Questions to Ask about Cost

This section has been reviewed and approved by the Cancer.Net Editorial Board [1], March / 2012

What and Who to Ask

Bringing up your financial concerns to others is difficult â€" especially if you don't know what to say, or who to ask. It's not always clear who the best person is to answer your questions, so talking with your doctor is a good start. Try starting the talk by saying: ?I am worried about costs related to my cancer treatment. Can we talk about my concerns??

Your doctor may not have all of the answers to your financial questions, but can give you resources to help you get the best possible information. Several people and groups will help you find answers, including doctors and their support staff, nurses, social workers, case managers, patient advocacy organizations, and your employer's human resources department. And, people from your insurance company can help on questions about your specific health care coverage.

Next, use the questions below to help focus the discussion. **You don't need to ask all of these questions - just choose the ones most important to your diagnosis and your financial situation**. Select the ones you are most concerned about, and ask those first. If you think the doctor is the best person to answer your questions, let the doctor's office know ahead of time that you have some questions that you'd like to ask the doctor during your appointment, so enough time can be scheduled. Be sure to write down the answers so you can go back to your notes later. And, remember: these talks between you and your health care team will continue during 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 company/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?
- Is there a limit to how much my insurance will cover for my treatment? If so, are my medical bills likely to reach that amount?
- I already have health insurance. What does the health reform law mean for me?
- I don't have health insurance. What does the health reform law mean for me?
- Where can I find help in organizing my expenses, so I can keep track of incoming bills and plan my budget?

Doctor 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 health plan's network?
- If I need to be admitted into 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 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?
- 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?

Medication Costs

- 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 medications for 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

- 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 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?

Learn more about national organizations that offer direct financial support to people with cancer [2].

More Information

Managing the Cost of Cancer Care [3]

Questions to Ask the Doctor [4]

The Oncology Team [5]

Managing Your Care [6]

Cancer Self-Advocacy [7]

Links:
[1] http://www.cancer.net/about-us
[2] http://www.cancer.net/node/25370
[3] http://www.cancer.net/node/24865
[4] http://www.cancer.net/node/24958
[5] http://www.cancer.net/node/24957
[6] http://www.cancer.net/node/25015
[7] http://www.cancer.net/node/24669