



When you or a loved one is diagnosed with cancer, so many questions come flying at you all of a sudden. You may feel discouraged, scared, lost, or confused. We're here to help you navigate this new reality. We've compiled a list of commonly asked questions to help direct you towards helpful resources.

Health Care, Insurance, & Affordability

Q: How do I find a doctor?

A: If you are insured, contact your insurance company for a list of participating providers in your area to ensure you gain the best reimbursement for care needed. You can also visit www.ama-assn.org to search for a physician in your area according to speciality and view their credentials. We recommend that you verify the provider chosen is in-network to avoid additional costs to your care. If you are uninsured, learn more about your healthcare options [here](#).

Q: Before I start my treatment, what are some questions that I should ask about the cost of care?

A: Here are some questions you should ask your health care team about costs:

- How long will I be receiving treatment? What is the estimated cost of my treatment plan? Are there treatment options that might cost less and what are the differences to that treatment?
- How much will my insurance pay and how much will I have to pay?
- Do I need to have any treatment pre-authorized by my health insurance provider prior to starting?
- Is there any assistance I can get to help pay for my treatment? Who can I talk to about applying for this assistance or help setting up payment plans?

Q: What should I know about my health insurance coverage and treatment?

A: You should know what your health insurance covers and what your financial responsibility is. These costs can add up quickly and make it difficult to continue to pay. We encourage you to learn:

- What medical offices, hospitals, and physicians are in-network according to your policy
- The terms of your policy and what your co-pays, deductibles, and co-insurance are

If any of your treatment might be done out-of-network, ask your insurance company about those costs and see if there are options to appeal for in-network reimbursement. Many hospitals and medical facilities that provide treatment have financial departments that can handle insurance concerns or problems. Ask your health care team if someone is available to help you understand your claims and the bills you are receiving.

Q: I have cancer and am uninsured (or am losing my health insurance). What can I do?

A: If you have a pre-existing health condition, such as a cancer diagnosis, and are seeking insurance, you should look into the [mandated health insurance marketplace](#). There are two times during which you can apply for insurance: 1) during an open enrollment period where you are guaranteed enrollment, and 2) after a qualifying event that has resulted in you losing your health insurance coverage. It is important to follow the timelines available on the marketplace website to ensure eligibility. You may also be eligible for your state's Medicaid program or an employer-based program.

Q: What if I am unable to afford my medication co-pays?

A: There are many programs that provide co-payment assistance for pharmaceutical products to insured individuals who financially or medically qualify. If you are not covered under a government plan (i.e. Military, Medicare, or Medicaid), you can contact the manufacturer of your medicine, as there may be a coupon or copy card that is available to assist you with the cost. To review these programs, visit www.needymeds.org and search for your medication.

The following co-pay programs offer qualified patients financial assistance towards their out-of-pocket medication costs:

- Cancer Care Co-Pay Assistance Foundation, www.cancercarecopay.org 1-866-552-6729,
- Chronic Disease Fund, 1-877-968-7233, www.mygooddays.org
- Healthwell Foundation, 1-800-675-8416, www.healthwellfoundation.org
- Leukemia & Lymphoma Society, 1-877-557-2672, www.leukemia.org
- Patient Access Network, 1-866-316-7263, www.panfoundation.org
- Patient Advocate Foundation's Co-Pay Relief. 1-866-512-3861, www.copays.org
- Patient Services Incorporated, 1-800-366-7741, www.patientservicesinc.org
- The Assistance Fund, 1-855-845-3663, www.tafcares.org

Q: How can I access medication assistance if I am uninsured?

A: Access to medication may be available through the manufacturer. Most medications have programs to assist patients that are seeking assistance with out-of-pocket expenses or who are uninsured. To review these programs, visit www.needymeds.org and search for your medication.

Q: What can I do if I have outstanding medical bills and I am unable to pay?

A: Start by contacting your local hospital and ask to speak with the billing office or financial counselor to find out if they have any charity care or financial hardship programs. Most hospitals have assistance programs in place for individuals who are under-insured or uninsured. There will be an application process to be screened for eligibility. If you are approved, the hospital will notify you of the discount or write-off related to your medical bills.

We then suggest you notify the other outside providers that you receive medical bills from and inquire if they will also honor the discount or write-off you qualified for. If the providers have

adjusted the accounts and a balance remains, or they are unable to offer a discount, work to arrange a payment plan that is manageable for your budget.

Q: I need dental work done, but don't have dental insurance. What can I do?

A: Visit the [American Dental Association](#) to find programs that may assist you. You can also contact your local dental schools - most dental schools provide affordable dental care to individuals based on their income and need.

Q: Does health insurance cover alternative cancer treatments?

A: Alternative treatments are not typically covered by health insurance. However, you should check directly with your health insurance provider to determine exactly what your plan covers. There may be some holistic medications, labs, or treatments that are partially reimbursed. Some facilities that specialize in infusing standard therapies with holistic support may be covered by your insurance plan - speak to the facility and your insurer to determine if this is an option for you. Read more about alternative cancer treatments [here](#).

Fertility Preservation

Q: Will I have to delay my cancer treatment to preserve my fertility?

A: Talk to your health care team about your options as soon as possible. With some cancer diagnoses, there may be a window of time before you start treatment when you can preserve your fertility. Other diagnoses only allow a short period of time before starting cancer treatment. The time required for fertility preservation treatment can differ depending on the preservation options you choose. Learn more at Fuck Cancer's [oncofertility website](#).

Q: Does insurance cover fertility preservation? Are there other assistance programs available?

A: The financial costs of fertility treatments can be very high and difficult to manage. Insurance coverage for fertility preservation ranges from no coverage to some to full. Review your insurance policy or call your insurance company to inquire about fertility coverage.

There are also some programs available to help with the cost of fertility preservation:

- [LIVESTRONG Fertility](#), 1-855-844-7777
- [Fertile Action](#), 1-877-276-5951
- [Heart Beat Program](#), 1-888-347-3415

Mental Health

Q: How can I find someone to talk to about my cancer diagnosis? How do I find counseling services or support groups?

A: Cancer support groups are available for people with cancer or anyone touched by the disease. Many patients join support groups to be with others who have similar cancer experiences. Hospitals, cancer centers, community groups, and schools all offer free cancer support groups. Here are ways to locate a support group near you:

- Call your local hospital and ask about their cancer support groups
- Ask a social worker to suggest groups that would be appropriate for you
- Talk to other patients who may have tried support groups
- Do online research for groups or visit to the [National Cancer Institute database](#) for suggestions

You may also be interested in speaking with a mental health professional during your cancer experience. Be sure to check your insurance benefits to see if mental health services are covered in your plan and visit your insurance company's website to find an in-network provider.

Cost of Living

Q: I need help paying my mortgage. What can I do?

A: There are limited organizations that provide direct financial support for mortgages. Start by visiting the [Patient Advocate Foundation's Resource Directory](#) to find available resources. You should also contact your mortgage lender to proactively discuss all options to avoid foreclosure actions. This may include forbearance, refinancing, loan modification, debt settlement, or repayment plans.

Q: I need help paying my rent and/or utilities. What can I do?

A: There are limited organizations that provide direct financial support for living expenses. Start by visiting the [Patient Advocate Foundation's Resource Directory](#) to find available resources. You should also contact your landlord, rental office, and/or utility companies and ask about any hardship programs, make payment arrangements, or get an extension on your due date.

Transportation & Lodging

Q: I have to make a long drive and stay overnight for treatment. Is there any help available for transportation or lodging costs?

A: Check out these organizations that provide limited financial support for transportation and lodging costs:

- [CancerCare](#) offers assistance for transportation, home care, and childcare. Call 1-800-813-HOPE (4673) to apply.
- [American Cancer Society's Road to Recovery](#) program provides transportation to and from treatment for cancer patients who either don't have available transportation or are

unable to drive themselves. Volunteer drivers donate their time and use their cars. Call 1-800-ACS-2345 to find out if this program is available where you live.

- There are resources available if you need to fly to a medical appointment. Visit the [Patient Advocate Foundation's Resource Directory](#) for a comprehensive list of resources.
- Joe's House is an online database of thousands of places to stay across the country near hospitals and treatment centers that offer a discount for patients and their loved ones. Visit www.joeshouse.org or call 651-291-0211.
- AirBnB has a program called Open Homes where patients can access free stays in places around the world during medical treatments. The [Bone Marrow & Cancer Foundation](#), [Cancer Support Community](#), and [Hope Air](#) (for Canadians) have partnerships with AirBnb. Apply at any of their websites.
- The medical facility you are visiting may have a partnership with Uber or Lyft to offer free or reduced-cost rides to patients. Call the facility to inquire about this option.

Q: I am unable to get to my medical appointment and need to locate a ride share option.

Where do I start?

A: American Cancer Society and Lyft have teamed up to provide free rides to and from treatment for those battling cancer. Learn more [here](#). The medical facility you are visiting may also have a partnership with Uber or Lyft to offer free or reduced-cost rides to patients. Call the facility to inquire about this option.

Q: I have Medicaid and need non-emergent transportation to my medical appointment.

What can I do?

A: Medicaid recipients have access to free transportation services. Contact your local Medicaid hotline to request transportation support.

Employment Protections

Q: I am unable to continue to work and am afraid I'll lose my health insurance. What can I do?

A: Familiarize yourself with the Family Medical Leave Act (FMLA) laws and which ones apply to your situation. If you work for a company that has at least 50 employees and you've been employed there for at least 12 months, you are entitled to 12 weeks of unpaid leave per year under FMLA. Your job is protected during this leave. You can use the 12 weeks incrementally over a 12 month period, or take them all at once. If you remain out of work for more than 12 weeks, your employer can terminate your employment. This also means your medical benefits can be terminated, at which point you are eligible for COBRA health insurance. Visit www.dol.gov to learn more about FMLA protections and COBRA health insurance.

Q: I cannot continue to work and will lose my income. What can I do?

A: If you're currently employed, you should look into short- and long-term disability benefits that may be offered to you. These programs are designed to pay a portion of your salary while you are out on medical leave.

If you are medically disabled, you can apply for federal Social Security Disability benefits. Social Security has two programs: 1) Social Security Disability Income (SSDI) is based on a worker's previous earnings history, and 2) Social Security Income (SSI) is for patients who have never worked or are very low income. SSI offers a flat benefit per month.

Your disability must meet [specific criteria](#) and you will need the medical documentation to support your claim. Visit the [Social Security Administration's website](#) to learn more about the Social Security Disability process.

Legal

Q: How do I find legal services? Are any free or subsidized?

A: There are a handful of resources available to help you with any legal problems:

- [LawHelp.org](#) allows you to search for your legal questions and find free legal forms
- [Legal Aid](#) is a federally funded legal service to help low-income people with legal problems
- A [Pro Bono program](#) in your state may be able to match you with a volunteer lawyer who agrees to take your case for free
- [Free Legal Answers](#) is an online program that matches low-income clients with volunteer lawyers who provide brief answers online for free
- [Cancer Legal Resource Center](#) offers a national telephone assistance line, outreach programs, and community activities
- Some employers offer discounted legal services as part of their Employee Assistance Programs. To learn more, explore your employer benefits handbook or ask your Human Resources Department

Health & Nutrition

Q: Are there special food precautions I should take while undergoing cancer treatment?

A: Cancer patients have a higher risk of infection because the immune system can be weakened by cancer treatment. Be sure to handle food safely to prevent unnecessary infection:

- Wash hands before preparing or eating food
- Wash fruits and vegetables well
- Use special care when handling raw meat, fish, poultry, and eggs
- Clean all utensils, dishes, cutting boards, and countertops that have come in contact with raw meat

- If eating out, avoid salad bars, sushi, and raw or undercooked meat and fish - these foods are more likely to contain harmful bacteria

Q: Is it safe to exercise during treatment?

A: Research suggests that exercise is not only safe during cancer treatment, but can also improve physical functioning and quality of life. Moderate exercise can improve symptoms of fatigue, anxiety, and self-esteem. It can also help improve your heart and blood vessel activity, strengthen your muscles, and lower your body fat. The main goal of exercising should always be to stay as active as possible and slowly increase your level of activity.

Undocumented

Q: I am an undocumented citizen with a cancer diagnosis and want to be treated in the United States. Can I get financial assistance?

A: The availability of financial support and insurance options for non-U.S. residents is extremely limited. Most non-resident patients use funding from their families, savings, or sponsorship from a philanthropic organization to pay for care in the U.S. You may be able to find care through clinical trials or local health clinics. If you cannot get insurance coverage, you may be able to [access alternative healthcare options](#).