

Understanding the Costs Related to Cancer Care [1]

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After a diagnosis of cancer, it is important to think about the different types of costs that could add up during treatment and recovery. This will help you determine what kind of budgeting, support, or financial assistance you may need. Your personal costs will depend on several factors, including the type and length of the cancer treatment plan and the extent of your health insurance coverage.

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, there are also other costs, often called "hidden costs," you will need to consider. These are the costs of daily living that increase due to a chronic (long-term) illness and its treatment.

For example, your expenses for gasoline and parking fees will go up a lot if you need to travel 20 miles to a radiation therapy facility every day for treatment. Or, new expenses might be added to your budget, such as if you 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 may result in earning less money.

To get started, it may be helpful to group the different types of costs based on your budget and needs. Common financial categories for cancer care include:

Doctor appointments. This includes payments for the medical care you receive at each doctor visit, such as a physical examination or check-up. In most situations, your insurance provider requires 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. In addition, there will typically be a separate payment needed 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. In general, cancer treatment can take anywhere from a few days to a few months or even years, so you will need to map out, with the help of a doctor or nurse, how often and for how long you may have these out-of-pocket costs.

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

Transportation and travel. This includes expenses you may have due to traveling to and from the doctor's office and/or treatment facility, whether it is by car, bus, train, or airplane.

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 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 additional care a person with cancer may need, such as 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. This may involve addressing loss of wages by the patient or caregiver, learning about employment rights under the law, figuring out medical expenses during income tax filing, or writing a will.

Thinking about all of these potential costs may make you feel anxious about the future. However, local and national [financial resources](#) [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/24556>