



# Money and Cancer: How to Plan, Budget, and Ask for Help

Living with cancer can come with financial burden – you may be out of work for some time or experiencing more costs. Whether you’ve just been diagnosed or you have been living with cancer for a while, it’s worth setting aside regular time each week to focus on finances, medical bills, and insurance issues.

The costs and paperwork associated with a cancer diagnosis may feel overwhelming. One survey of cancer patients and survivors in the U.S. showed that nearly half of people living with cancer are burdened by medical debt, even though most had health insurance.

The financial burden of cancer is sometimes called “financial toxicity” and may affect the symptoms someone experiences, as well as their quality of life and access to care. It may make it difficult to keep up with day-to-day costs, such as mortgage, transport or childcare, as well as cancer-related costs such as prescriptions or taking time off work for treatments or side effects.

That’s why we’ve created this six-day financial health plan to help you get organized, stay informed and find the support you may need. Each day we’ll focus on a different topic related to financial wellbeing and suggest three Microsteps to help you get started. You can try one Microstep or all three — what matters most is that each day you feel more empowered to take charge of your financial health.

## Try this six-day plan to ease the financial stress of cancer

### DAY 1: ORGANIZING YOUR MEDICAL BILLS AND PAPERWORK

#### ✓ **Creating a physical or digital medical binder.**

Use a binder or digital filing system to store bills, receipts, and insurance statements in one place. Include blank pages for note taking and bring the binder with you to every appointment.

#### ✓ **Setting up a dedicated inbox folder for all health-related messages.**

Creating a specific folder for medical bills, insurance, and care team messages may help keep important communications in one place. Or you could go one step further and open a separate email address for these items. Having a specific account may make it easier for you to share access with a trusted family member or caregiver if you need extra help managing communication.

#### ✓ **Looking at your medical bills and matching them to the Explanation of Benefits (EOB) your insurer sends.**

The EOB explains what was billed, what insurance paid, and what you may owe. If something doesn't match, call your insurer or provider to clarify. Billing errors are common. Taking a few minutes to confirm charges may prevent you from paying money you don't actually owe.

### DAY 2: UNDERSTANDING YOUR INSURANCE COVERAGE

#### ✓ **Confirming you've lined up in-network providers for every appointment.**

Out-of-network care often costs dramatically more, and those bills may not be covered at all. Confirming in advance helps you avoid surprise charges.

#### ✓ **Reviewing your insurance options.**

Even if you already have insurance, the right supplemental plan can save you thousands over the course of cancer treatment by covering gaps, medications, or co-pays. If you're covered by an employer plan, ask your human resources department about additional options that may reduce out-of-pocket costs.

Under the Affordable Care Act, insurance companies cannot deny you or charge you more because of a pre-existing condition, including cancer. You can also sign up for Medicare Part D during open enrollment, and you cannot be denied for a pre-existing condition. However, it may be more difficult to add a Medicare Supplement after initial enrollment if you have a pre-existing condition.

#### ✓ **Setting aside one "bill day" each week and putting it on your calendar.**

Choose a single day and time each week to open, review, and organize your medical bills and insurance statements. This routine prevents bills from piling up and gives you a break from medical paperwork for the other six days a week.

## DAY 3: MANAGE MEDICATION COSTS

### ✓ Asking about cost-savings options for all of your prescriptions.

Talk to your doctor about coupons, generics, samples, or other ways to lower costs. Look into discount drug programs or mail-order options that may lower costs. Always speak to your doctor before following any cost-saving approach.

### ✓ Exploring pharmacy programs for cost-savings on treatments.

Check whether your insurer offers a preferred pharmacy program, discount card, or mail-order service. Mail delivery also can save you extra trips during treatment.

### ✓ Scheduling regular check-ins with your care team to review all the medications you're taking.

Ask if every prescription is still necessary, whether the dosage is correct, or if there are lower-cost alternatives. Cancer treatment can change quickly, and prescriptions sometimes continue longer than needed. Reviewing regularly ensures you're not paying for medications you no longer need.

## DAY 4: PROTECT YOUR INCOME AND JOB SECURITY

### ✓ Scheduling a meeting with your employer to talk about work leave options.

Talk with your employer about what kinds of leave you may qualify for — this could include using sick days, paid leave, or unpaid leave under the Family and Medical Leave Act (FMLA). FMLA gives you up to 12 weeks of job-protected leave each year to manage your own health or care for a family member.

### ✓ Checking income replacement benefits.

If you can't work, ask about short-term or long-term disability benefits through your employer. You may also qualify for government programs like Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), which provide monthly payments if your illness prevents you from working. Replacing some of your income during treatment can relieve financial pressure and give you the time you need to focus on your health.

### ✓ Knowing your rights under the Americans with Disabilities Act (ADA).

Cancer is often recognized as a disability under the Americans with Disabilities Act (ADA). This means your employer may be required to provide "reasonable accommodations," such as flexible schedules, the ability to work from home, or changes in job duties.

## DAY 5: FINDING HELP WITH TRAVEL AND MEDICAL COSTS

### ✓ Finding a trusted source to help guide you.

Start by connecting with a hospital social worker, financial counselor, or patient navigator. These professionals specialize in helping patients find support for medical costs, transportation, and other needs.

### ✓ Looking into travel and lodging support.

Travel and lodging costs can add up quickly when you're having treatment far from home, but there are programs designed to make sure distance isn't a barrier to care. If your treatment takes you far from home, check programs like [ACS Hope Lodge](#), [Ronald McDonald House](#), or the [Healthcare Hospitality Network](#) for low- or no-cost housing. For transportation, Medicaid, VA benefits, and nonprofits may cover gas, bus fares, or hotel stays. Volunteer ride services like the [American Cancer Society Road To Recovery program](#) can also get you to appointments.

### ✓ Spending an afternoon bookmarking nonprofit resources.

Explore well-established organizations like [CancerCare](#), [A Helping Hand](#), the [Cancer Financial Assistance Coalition](#), the [HealthWell Foundation](#) and the [Blood Cancer United](#). Many of these groups provide direct financial help with medications, travel, or daily living expenses. The National Council on Aging offers a Benefits Checkup.

## DAY 6: TIPS FOR MANAGING EVERYDAY LIVING COSTS

### ✓ Tracking your monthly expenses.

Make a list of your regular expenses — utilities, rent/mortgage, subscriptions, groceries, transport — and see where your money is going. Small adjustments, like canceling unused subscriptions or setting reminders to avoid late fees, can add up to meaningful savings.

### ✓ Budgeting for short- and long-term needs.

A simple budget can help you balance today's bills with upcoming expenses. Free apps or even a paper notebook can help you track what comes in, what goes out and set aside a little to save for the unexpected.

### ✓ Finding alternatives for everyday needs.

Consider shopping supermarket own-brand instead of name-brand items, buying second-hand furniture or clothing, or swapping services with friends and neighbors (like childcare, meals, or household help). Local charities, religious groups, and food banks can provide relief for everyday essentials like groceries, utilities, or transportation. Even short-term help can ease the pressure while you focus on your health.