

Questions You Need Answered About Your Treatment Costs and Insurance Coverage

by the doctor, office/hospital social workers, nurses, billing clerks, insurance agent

Insurance coverage and medical bills

- Who handles concerns and questions about health insurance in this office or medical center?
- Will this person help me work with my health insurance provider?
- Will this person help me figure out my medical bills and the codes on the bills to make sure they are correct?
- If an insurance claim is denied, who can help me file an appeal?
- Who can help me organize my expenses, keep track of incoming bills, and plan my budget?

Appointments

- How much is my co-pay for each doctor visit?
- When is this payment due?
- If I need multiple visits to a doctor's office, is there a policy where I can pay the co-pay only once or not at all (called a waiver)?
- Do you offer any payment plans?
- Will I be billed separately for laboratory tests, such as blood tests? Are they covered under my health insurance?
- Does my insurance cover other doctor visits, such as for a second opinion?

Cancer treatment costs: general

- Who can help me estimate the total cost of the recommended treatment plan?
- If I cannot afford this treatment plan, can we consider other less costly options?
- Does my health insurance company need to approve any or all of the treatment plan before I begin treatment?
- Do you have any financial conflicts of interest in proposing this treatment plan for me?
- Is the treatment center that you are recommending in my insurance plan's network?
- What expenses does my health insurance cover if I need to be admitted to the hospital?
- What expenses does my health insurance cover if I receive treatment as an outpatient?
- Are there ways to change my treatment schedule to work around my job or child care?
- Will there be a co-pay for each individual treatment?
- Where can I get low-cost or free counseling or support to help me cope with my diagnosis?

Cancer treatment costs: clinical trials

- What expenses will I have if I join a clinical trial?
- What costs are already covered?
- How do the costs of the clinical trial compare with the costs of the standard treatment? Can I be reimbursed for any of the costs of the clinical trial?

Cancer treatment costs: medication

- What is my prescription co-pay for this drug?
- Is this prescription a one-time cost, or will it be an ongoing expense?
- Is this medication on my health insurance plan's preferred drug list?
- Can I switch to a less expensive brand-name drug within the same drug class?
- Is there a generic drug available that will have the same effect? Is it less expensive?
- Can we regularly go over my medications to see if there are ways to lower my drug costs?
- For managing side effects, is there an over-the-counter medicine that has the same effect as the prescribed drug? Is it less expensive?
- Are there programs that can help cover the costs of my drug(s) for cancer treatment or side effects?

Associated expenses: transportation and travel

- Is there free or low-cost transportation for patients at the medical center where I will have treatment?
- Are there reduced parking rates for patients at the medical center or doctor's office?
- Is there an organization that can help me pay for transportation to and from treatments and medical appointments?
- If I am traveling a long distance, are there free or reduced-cost hotels or lodging near the treatment facility?

Associated expenses: family and living expenses

- If I have trouble paying for basic items, like food or heat, due to the cost of my cancer treatment, are there organizations that can help me?
- Where can I get low-cost or free child or elder care during my treatment?
- Where can I get free or low-cost personal items, such as a wig, if needed?
- Is there an organization that can provide low-cost or free counseling or support to my family?

Associated expenses: caregiving, at-home care, and long-term care

- Are there ways to change my treatment schedule, if necessary, to work around my caregiver's job and schedule?
- Can we talk about the costs of care if I do not have a family member or friend to go with me to appointments or care for me at home?
- Are there local organizations that can give low-cost or free home care or other services?
- Should I plan financially for long-term medical care, such as a nursing home or hospice care?

Associated expenses: employment, legal, and financial issues

- Who can I talk with if I have lost income because of my cancer?
- If I have on-the-job difficulties related to my cancer, who can help me understand my legal rights?
- If my caregiver has difficulties at his or her job because of my cancer, who can help us understand our legal rights?
- Where can I find out if my medical and related expenses can be deducted from federal income taxes?
- Where can I get low-cost or free help with estate planning and legal issues, such as writing my will or granting a power of attorney?