

# Finance Checklist for Cancer Patients and Caregivers

If you're worried about keeping up with bills during treatment, you're not alone. Up to **73% of cancer patients** experience financial hardship during cancer.<sup>1</sup> Talking about finances with someone at your care center can help you find the right resources for your family.

## Before Your Appointment

- Review your insurance.** Check your policy or call your insurance company to confirm your deductible, which is how much you will pay before your insurance starts covering costs. Find out if your providers and services are in-network. If they are out-of-network, ask what percentage your insurance will cover and which expenses will count towards your deductible and out-of-pocket maximum.
- Set up prior authorization.** Ask your doctor to obtain prior authorization from your insurance company so they will cover certain treatment-related costs.
- Tally up your expenses.** Use [Family Reach's Expense Sheet](#) or a similar budgeting system to keep track of your treatment-related costs and living expenses. Be sure to include some fun purchases to take your mind off treatment.
- Consider who you feel most comfortable with.** You can talk to anyone on your care team about financial concerns. If your doctor, nurse, or social worker doesn't have the answers, you can ask them to connect you with someone else for more guidance.

## During Your Appointment

- Be honest.** When you share your financial concerns, it helps your care team connect you to helpful resources. You could say: "I'm worried about missing work and being able to pay my bills."
- Ask about available resources.** Care centers generally have a financial counseling office or patient resource department that can help you with payment plans, government assistance programs, and more.
- Ask about treatment options.** Your care team may be able to recommend more affordable — and still effective — treatment options. For example, some medications are covered by a Patient Assistance Program (PAP) and there may be generic versions that will cost you less at the pharmacy.
- Discuss your transportation costs.** Find out if your care center offers free parking passes, taxi vouchers, or other transportation discounts to help you save money on travel costs.
- Talk about scheduling.** Your treatment center may be able to schedule appointments on the same day so you can cut down on time off from work and save on travel costs.

## After Your Appointment

- Call, email, or write down questions before your next appointment.** A notebook, binder, [Manta Cares Planner](#), or smartphone app can help you stay organized — and it's always okay to ask someone to repeat or clarify information.
- Keep tallying your expenses.** Tracking your spending will help you follow a budget and identify costs that could be covered by available resources.