

## Preparing for Cancer Treatment - **Relieving financial stress of cancer treatment**


A cancer diagnosis can be very expensive, even when you have insurance. The expense of cancer care goes beyond the treatment and medical visits. It includes unplanned costs related to transportation/travel, medications to relieve side effects, extra care needs of family and potential loss in income due to reduction in work. Our licensed social workers provides resources to address these concerns.

Ways to manage:

- **Ask friends and loved ones for help.** Have someone organize your bills into groups; such as medical bills, household bills, credit card statements, taxes, etc. Remember to look for any benefit checks which often get lost in stacks of bills.
- **Rank the bills in order of priority.**
- **Negotiate for smaller payments/work out a payment plan.** Often, creditors will work with patients. Most creditors prefer that they make small payments rather than pay nothing at all.
- **Talk with our oncology social worker.** They can help with sources of financial assistance.
- **Get financial assistance.** Contact CentraCare Patient Financial Services at **320-240-2100**.
- **Talk to your health care team.** The more they know about your circumstances, the more they can be partners in your care and point you to helpful resources.
- **Follow your treatment and medicine schedule.** Extra costs can result from unnecessary trips to the emergency room or hospital. It's important to take care of yourself and follow the treatment and medicine plan your doctor prescribed.
- **Get emotional support.** Stress can affect your physical health, which can mean more visits to the doctor and extra costs. If you feel upset and confused about financial issues or with the burden of having cancer seek help. Review strategies to relieve stress and don't hesitate to ask for help.
- **CURE recommends make a financial plan.** A sound plan means always preparing for the worst while hoping it never happens.

Plan for:

- a. The highest out-of-pocket medical expenses
- b. Travel costs
- c. The greatest number of hospital stays
- d. High prescription drug costs
- e. Experimental therapy not covered by insurance
- f. Home health care costs
- g. A disruption in work schedule and home services, such as cooking or cleaning



See Financial Resources in Appendix for more information.