

[Home](#) > [Navigating Cancer Care](#) > [Financial Considerations](#) > Understanding the Costs Related to Care

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<http://www.cancer.net/navigating-cancer-care/financial-considerations/understanding-costs-related-cancer-care>

Understanding the Costs Related to Cancer Care [1]

This section has been reviewed and approved by the [Cancer.Net Editorial Board](#) [2], 06/2015

It is important to think about the different types of costs related to your cancer care. This will help you decide what kind of budgeting, support, or financial assistance you may need. Your personal costs will depend on several factors:

- The type of cancer treatment you need
- How long you need to be treated
- Where you will be treated
- Your health insurance coverage
- Whether you have supplemental insurance

Medical costs and hidden costs

Some costs might be more obvious than others. For instance, many people quickly think about how much a particular medication will cost based on their insurance coverage. However, you will also need to consider the “hidden costs,” of cancer. These are the costs of daily living that increase due to a long-term illness and its treatment.

For example, your expenses for gasoline and parking fees will go up if you need to travel 20 miles to a radiation therapy facility every day for treatment. Or, new expenses may be added to your budget. For instance, you may need childcare every Tuesday so you can go to the doctor’s office for chemotherapy. At the same time, because of the demands of the treatment schedule, you may need to work less, which could mean you earn less money.

Examples of different costs

To get started, it may be helpful to group the different types of costs based on your budget and needs. Some of these may include:

Doctor appointments. This includes payments for the medical care you receive at each doctor visit, such as a physical examination or check-up. Your insurance provider may require you to pay a fee called a co-payment, or co-pay, each time you visit the doctor. The amount of the co-pay is set by the insurance company, not the doctor or doctor's office. You may also have to pay for each laboratory test, such as a blood or urine test, done as part of your appointment.

Cancer treatment. This includes payments for the medical care you receive during your cancer treatment, such as each radiation therapy session. If you are participating in a clinical trial, there may be other cost-related factors to consider. Because cancer treatment can take anywhere from a few days to a few months or even years, you will need to map out how often and for how long you could expect to have these costs. Ask your doctor, nurse, or social worker to help you with this task.

Medication. This includes payments for specific drugs prescribed during your treatment period, such as chemotherapy and drugs to help manage side effects.

Transportation and travel. These are expenses for gas, tolls, parking, taxis, bus or train fares, or airplane fares so you can get to your appointments or treatment center. Depending on where you decide to receive treatment, you may also need to pay for a hotel or other lodging.

Family and living expenses. This category includes costs related to running your household and caring for your family during cancer treatment, such as childcare, elder care, and coping support.

Caregiving, at-home care, and long-term care. This includes any extra care a person with cancer may need. Examples are hiring a person to fix meals or drive the patient to each medical appointment. It could also include extended nursing care at a specialized facility or the assistance of a home health aide.

Employment, legal, and financial issues. This includes the costs that arise when a person needs professional guidance on employment, legal, or financial issues related to a cancer diagnosis. It may involve the following:

- Coping with a loss of wages by the patient or caregiver
- Learning about employment rights under the law
- Figuring out medical expenses to prepare income taxes
- Writing a will

Thinking about all of these potential costs may make you feel anxious about the future. However, local and national [organizations](#) [3] or a representative from your doctor's office

and/or health insurance provider may be able to help you better understand these costs. If you continue to feel overwhelmed about your financial future, ask for help from a trusted family member, friend, social worker, or another member of the health care team.

More Information

[Health Insurance](#) [4]

[The Affordable Care Act and Cancer](#) [5]

[Questions to Ask About Cost](#) [6]

[How an Oncology Social Worker Can Help](#) [7]

Links

[1] <http://www.cancer.net/navigating-cancer-care/financial-considerations/understanding-costs-related-cancer-care>

[2] <http://www.cancer.net/about-us>

[3] <http://www.cancer.net/node/25370>

[4] <http://www.cancer.net/node/24918>

[5] <http://www.cancer.net/node/24921>

[6] <http://www.cancer.net/node/24920>

[7] <http://www.cancer.net/node/30961>