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If You Have Problems Paying a Medical Bill

Sometimes during a serious illness, people find it hard to pay their medical bills on time. Many hospitals and agencies are willing to work with them to help resolve this.

Don't pay any bill until you have the final Explanation of Benefits (EOB) form from your insurance company. (If you're covered by more than one plan, wait until you have the EOB from all of them.) You can also use your health insurance website or the hospital's website to find information, upload forms, or contact customer service. Contact the department that sent the bill if there's a difference between your bill and the Explanation of Benefits. You will probably have to be persistent about this.

Pay attention to notices that say the bill will soon be turned over to a collection agency. Most people want to avoid this if at all possible. It affects their credit rating, and some agencies can be aggressive in their efforts to collect.

If you have health insurance

- Explain the problem to the hospital or clinic financial counselor or the doctor's office manager.
- Work out a payment delay or an extended payment plan.
- Talk with the team social worker about sources of short-term help.
- If you're having problems with balance billing (large bills for out-of-network coverage), contact your state insurance commission. You can find out how to reach them in the section [To learn more, see If Your Health Insurance Claim Is Denied.¹](#)

If you don't have health insurance

- Try to meet face-to-face with someone in the office, hospital, or clinic that sent you the bill. Explain the problem to the financial counselor or the doctor's office manager.
- Ask the doctor or facility if they can give you the same discounts that they give Medicare (or even major health insurance companies) so that you can pay the bill.
- You might also ask if you can work out a payment plan to give you time to pay the bill.
- It's also very important to meet with your cancer care team social worker or financial counselor to see what other resources might be available to help you with your medical care or bills.

If you're having problems with other bills too, get help

Perhaps you already have credit card debt or other loans. And you probably have regular monthly expenses. You might want to talk with credit card, mortgage, and utility companies and try to arrange smaller monthly payments. For some other sources of help with expenses, see [Programs and Resources to Help with Cancer-related Expenses.](#)²

You can also find a non-profit consumer credit counseling service to help with this. But it's important to know that not all credit counselors are the same. Some of the agencies that advertise themselves as non-profits have hidden fees that can add to your debt.

If you are employed and have an Employee Assistance Program (EAP) at work, they might be able to help with tips on managing your health care bills or debt, and other bills and expenses.

Hyperlinks

1. www.cancer.org/treatment/finding-and-paying-for-treatment/managing-health-insurance/if-your-health-insurance-claim-is-denied.html
2. www.cancer.org/treatment/finding-and-paying-for-treatment/managing-costs/programs-and-resources-to-help-with-cancer-related-expenses.html
3. http://naic.org/state_web_map.htm
4. <http://www.patientadvocate.org/>
5. <http://www.cancerlegalresources.org/>
6. <http://www.fpanet.org/>
7. <http://www.irs.gov/>

8. <http://www.irs.gov/publications/p502/ar02.html>
9. http://naic.org/state_web_map.htm
10. <http://www.patientadvocate.org/>
11. <http://www.cancerlegalresources.org/>
12. <http://www.fpanet.org/>
13. <http://www.irs.gov/>
14. <http://www.irs.gov/publications/p502/ar02.html>

Additional resources

Along with the American Cancer Society, other sources of information and support are listed below.

National Association of Insurance Commissioners Toll-free Number: 1-866-470-6242 Website: http://naic.org/state_web_map.htm (http://naic.org/state_web_map.htm)³

- Offers contact information for your state insurance commission. You can contact your state insurance commission for insurance information specific to your state, or for problems you are having with your insurance plan

Patient Advocate Foundation (PAF) Toll-free number: 1- 800-532-5274 Website: www.patientadvocate.org (<http://www.patientadvocate.org/>)⁴

- Works with the patient and insurer, employer and/or creditors to resolve insurance, job retention and/or debt problems related to their diagnosis, with help from case managers, doctors, and attorneys. For cancer patients in treatment or less than 2 years out of treatment

Cancer Legal Resource Center (CLRC) Toll-free number: 1-866-843-2572 (may need to leave a number for a call back) Website: www.cancerlegalresources.org (<http://www.cancerlegalresources.org/>)⁵

- Provides free legal information about laws and resources for many cancer-related issues including health insurance issues, denial of benefits, and government benefits

Financial Planning Association Telephone: 1-800-322-4237 Website: www.fpanet.org (<http://www.fpanet.org/>)⁶

- Offers free information on personal finance, answers general financial planning questions, makes referrals to FPA members who are Certified Financial Planners™, and sets up free financial planning services to qualified people and families in need

Internal Revenue Service Toll-free number: 1-800-829-1040 TTY: 1-800-829-4059 Website: www.irs.gov (<http://www.irs.gov/>)⁷

- Has answers to tax questions, tax forms, and referrals to free tax help for those who qualify. You can find a list of tax-deductible medical expenses at www.irs.gov/publications/p502/ar02.html (<http://www.irs.gov/publications/p502/ar02.html>)⁸

**Inclusion on these lists does not imply endorsement by the American Cancer Society.*

References

Cancer Legal Resource Center (CLRC). *CLRC debt and finances publication list*. Accessed at <https://thedrlc.org/cancer/publications-webinars/financial-publications/> on April 19, 2019.

Patient Advocate Foundation (PAF). *Understanding your explanation of benefits (EOB)*. Accessed at <https://www.patientadvocate.org/explore-our-resources/interacting-with-your-insurer/understanding-your-explanation-of-benefits-eob/> on April 19, 2019.

US Department of Health and Human Services (State Health Care Marketplaces). *Appealing a health plan decision*. Accessed at <https://www.healthcare.gov/appeal-insurance-company-decision/appeals/> on May 3, 2019.

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Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as journalists, editors, and translators with extensive experience in medical writing.

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