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# Things to Know About the Cost of Your Cancer Treatment

Cancer care and treatment can be costly. It can take a toll on your health, your emotions, your time, your relationships, and your finances. Sometimes, there might be unexpected charges that your health insurance might not cover fully. You might also feel as if you don't have the energy to deal with cancer and talk about money, too. You might want to ask a trusted friend or family member to keep track of costs for you. Ask this person to go with you to doctor visits and help with these discussions.

Here are some tips on what costs you might be able to expect and some ideas on how to plan for, ask about, and discuss treatment costs with your health care team.

## Medical expenses of cancer treatment

Learn as much as you can about cancer and your cancer treatment before it starts. Remember that each person's experience and treatment is different. So, learning and asking questions will help you know what to expect for your situation. It can also help you plan for and deal with the costs related to your care.

Many people with cancer have medical expenses for things like:

- Provider office visits
- Clinic visits for treatments
- Lab tests (blood tests, urine tests, and more, which are usually billed separately)
- Procedures (for diagnosis or treatment, which can include room charges, equipment, different doctors, and more)
- Imaging tests (like x-rays, CT scans, and MRIs, which may mean separate bills for radiologist fees, equipment, and any medicines used for the test)

- Radiation treatments (implants, external radiation, or both)
- Drug costs (chemo or other medicines that treat your cancer that may be inpatient, outpatient, prescription, non-prescription, and procedure-related)
- Hospital stays (which can include many types of costs such as drugs, tests, and procedures as well as nursing care, doctor visits, and consults with specialists)
- Rehabilitation expenses
- Surgery (surgeon, anesthesiologist, pathologist, operating room fees, equipment, medicines, and more)
- Home care (can include equipment, drugs, visits from specially trained nurses, and more)
- Specialist referrals (other specialty doctors, physical therapy, and others)
- Transportation costs (This may include the cost of travel to receive treatment, be it by car, plane, train, cab, or bus. In some hospitals or clinics, you may have to pay for parking).
- Some patients need hotels or lodging during treatment. The American Cancer Society might be able to help if you need [lodging closer to treatment](#)<sup>1</sup>.

## What to ask about the costs of your cancer treatment

Talk with your health care team. They'll usually know who can help you find answers to your questions, including questions about the costs of your treatment. Here are some questions you can ask about costs. Choose the ones that relate to you and your treatment.

- How long will I need to be treated and what is the estimated total cost of my proposed treatment plan? Are there any treatment options that might cost less, and how well will they work?
- For each of my treatment options, how much will my insurance pay and how much will I have to pay myself?
- Does my health insurance company need to [pre-approve or pre-certify](#)<sup>2</sup> any part of the treatment before I start?
- Is there any way I can get [help paying for my treatment](#)<sup>3</sup>? Who can I talk to about financial assistance or help setting up a payment plan?
- Where will I get treatment? In the hospital, your office, clinic, or at home?
- If you are taking chemotherapy by mouth, find out how much the prescriptions might cost and if your health care team knows of patient assistance plans that can help [pay for the cost of your prescriptions](#)<sup>4</sup>.

- Find out from your health care team what other prescription drugs you may need along with your cancer treatment, such as drugs to prevent nausea, treat pain, help with anxiety, or to control diarrhea. You might call a few pharmacies to get an idea of where you can get the best price.
- If you have to stay in the hospital for any of your treatment options, find out if your insurance company needs to pre-approve or pre-certify any services that you will receive during your hospital stay. Find out how much your stay might cost and if you will need services such as rehabilitation or home health care after you leave the hospital.

## What to ask about health insurance coverage of your treatment

Out-of-pocket costs are those you have to pay because your health insurance doesn't or after your insurance company has paid its portion. These costs can add up quickly and may make it hard for you to pay for other things you need. You'll want to be sure that your health insurance company pays or reimburses the bulk of your medical expenses. This means you'll need to

- Know the terms of your insurance policy.
- Be aware of preferred or network doctors, hospitals, or clinics according to your policy.
- Keep careful records of your health care costs

If any of your treatments might be done by out-of-network doctors or providers, find out about those costs from your insurance company too. Even when you know the terms of your policy, getting payments can mean re-submitting claims, [appealing denials](#)<sup>5</sup>, and much more.

Usually, health care facilities and treatment centers have a financial department that handles health insurance concerns and problems. Ask your health care team if someone can help you with claims and understanding codes on the bills that are sent to the insurance company.

You can find out more about health insurance and other costs at [Understanding Health Insurance](#)<sup>6</sup>.

## Where to learn more about managing the costs of your cancer treatment

**American Society of Clinical Oncology (ASCO)** Web site: [www.cancer.net](http://www.cancer.net)<sup>7</sup>

Has a special section for patients on the costs of cancer care, including a booklet on managing the cost of cancer care in English and Spanish.

**Patient Access Network Foundation (PANF)** Toll-free number: 1-866-316-7263

Website: [www.panfoundation.org](http://www.panfoundation.org)<sup>8</sup>

Helps under-insured patients with certain cancer diagnoses cover out-of-pocket costs related to cancer care.

**Patient Advocate Foundation (PAF)** Toll-free number: 1- 800-532-5274

Website: [www.patientadvocate.org](http://www.patientadvocate.org)<sup>9</sup>

Works with the patient and their insurer to resolve insurance problems; also provides direct financial support to insured patients who are financially and medically qualified for drug treatments and/or prescription co-pays, co-insurance, and deductibles related to certain cancer diagnoses.

*\*Inclusion on this list does not imply endorsement by the American Cancer Society.*

Our specialists are also available to answer your questions. You can reach them by calling 1-800-227-2345.

## Hyperlinks

1. [www.cancer.org/support-programs-and-services/patient-lodging.html](http://www.cancer.org/support-programs-and-services/patient-lodging.html)
2. [www.cancer.org/treatment/finding-and-paying-for-treatment/managing-health-insurance/getting-medical-pre-approval-or-prior-authorization.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/managing-health-insurance/getting-medical-pre-approval-or-prior-authorization.html)
3. [www.cancer.org/treatment/finding-and-paying-for-treatment/managing-costs/if-you-have-problems-paying-a-medical-bill.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/managing-costs/if-you-have-problems-paying-a-medical-bill.html)
4. [www.cancer.org/treatment/finding-and-paying-for-treatment/managing-costs/prescription-drug-assistance-programs.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/managing-costs/prescription-drug-assistance-programs.html)
5. [www.cancer.org/treatment/finding-and-paying-for-treatment/managing-health-insurance/if-your-health-insurance-claim-is-denied.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/managing-health-insurance/if-your-health-insurance-claim-is-denied.html)
6. [www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance.html)
7. <http://www.cancer.net/managingcostofcare>
8. [www.panfoundation.org/](http://www.panfoundation.org/)
9. <http://www.patientadvocate.org/>

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Last Revised: May 13, 2019

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