

## **Questions to Ask about Cost** [1]

This section has been reviewed and approved by the [Cancer.Net Editorial Board](#) [2], 11/2013

Talking about your financial concerns with others is difficult, especially if you don't know what to say. It's also not always clear who the best person to answer your questions is, so talking with your doctor is a good place to start. Other people and groups who can help you find answers include [nurses](#) [3], [social workers](#) [4], case managers, patient advocacy organizations, and your employer's human resources department. In addition, people from your insurance company can help answer questions about your specific health care coverage.

To start a conversation about your finances, you might want to say: "I am worried about costs related to my cancer treatment. Can we talk about my concerns?" Next, use the questions below to help focus the discussion. You don't need to ask all of these questions, just choose the ones that are most important to your diagnosis and your financial situation. And remember, these conversations with your health care team will continue throughout your care.

### **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 treatment options that don't cost as much?
- 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 recommending this plan for me?
- Is the treatment facility you are recommending in my insurance plan's network?
- If I need to be admitted to the hospital, what is covered under my health insurance?
- If I receive treatment as an outpatient, what is covered under my health insurance?
- Are there ways to change my treatment schedule, if necessary, to work around my job or childcare?
- 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? Does one cost more than another?
- 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 list of 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?
- Could we talk about the costs of care if I don't 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've 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?

## **More Information**

[Questions to Ask the Doctor](#) [5]

[Managing Your Care](#) [6]

[Cancer Self-Advocacy](#) [7]

[Financial Resources](#) [8]

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**Links:**

- [1] <http://www.cancer.net/navigating-cancer-care/financial-considerations/questions-ask-about-cost>
- [2] <http://www.cancer.net/about-us>
- [3] <http://www.cancer.net/node/24396>
- [4] <http://www.cancer.net/node/24556>
- [5] <http://www.cancer.net/node/24958>
- [6] <http://www.cancer.net/node/25015>
- [7] <http://www.cancer.net/node/24669>
- [8] <http://www.cancer.net/node/25370>