

[Home](#) > [Navigating Cancer Care](#) > [Managing Your Care](#) > Tracking Your Medical Bills and Health Insurance Claims

PDF generated on July 23, 2016 from

<http://www.cancer.net/navigating-cancer-care/managing-your-care/tracking-your-medical-bills-and-health-insurance-claims>

## **[Tracking Your Medical Bills and Health Insurance Claims](#)**

### **[1]**

**This section has been reviewed and approved by the [Cancer.Net Editorial Board](#) [2], 08/2015**

Most people with cancer receive a large number of bills and health insurance claims. This can be overwhelming. To reduce your stress and maintain good finances, create a system for tracking payments and filing important documents. But, keep your system simple so you can spend more time focusing on the people and activities you value.

### **What to track**

Keeping detailed records about your cancer care and tracking the related paperwork will help you manage payments. The following are examples of important information to track:

- Details about each appointment, including the date and any lab work, tests, or procedures that took place
- The name and dose of each drug prescribed and the name of the doctor
- Copies of checks and credit card receipts for co-pays and other health care costs
- A current copy of your medical insurance coverage

- Bills and invoices from health care providers, such as doctor's offices, hospitals, or labs
- Insurance claims filed by you, your doctor, or your hospital
- Explanation of benefits statements from your insurance company for processed claims
- Insurance reimbursements you've received
- Insurance claim rejections you've received and appeal letters you've written

If you expect your medical expenses to reach or exceed the [Internal Revenue Service minimums](#) [3], track all travel, meal, and telephone expenses related to your medical care. You are allowed to deduct from your taxes the amount of your total medical expenses that are greater than 10% of your adjusted gross income.

## **Tracking information with a calendar**

Start by using a paper or electronic calendar. Record every medical appointment, test, procedure, and prescription drug purchase on the days they occur. Your calendar will become a complete history that you can refer to for insurance claims and tax purposes.

## **Tracking information on paper or electronically**

Many people also have a paper- or computer-based system for tracking their cancer care information. For example, you can use a simple pad of paper to record the payment status for medical services. Just add columns for the appointment date, doctor's name, amount paid, insurance claim status, and other important notes.

Or, you may choose to track such information with spreadsheet software. This approach reduces the chance of information being damaged by water or fire. It also allows you to quickly search, sort, and compare data. You can create your own spreadsheet or use a template to easily view and manage your medical data. Some software also provides templates for writing letters to dispute rejected insurance claims.

You can also use websites to save insurance information and manage medical bills. But carefully consider each site before choosing one. Some sites may charge a fee for such services, and others may not have the security to protect your data and privacy.

## **Creating a filing system**

It is also important to have a filing system for the number of documents you will receive during

cancer treatment. For example, you may choose to create separate files for insurance statements, bills, and receipts of payment. To save paper, consider scanning these documents and saving them on your computer.

## Hiring someone to manage for you

A health insurance claims assistant provides professional help for dealing with insurance claims. A claims assistant typically files and tracks an unlimited number of claims, reviews medical bills for accuracy, and appeals rejected claims. He or she also contacts health care providers and insurance companies to resolve problems with claims and provides advice. This service's fees vary widely, but they are usually more expensive than the other options listed here.

The [Alliance of Claims Assistance Professionals](#) [4] provides references to Claims Assistance Professionals in several states.

## Help for Medicare beneficiaries

People with Medicare have access to an online tool for storing and accessing personal information: <http://www.medicare.gov/manage-your-health/index.html> [5].

## More Information

[Financial Considerations](#) [6]

[Financial Resources](#) [7]

## [8]Additional Resource

[Cancer Financial Assistance Coalition](#) [9]

---

### Links

- [1] <http://www.cancer.net/navigating-cancer-care/managing-your-care/tracking-your-medical-bills-and-health-insurance-claims>
- [2] <http://www.cancer.net/about-us>
- [3] <http://www.irs.gov/taxtopics/tc502.html>
- [4] <http://www.claims.org/>
- [5] <http://www.medicare.gov/manage-your-health/index.html>
- [6] <http://www.cancer.net/node/24865>
- [7] <http://www.cancer.net/node/25370>
- [8] <http://www.cancer.net/navigating-cancer-care/financial-considerations/financial-resources>
- [9] <http://www.cancerfac.org/>