Why you need to know things about health insurance!

Being a person with cancer, you will benefit from understanding some basics about health insurance during treatment and for life. Your best quality of life as a person diagnosed with and treated for cancer, will be to follow up with a cancer care or other medical provider for the rest of your life.

For people diagnosed with cancer, health insurance plays a vital role in enabling you to manage your care now and in the future. Knowing what your health insurance plan covers, including providers, and what/who it does not cover is important. So is understanding your annual maximum out-of-pocket costs you are responsible for paying.

Having a basic understanding of total health insurance costs and coverage will enable you to find a plan that's best for you when it is time to renew, find new, or if you need health insurance coverage.

Content adapted from websites below.

Insurance Coverage or Having No Health Insurance Tips
Online version with active resource links at: **http://cancer-help.me/insurance**

If you already have health insurance:
- Make sure you read and understand your policy.
- Learn which services are covered and the portion of medical expenses you are responsible for paying.
- If you are being denied health coverage for specific treatments, meet with the hospital administrator or a patient advocate to discuss the situation.
- Places to go for help:
  o Call you insurance company and talk with them about any coverage issues you may be having.
  o Connect with a social worker, patient advocate or patient navigator at your treatment center.
    - Can help you to understand insurance coverage as well as help submit claims and paper work for Medicare or Medicaid
    - May be able to refer you to assistance programs from organizations that may help with your healthcare costs.
  o Refer to your institution's financial (billing) counselor if one is available to assist with billing issues, a payment plan or other means to pay for your care.

If you do not have health insurance:
- Health care insurance can be acquired through several avenues based on income, age, employment, lack of employment, dependents, etc.
  o Some options may include private health insurance, employer provided, Affordable Care Act Health Insurance Marketplace policies, Medicare or Medicaid.
  o Undocumented immigrants might apply for coverage on behalf of documented individuals.
  o Charity care may also be available through your institution.

If you do not receive health insurance through work and are not eligible for Medicare or Medicaid.
- Visit www.HealthCare.gov to learn your options for purchasing health insurance. Or call 800-318-2596 (TTY: 855-889-4325)
  o HealthCare.gov the official resource for health insurance provided through the 2010 Patient Protection and Affordable Care Act (ACA). This legislation also changed many rules for health care insurance coverage in the United States.
  o Learn more about the Affordable Care Act and Cancer (https://www.cancer.net/node/24921).
- Charity care may also be available through your institution.

Resources for Additional Information in English and Recursos en Español:

- Triage Cancer, Health Insurance
- American Cancer Society, Health Insurance Options Español
- American Cancer Society, Understanding Health Insurance
- American Cancer Society, If You Can't Get Health Insurance at Work
- Leukemia & Lymphoma Society Speak one-on-one with Information Specialist, PH: 800-955-4572
- Leukemia & Lymphoma Society, Finances and Insurance Coverage. Español
- Cancer.Net, Managing the Cost of Cancer Care, Practical Guidance for Patients and Families Español
- Cancer.Net, Financial Considerations Español
- CancerCare.org, Coping with Cancer When You're Uninsured Español

- Affordable Care Act, (ACA) Health Insurance Marketplace, HealthCare.gov
- ACA Premium Payments, Grace Periods & Termination Information
- HealthCare.gov, Coverage for Immigrants
- HealthWell Foundation® When Health Insurance is Not Enough
- Patient Advocate Foundation, Co-pay relief
- Livestrong, Health and Disability Insurance
- Livestrong, Cancer Navigation
- Social Security Disability
- Medicaid
- Medicare

equal hope