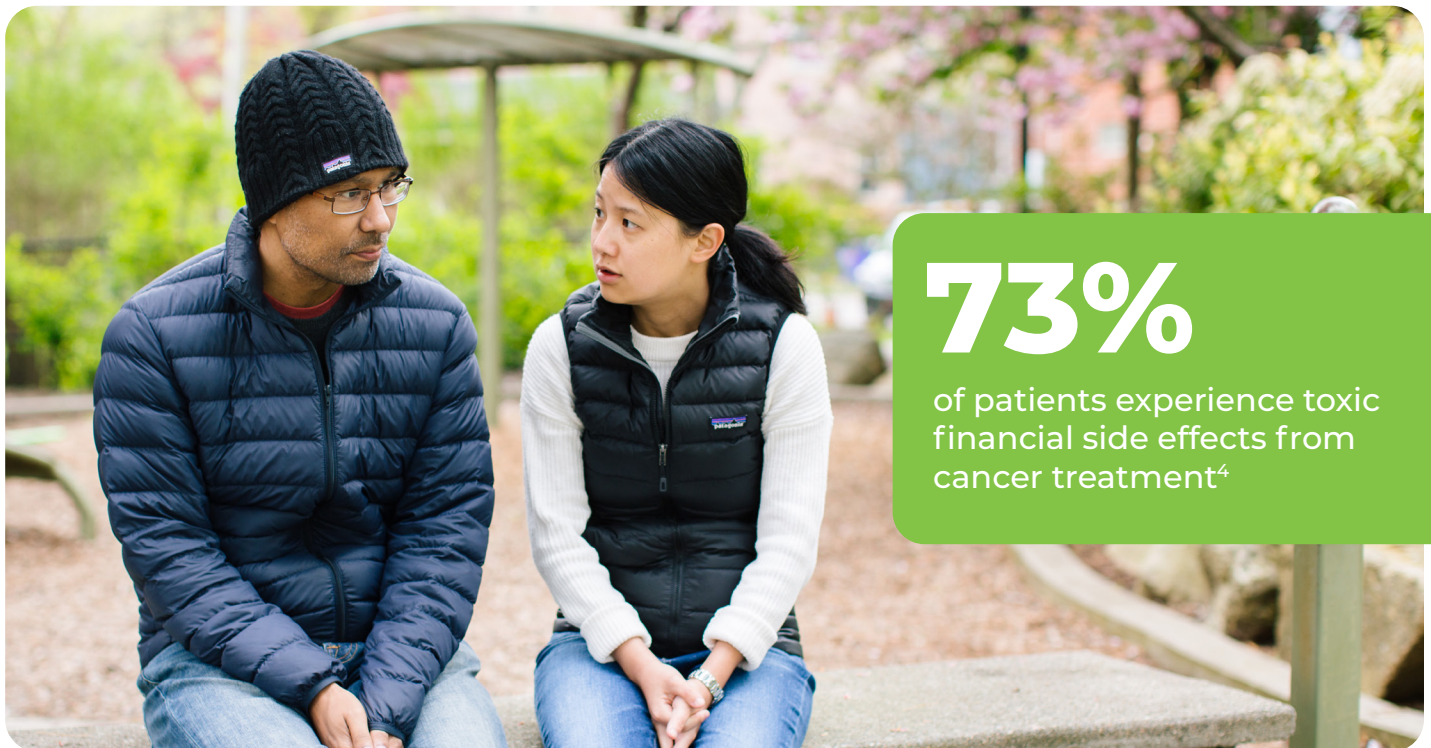
*Before we get into the details, let's start with some context.*

People often refer to cancer as a journey. It starts with the diagnosis and continues as you learn more about your health, meet your care team, and begin treatment.

Far from a straightforward path, your journey may take unexpected turns or hit roadblocks, such as negative side effects to treatment, surgical complications, depression, or anxiety. While supportive therapies will help reduce the physical and emotional reactions to treatment,<sup>1</sup> patients don't always realize that some of these roadblocks can be financial barriers.

In reality, the financial side effects of cancer can impact your quality of life as well as your ability to access treatment.<sup>2</sup> The American Society for Clinical Oncology advises clinical teams to inform patients about the cost of treatment<sup>3</sup>, although the financial side of cancer is often overlooked or not considered until patients are in the thick of financial distress.

"Journey" may feel right for you, or you might find other words that resonate more. The important thing to remember is that financial burdens can play a significant role in your cancer experience. Not because you did anything wrong, but because it's the reality of anyone's cancer diagnosis. No two cancer experiences are the same, but feeling the financial side effects is not something only you will experience.



# 73%

of patients experience toxic financial side effects from cancer treatment<sup>4</sup>

## Using this guidebook

- » This Financial Guidebook includes the costs you should consider, savings options, and financial resources to help you manage your money during treatment.
- » Don't worry about completing the action items all at once, especially because you may need to reach out to different people for information, start ongoing conversations, or revisit sections at a later date. Go through the guidebook at your own pace, taking breathers whenever you need them.
- » You don't have to go through the guidebook alone. In addition to trusted loved ones, Family Reach Resource Navigators, your social worker, and the rest of your care team are also there to lend a helping hand.
- » Don't wait until you have financial problems to read through this guidebook or talk about costs with your care team. Armed with knowledge and resources, you can preserve your financial health before it gets in the way of healing.



### Robyn

We are your typical family. Two working parents. We have health insurance. But even that isn't enough.

**No one has a line item in their budget for cancer.**





# Checklist of Expenses

You can use the checklist on the next page to help you keep track of your costs. There are some examples on this page for you to reference when filling out your own.

Don't worry about filling in all the blanks at once, and feel free to ignore the ones that don't apply to you. You also don't need to know exact numbers - estimates are absolutely fine for helping you get a big-picture view of expected costs.

If you have health insurance and your services, prescriptions, and providers are considered in-network, the most you will pay each year is the sum of your monthly premiums and out-of-pocket maximum. For example:

	Month	# of months	Yearly total
Monthly premiums	\$400	12	\$4,800
Out-of-pocket maximum	Varies*	Varies**	\$8,200**
<b>The most you will pay for covered medical services in a year</b>			<b>\$13,000</b>

\* When you pay your out-of-pocket maximum will depend on your health insurance coverage and when you have medical services. Your deductible, coinsurance, and copayments generally count toward your out-of-pocket maximum for the year. After you reach your out-of-pocket maximum your insurance company pays 100% for covered services.

\*\* \$8,200 is the out-of-pocket maximum for an individual plan in 2020 under the Affordable Care Act.

You can find more information about what you can expect to pay at [www.healthcare.gov](http://www.healthcare.gov).

You will also have treatment-related costs that are not considered medical expenses, but can add up over time. Planning ahead can help you find ways to pay for these costs. For example:

	Unit cost	# of units	Yearly total
Parking at hospital	\$25 per visit	20 visits	\$500

**Helpful tip:** When your treatment plan, insurance coverage, or monthly expenses change, you can go to [www.familyreach.org/downloads](http://www.familyreach.org/downloads) to print out as many fresh versions of the Checklist of Expenses as you would like.

**Tear the next two pages out!**

# Checklist of Expenses

If you have health insurance, use this table to estimate the most you will pay each year for your medical expenses.

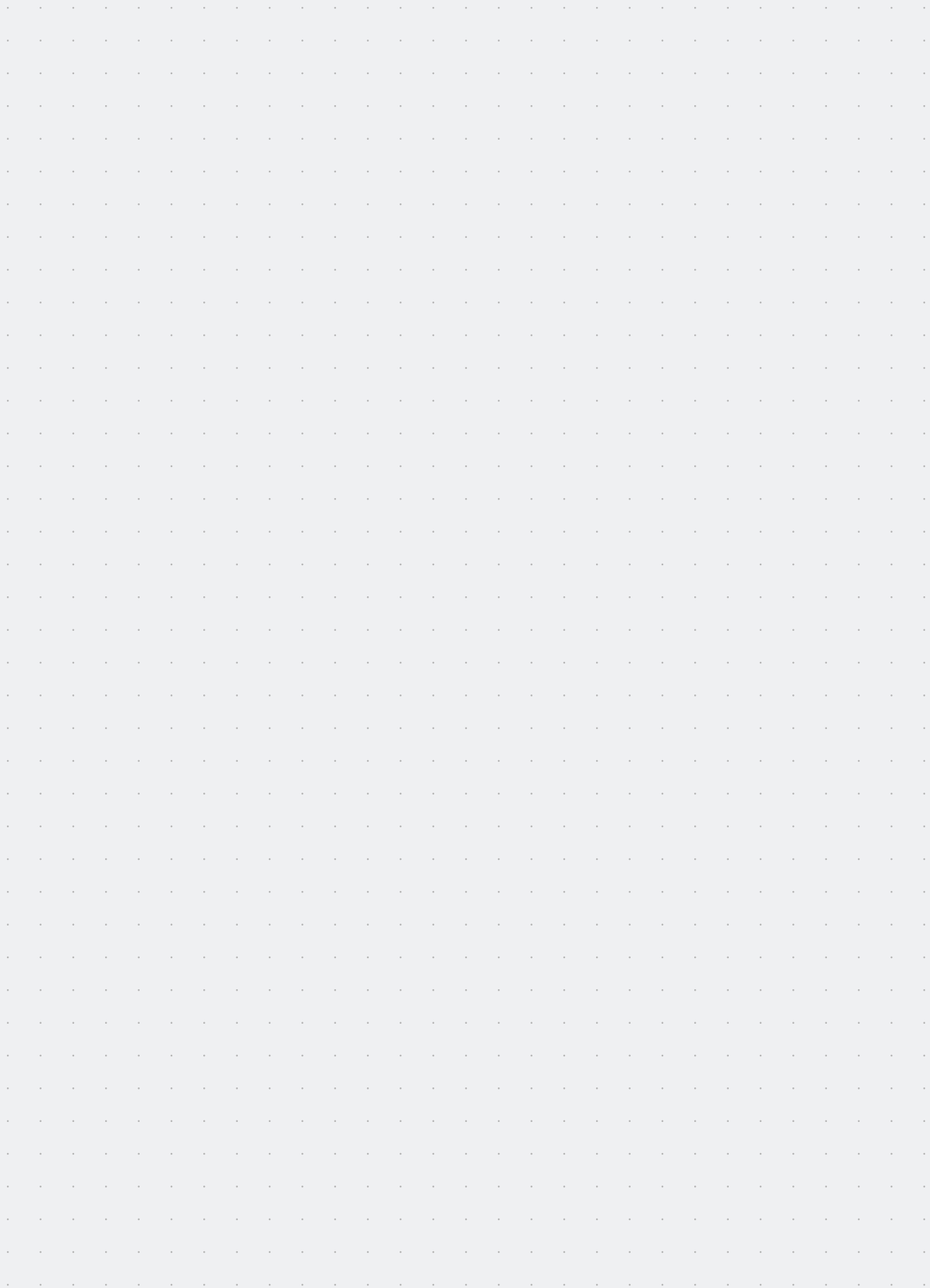
	Month	# of months	Yearly total
Monthly premiums			
Out-of-pocket maximum			
Medical costs not covered by insurance			
Out-of-network care and services			
Medications			
<b>The most you will pay for medical services in a year</b>			

Use this table to estimate your treatment-related costs that are not considered medical expenses. The blank rows are there for any costs related to your treatment that aren't already listed.

	Unit cost	# of units	Yearly total
Parking at hospital			
Meals at hospital			
Scarves, hats, wigs, etc.			
Nutritional supplements			
Wheelchair/access modifications			
Counseling			

Knowing the total costs that you usually pay to maintain your home and lifestyle will help you plan for the added costs of cancer treatment. Use this table to estimate those typical costs. The blank rows are there for any costs that aren't already listed.

	Month	# of months	Yearly total
Mortgage or rent			
Electric			
Gas for heat/cooking			
Water and sewer			
Internet			
Cell phone			
Groceries			
Credit card			
Car Insurance			
Gas for car			
Childcare or eldercare			
Subscriptions			
Other loans			





# Step 1: Determine Your Treatment Costs

*Once you have an idea of the services you will have during your treatment, you can estimate the medical part of your cancer costs and identify potential areas for savings.*

The American Cancer Society estimates that patients can pay anywhere from \$5,654 to \$10,114 in out-of-pocket medical costs for cancer treatment each year.<sup>5</sup> More often than not, patients have to seek financial resources to cover such a high amount. Before you can find those resources, though, you need to know your specific treatment plan.

Your total costs will depend on many factors, including:

- The type, frequency, and duration of treatment you will receive
- The type and frequency of medical imaging you may need
- The type of anesthesia used in your treatments
- The medications you will need during treatment
- The number of doctors involved in your care
- Your insurance coverage
- Your eligibility for patient assistance programs

## Take action

- » Talk with your clinical team to understand the type and number of services you can expect to need in the coming months.
- » Estimate how much you'll be responsible for paying. Consider factors such as what your copay might be for each oncologist visit and your annual deductible before insurance kicks in.
- » Call your insurance company to understand if your providers and services are in-network. If they are out-of-network, ask what percentage your insurance will cover.
- » Ask your oncologist if there are alternative treatment options that will still be effective but have lower out-of-pocket costs.
- » Please note: We will go into more detail about insurance starting on page 13.
- » Enter the information you can on your Checklist of Expenses.



## Step 2: Consider Prescription Costs

*Your prescriptions are part of your treatment costs, but it helps to separate them into more specific action items.*

If your cancer treatment includes prescription medicines, it may be difficult to manage the copay costs associated with your medications. There are many resources dedicated to helping patients with prescription costs.

### Take action

- » Ask your doctor for a list of medications that you may be prescribed. Share the list with your insurance company to determine which ones are covered.
- » Speak to your oncologist, navigator, or the drug manufacturer directly to find out which medication can be covered by a Patient Assistance Program (PAP). You can also work with an organization like NeedyMeds, Vivor, or GoodRX to find PAPs for your particular medication.

*Note: When using a PAP, such as a copay card, funds provided by the drug manufacturer may not be applied toward your insurance deductible. For instance, if your plan has a "Copay Accumulator," you may not be able to use a copay card to cover out-of-pocket prescription costs. It will be helpful to clarify this with your insurance company when looking into PAPs.*

- » Talk with your pharmacist about generic versions of your prescribed medication.
- » Ask your oncologist about alternative medications that may be just as effective, but will cost you less at the pharmacy.

### Take action (65+)

- » Are you enrolled in Medicare Part D prescription drug coverage? If so, note that this alone may not cover the full cost of your prescription medications.
- » Visit [www.SSA.org](http://www.SSA.org) or call 800.772.1213 to see if you are eligible to enroll in the Social Security Administration's "Extra Help" program.



## Step 3: Calculate Insurance Coverage and Options

*With costs for medication and services in mind, you can determine which of those expenses you will need to pay. Health insurance is a major part of this calculation.*

### If you **do not** have health insurance...

You should be prepared to pay for your treatment costs. However, depending on your income, state-specific requirements, work status, and the time of year, you may be eligible for alternative options, such as:

- Federal insurance programs like Medicaid
- Health insurance through the Health Insurance Marketplace/Health Insurance Exchange (made available through the Affordable Care Act)
- Free or reduced-cost care through your hospital

#### Take action

- » Speak with a member of your hospital's billing department or financial office to find out which assistance programs apply to you.
- » Visit [www.healthcare.gov](http://www.healthcare.gov) or contact your state's Medicaid office to determine eligibility for Medicaid.



#### Michael

"Navigating cancer-related costs is the last thing you want to think about when you are fighting an illness. You may not think about financial assistance or various insurance options when your major concern is your health, but any advice can help."



## If you **have** health insurance...

You aren't responsible for all of your treatment costs, but you can expect to pay some of them. Some insurance plans use networks of doctors, hospitals, and pharmacies. Your share of the cost for your treatment could be less if you use providers in your network.

Medical costs you may be responsible for include:

- **Monthly premium:** The amount you need to pay to stay covered by your insurance plan.
- **Deductible:** The amount you must pay before your insurance company will start paying medical bills. Generally, your monthly premium and any copayments you are responsible for will not count toward your deductible.
- **Copayment:** The amount you pay for every health service, procedure, or prescription, typically due at the time of service. Copayments will vary.
- **Coinsurance:** The percentage of the total cost of a service, procedure, or prescription that you pay. It may be difficult to get information on the total cost before you receive the service, procedure, or prescription. Ask your healthcare professional or insurance company to estimate this cost for you.
- **Out-of-pocket maximum:** The limit on what you must pay each year before your insurance company starts to pay 100% for your covered services.
- **Uncovered medical services, procedures, and prescriptions:** You will need to pay 100% of services that are not covered by your insurance company.
- **"Off-label" treatment or medication:** Your doctor may prescribe a treatment or medication that is considered "off-label." You might be responsible for the cost of "off-label" treatments or medications, even if they are typically covered by your insurance company. Work with your doctor to see if there is an alternative medication that will be just as effective.

### Find out if your insurance plan uses a specific network:

1. Call your doctor, hospital, or pharmacy to obtain the provider's tax ID number.
2. Contact your insurance company or check their website to see if your plan considers these providers "in-network."

*Be sure to have your insurance card and the tax ID numbers handy!*



## Take action: Billing

- » Contact the billing office at your hospital and doctors' offices to set up an interest-free payment plan for your medical expenses. It is less expensive to pay back the hospital or doctor directly than to pay your medical bills with a loan or credit card that charges interest.
- » Review every bill and letter that comes from your health insurance company carefully - including the fine print. If you are denied coverage for a service or medication for your cancer, you can and should appeal. If that happens, you can call your insurance company or visit their website to find out about their appeal process.

## Take action: Insurance coverage

- » Work with your insurance company and healthcare professional to estimate your cost for each service and medication you will receive. Depending on your insurance, you can request a Case Manager to help you work through insurance-related issues.
- » Review your health insurance policy to find out if your providers - including hospital or clinic, oncologist, surgeon, and anyone else involved in your care - are considered "in-network." Be sure to ask your insurance company if "out-of-network" expenses will count toward your deductible and out-of-pocket maximum.
- » Consider alternative coverage, if necessary. There may be other insurance options, such as Medicaid or coverage through the Health Insurance Marketplace/Health Insurance Exchange (made available through the Affordable Care Act), that would lower your overall cost of care. Note that you can only enroll in new health insurance coverage during an "Open Enrollment Period," which occurs toward the end of each calendar year, or a "Special Enrollment Period," if you qualify. Go to [www.healthcare.gov](http://www.healthcare.gov) or call 1.800.318.2596 to learn about your options.
- » Consider setting up a Flexible Spending Account (FSA) through your employer's health plan. This money can help you pay for copayments, deductibles, some prescriptions, and other medical costs. An FSA can also reduce your taxes.
- » Update the numbers on your Checklist of Expenses based on your coverage.





## If you are covered by Medicare...

It's important to understand what type of Medicare you have and which services it will cover.

If you have "Original Medicare" - Part A and B ONLY - you will be responsible for a percentage of copayments, coinsurance, and deductibles. If you are new to Medicare, you may be able to purchase a "Medigap" policy to cover a portion of these costs.

If you purchased your Medicare through a private insurer and are enrolled in Medicare Part C, also called Medicare Advantage or Supplemental Coverage, work with your provider to understand which costs will be covered and which ones you will have to pay. Note that you can only enroll in Part C coverage during the Open Enrollment period.

If you meet certain income requirements, you may be able to apply for Medicaid coverage in addition to your Medicare coverage.

### Take action

- » For more information on Medicare, visit [www.medicare.gov](http://www.medicare.gov) or call 1.800.772.1213.
- » Work with Medicare and your healthcare professionals to estimate your cost for each service and medication you will receive.
- » Update the numbers on your Checklist of Expenses based on your coverage.

### Vaishalee

"When you get a cancer diagnosis, even if you have a family history of it, you are shocked and completely unprepared. Treatment is temporary and a lot of the side effects from treatment disappear over time. The one thing that doesn't is the financial burden."





# Step 4: Account for Additional Financial Costs and Your Assets

*The medical costs are the obvious expenses, but your out-of-pocket costs, unfortunately, won't end there. Be sure to account for these additional costs and your assets.*

## Non-medical costs

You may encounter some unexpected costs that are linked to your treatment, but not considered a true medical expense that insurance can cover. These can include:

- Travel expenses to and from the hospital, such as gas and parking
- Temporary housing near the treatment center, such as a hotel
- Over-the-counter medicines and supplies, such as syringes, gloves, thermometers, masks, monitors, cleaning supplies, or special skincare products
- Clinical trial expenses, such as airfare or temporary lodging
- Food for caregivers who attend treatment with you
- Childcare or eldercare while you're in treatment

*Note: When accounting for these costs, remember that medical centers in major cities tend to have higher costs for temporary housing and meals.*

## Everyday living costs

The side effects from treatment, such as nausea, memory problems, or fatigue, may cause you or your caregiver to stop working during treatment. This, unfortunately, doesn't mean the bills will stop coming. You will still need to cover your typical monthly costs of living in addition to your medical bills. This can include:

- Rent or mortgage
- Utilities (electricity, natural gas, cable, Wi-Fi, etc.)
- Car payments
- Groceries
- Childcare
- Debt (credit card balances, car loans, student loans, equity lines of credit, etc.)

## Financial assets

Do you have financial assets that can help you pay for treatment? These may include:

- **Income:** Take into consideration that you may experience reduced income during treatment if you or your caregiver have to take unpaid time off work.

- **Bank accounts:** Money in checking, savings, money market, and other accounts is generally easy to access for immediate needs.
- **Health savings account:** Some employers offer this type of savings account, which lets you set aside money on a pre-tax basis to pay for qualified medical expenses. If you have one, now's the time to use it.
- **Flexible Spending Account:** This special account allows you to set aside money to pay for certain out-of-pocket medical costs. You won't have to pay taxes on this account.<sup>6</sup>
- **Fundraising:** For some patients, crowdfunding can be an effective way to rally support from their networks that will help mitigate their financial burdens. There are various platforms to host a fundraiser, such as Gofundme. It's important to consider the potential unintended consequences of holding a fundraiser, such as eligibility changes for Medicaid and other income-based programs, platform fees, tax implications, or the emotional impact of making medical information public. Triage Cancer has a Quick Guide to Crowdfunding ([bit.ly/TriageCrowdfunding](https://bit.ly/TriageCrowdfunding)), which is a great resource for starting your research.

## Take action

- » Talk to your clinical team about potential side effects of your treatment that may prevent you from working. This will help you estimate your income during treatment.
- » Visit [www.cancerandcareers.org](http://www.cancerandcareers.org) for information about working through cancer and returning to work after treatment.
- » Speak to your employer's Human Resources department to understand what options you might have. For example, some companies will allow "donated sick leave."
- » Visit [www.ssa.gov](http://www.ssa.gov) or call 800.772.1213 to identify government programs that can help you pay for your typical living expenses, such as the cost of food, utilities, and housing. Social Security Disability Insurance and Supplemental Security Income are examples of these programs. Depending on your age, diagnosis, income, and work history, you may also be eligible to receive Social Security benefits.
- » Consult with a financial planner for expert advice on managing your finances during cancer treatment. You can even request free financial planning services from Family Reach by visiting [www.familyreach.org](http://www.familyreach.org) or calling 973.394.1411.
- » Keep track of expenses that may be tax-deductible, such as durable medical equipment, wigs, and transportation to name a few.
- » Record these additional costs on your Checklist of Expenses.

# Step 5: Learn the Laws That Can Help You

*Laws are complicated by nature, so we understand that they're quite likely the last thing you want to read about at this moment. But we promise you won't regret learning about these ones.*

---

There are federal and state laws that can protect your assets, employment, and right to access care during cancer treatment. Here are the ones to know:

## Insurance Coverage

### The Affordable Care Act (ACA) Patient's Bill of Rights

This law offers protections for patients that apply to almost all health insurance plans. Here are the relevant specifics:

- Bans insurers from setting lifetime limits on your health insurance coverage
- Restricts the use of annual limits on health insurance coverage
- Prevents insurance companies from requiring you to get prior approval before seeking emergency care at a hospital outside your plan's network
- Allows children to stay on their parent's health insurance policy up to age 26
- Helps children with pre-existing conditions gain and retain coverage

**More information:** [www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/aca-new-patients-bill-of-rights.html](http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/aca-new-patients-bill-of-rights.html)

### Consolidated Omnibus Budget Reconciliation Act (COBRA)

This federal law requires employers with 20 or more employees to offer continuation coverage to its employees as well as their spouses, former spouses, and dependent children when group health coverage would otherwise be lost due to certain specific events. Read: If you or your spouse is one of 20+ employees, the insurance you receive through that employer should cover you during treatment.

**More information:** [www.dol.gov/general/topic/health-plans/cobra](http://www.dol.gov/general/topic/health-plans/cobra)

## Employment Laws: Patients

### Americans with Disabilities Act (ADA)

The ADA requires private companies, companies with 15+ employees, and government agencies to make “reasonable accommodations” that allow employees with a disability or history of one to perform on the job. While your cancer may not count as a disability, the side effects of your treatment likely will. The ADA can protect you from losing your job and benefits during treatment.

**More information:** [www.ada.gov/2010\\_regs.htm](http://www.ada.gov/2010_regs.htm)

### Health Insurance Portability and Accountability Act (HIPAA)

HIPAA guarantees your access to health insurance in certain circumstances, as well as your ability to carry it over to another job. What’s more, it prohibits discrimination based on your cancer diagnosis in certain situations and protects your medical privacy, meaning all the information surrounding your diagnosis and treatment.

**More information:** [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/hipaa](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/hipaa)

### Genetic Information Nondiscrimination Act (GINA)

GINA prohibits insurance companies or health plan administrators from requesting your genetic information. It also stops employers from using genetic information when making decisions about terms of employment, including hiring, firing, and promotions. In other words, insurance companies can’t say no to you or your children just because you had cancer. And your boss can’t let you go because of it, either.

**More information:** [www.eeoc.gov/laws/statutes/gina.cfm](http://www.eeoc.gov/laws/statutes/gina.cfm)

## Employment Laws: Patients or Caregivers

### Family and Medical Leave Act (FMLA)

This law means you and your caregivers might be able to take a leave of absence for up to 12 workweeks in a 12-month period when you’re going through treatment. Plus, you and your caregivers can continue group health insurance coverage through your employer under the same terms and conditions that applied before you took the leave. This law varies by state, so be sure to check the FMLA website to confirm your eligibility.

Some FMLA details and definitions to know:

- **Patients** are eligible for a leave of absence if they can’t perform essential functions.
- **Caregivers** are eligible for a leave of absence to care for a spouse, child, or parent who has a serious health condition (cancer included), regardless of if they live with the patient.
- **Spouses** include same-sex marriages.

**More information:** [www.dol.gov/whd/fmla/](http://www.dol.gov/whd/fmla/)



## Mandated paid leave

There are no federal laws in the United States that require employers to provide paid sick leave for their employees. However, it's worth noting because there are state-specific laws for paid sick leave that may apply in your area.

**More information:** [www.ncsl.org/research/labor-and-employment/paid-sick-leave.aspx](http://www.ncsl.org/research/labor-and-employment/paid-sick-leave.aspx)

## Debt Collection Practices

### Fair Debt Collection Practices Act (FDCPA)

The FDCPA makes it illegal for debt collectors to use abusive, unfair, or deceptive practices when they collect debts. In this case, that means debt collectors cannot treat you any differently because of your diagnosis.

**More information:** [www.consumer.ftc.gov/articles/debt-collection-faqs](http://www.consumer.ftc.gov/articles/debt-collection-faqs)

## Student Loan Deferment Act

If you are in active treatment for cancer and have federal loans, you may be able to defer your monthly payments until six months after your treatment ends.

**More information:** [www.studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment](http://www.studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment)

### Take action

- » Contact the Human Resources Department at your (and, if married, your spouse's) place of employment to learn about how these laws may benefit you during treatment.
- » Visit the Cancer Legal Resources Center's website ([www.thedrlc.org/cancer](http://www.thedrlc.org/cancer)) or call 866.843.2572 for more information.
- » Visit [www.triagecancer.org/statelaws](http://www.triagecancer.org/statelaws) for a list of state-specific laws that may help support you during treatment.



# Mark Your Calendar

*Keep in mind that some expenses will fluctuate throughout the year. We know you have a lot of other things on your mind, so you can reference these lists for quick reminders.*

---

## Monthly

- How many doctor's appointments do you have scheduled this month?
- How many rounds of treatment?
- How many times will you need to refill your prescriptions?
- Do you or your partner plan to work this month?
- How much leave (sick time, PTO) do you have left?
- Do you have any appointments with a counselor, therapist, or psychiatrist this month?
- Do you have any support group meetings coming up?
- Do you qualify for a special enrollment period? This could mean selecting a better insurance plan for your needs.
- Review each medical bill and explanation of benefits (EOB) from your insurance company carefully. If a service is denied by your insurance company, you can and should appeal. Call your insurance company or visit their website to determine how to appeal. A financial navigator at the hospital may help you with this process.
- Review your list of providers - including your anesthesiologist, psychologist, dietician - and anyone else or healthcare sites involved in your care to make sure they are still in your network.
- Make sure your financial assistance programs have the same funding status. You can use this tool from PAN Foundation to sign up for alerts: [fundfinder.panfoundation.org](https://www.panfoundation.org/fundfinder)
- Lean on the financial resources highlighted in this guidebook to reduce expenses you may be struggling to afford.

## Spring

- How will tax season affect your finances?
- Does your home require seasonal maintenance?

## Summer

- Do you have children at home? This might mean additional costs for childcare, camp, food, etc.
- Gas prices may increase during this time of year.
- Your electric bill may increase from air conditioning usage.
- Does your home require seasonal maintenance?

## Fall

- Do you need to factor in back-to-school costs for your children?
- Does your home require seasonal maintenance?

## Winter

- Your utility bills may increase from heating usage.
- Yearly deductibles will reset in January, meaning increased out-of-pocket costs until your insurance kicks in again.
- Does your home require seasonal maintenance?

## Notes

Here's some extra room in case you want to jot down notes, questions, or numbers.

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# we know.

You didn't budget for cancer.

No one does.

Hopefully, you feel more prepared to handle the financial impact of cancer after making your way through this guidebook. If anything, we hope you walk away with this:

- Cancer will affect you financially. Start preparing sooner rather than later.
- There are lots of resources that can help you save on cancer costs.
- Don't hesitate to bring up your financial concerns with your care team.
- Financial distress is a common side effect. You didn't do anything wrong.

This doesn't have to be the end of your relationship with Family Reach. We can also pair you with a free financial planner, provide direct financial assistance, and more. We're here to help.

Sincerely,  
Family Reach

# Financial Resources

*You're not alone. The financial burden of cancer can affect virtually any patient - no matter their diagnosis, income, insurance, or savings. Don't hesitate to lean on resources that can lighten the burden.*

## Care Team

Your clinical team can help you manage the financial burdens of your cancer diagnosis and treatment. They may even be able to connect you with resources not listed here. For easy reference, feel free to record their contact information here:

Hospital: \_\_\_\_\_

Doctors: \_\_\_\_\_

Social Worker: \_\_\_\_\_

Other: \_\_\_\_\_

## Financial Assistance

There are nonprofit programs that provide financial relief for various costs associated with your treatment. This is not a comprehensive list, but it will help you get started.

### Medical costs

Includes copayments, medications, coinsurance, deductibles, and medical expenses not covered by your insurance company.

**CancerCare:** [www.cancercarecopay.org](http://www.cancercarecopay.org) or 866.55.COPAY

**HealthWell Foundation:** [www.healthwellfoundation.org](http://www.healthwellfoundation.org) or 800.675.8416

**PAN Foundation:** [www.panfoundation.org](http://www.panfoundation.org) or 866.316.7263

**Patient Advocate Foundation:** [www.copays.org](http://www.copays.org) or 866.512.3861

### Non-medical costs

Includes transportation, lodging, and other expenses associated with travel to a treatment center.

**Cancer Support Community's Airbnb Program:** [www.cancersupportcommunity.org](http://www.cancersupportcommunity.org) or 888.793.9355

**Family Reach's Zipcar and Hilton Rewards Program:** [www.familyreach.org](http://www.familyreach.org) or 973.394.1411



## Everyday living expenses

Includes rent, mortgage, utilities, childcare, and other expenses that you typically pay to live in your home or maintain your quality of life.

**CancerCare:** [www.cancercare.org](http://www.cancercare.org) or 800.813.4673

**Family Reach:** [www.familyreach.org](http://www.familyreach.org) or 973.394.1411

## Financial Planning

A financial expert can guide your decisions about how to manage your expenses and cash flow during treatment. For example, an experienced financial planner can help you identify how much you can pay the hospital each month to pay off your medical expenses. They also have the expertise to help you minimize the financial risk of your decisions while taking into account your financial goals.

**Family Reach's Financial Planning for Cancer:** Request free financial planning services at [www.familyreach.org](http://www.familyreach.org) or 973.394.1411

## Income and Employment

**Americans with Disabilities Act:** [www.ada.gov/2010\\_regs.htm](http://www.ada.gov/2010_regs.htm)

**Cancer and Careers:** [www.cancerandcareers.org](http://www.cancerandcareers.org) or 646.929.8032

**Fair Debt Collection Practices Act:** [www.consumer.ftc.gov/articles/debt-collection-faqs](http://www.consumer.ftc.gov/articles/debt-collection-faqs)

**Family and Medical Leave Act:** [www.dol.gov/whd/fmla/](http://www.dol.gov/whd/fmla/)

**Government Benefits:** [www.benefits.gov](http://www.benefits.gov)

**Local Benefits:** Contact your County Welfare Department or Human Services Office

**Senior Benefits from the National Council on Aging:** [www.benefitscheckup.org](http://www.benefitscheckup.org)

**Social Security Association:** [www.ssa.gov](http://www.ssa.gov) or 800.772.1213

**State-Specific Paid Leave:** [www.ncsl.org/research/labor-and-employment/paid-sick-leave.aspx](http://www.ncsl.org/research/labor-and-employment/paid-sick-leave.aspx)

**Triage Cancer:** [www.triagecancer.org](http://www.triagecancer.org) or 424.258.4628

**Triage Cancer Quick Guide to Crowdfunding:** [bit.ly/TriageCrowdfunding](http://bit.ly/TriageCrowdfunding)

**Verywell Health Tax Deductions Guide:** [www.verywellhealth.com/tax-deductions-for-cancer-patients-2248827](http://www.verywellhealth.com/tax-deductions-for-cancer-patients-2248827)

# Insurance

## Your Insurance

Member ID #: \_\_\_\_\_

Group #: \_\_\_\_\_

**ACA Patient's Bill of Rights:** [www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/aca-new-patients-bill-of-rights.html](http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/aca-new-patients-bill-of-rights.html)

**COBRA:** [www.dol.gov/general/topic/health-plans/cobra](http://www.dol.gov/general/topic/health-plans/cobra)

**Family Reach Financial Navigators:** For help assessing your insurance options to lower your share of medical costs treatment, visit [www.familyreach.org](http://www.familyreach.org) or call 973.394.1411

**GINA:** [www.eeoc.gov/laws/statutes/gina.cfm](http://www.eeoc.gov/laws/statutes/gina.cfm)

**HIPAA:** [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/hipaa](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/hipaa)

**Marketplace:** [www.healthcare.gov](http://www.healthcare.gov)

**Medicare:** [www.medicare.gov](http://www.medicare.gov) or 1.800.772.1213

**Pan Foundation Copay Accumulator Programs Guide:** [panfoundation.org/files/Info-to-Know\\_Copay-Accumulators\\_Web.pdf](http://panfoundation.org/files/Info-to-Know_Copay-Accumulators_Web.pdf)

**Special Enrollment Period:** [www.healthcare.gov/glossary/qualifying-life-event/](http://www.healthcare.gov/glossary/qualifying-life-event/)

# Medication

**GoodRX:** [www.goodrx.com](http://www.goodrx.com)

**Medicine Assistance Tool by PhRMA:** [www.medicineassistancetool.org](http://www.medicineassistancetool.org)

**NeedyMeds:** [www.needymeds.org](http://www.needymeds.org) or 800.503.6897

**Vivor:** [www.vivor.com/patients](http://www.vivor.com/patients)

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6. <https://www.healthcare.gov/have-job-based-coverage/flexible-spending-accounts/>

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