

Ultimate Guide to Financial Resources for Cancer Patients

While the passage of the Patient Protection and Affordable Care Act (PPACA) made it easier for cancer patients and those with pre-existing cancer diagnosis to access health insurance in some cases, the financial burden of cancer is still extreme. According to the [American Cancer Society](#), direct medical costs relating to cancer surged to \$87.8 billion in 2014. Of that amount, 58 percent of costs were the result of hospital outpatient or doctor visits and 27 percent were the result of inpatient hospital stays.

Costs can vary depending on the type of cancer a patient has and the type of treatment they choose. However, a government report from the [National Cancer Institute](#) shows that female breast cancer, colorectal cancer, prostate cancer, lymphoma, and lung cancer may be the most expensive of all cancers.

It's bad enough finding out you have cancer; it's worse to discover your finances (and your family's finances) could be thrown for a loop if you seek treatment. Keep in mind that the initial costs of having cancer can be astronomical, and that the ongoing costs of both treatment and pharmaceuticals can be financially devastating.

Here's a valid example of the growing costs cancer patients face: According to the National Cancer Institute, a brain cancer diagnosis will cost more than \$100,000 during the first year on average for individuals ages 65+. Each year of treatment thereafter costs an average of \$8,803. And while health insurance may cover most of the costs outside of the patient's health insurance deductible and co-pay, many cancer patients miss work or have to stop working altogether. They also face an array of new costs relating to their treatment, although those added costs can vary dramatically.

COST

So, what's a cancer patient to do? While the financial outlook may be grim for those seeking cancer, there is hope. The key for cancer patients is educating themselves about the various costs related to their disease then learning how to minimize those costs as much as they can.

If you or someone you know is facing cancer, it's crucial to know about the many resources available to you. Continue reading this guide for details on the anticipated costs of cancer, how to deal with them, and which resources you can access to get the care you need.

Breaking Down the Costs Cancer Victims Face

While medical costs can be overwhelming for cancer patients, the additional expenses that result from cancer are equally difficult to overcome.

CANCER-RELATED EXPENSES		WHAT YOU'LL PAY
<input type="checkbox"/>	Provide visits	Varies based on diagnosis and treatment
<input type="checkbox"/>	Lab tests (blood and urine tests that document treatment)	Varies based on diagnosis and treatment
<input type="checkbox"/>	Clinic visits for treatment	Varies
<input type="checkbox"/>	Imaging tests such as X-rays, CT scans, and MRIs	Varies but can be costly
<input type="checkbox"/>	Radiation treatments	Varies based on frequency of visits and treatment plan
<input type="checkbox"/>	Drug costs	According to the Journal of Oncology Practice , the financial burden of cancer drugs is typically \$20,000 - \$30,000 per year. However, as of 2012, 12 of the

CANCER-RELATED EXPENSES	WHAT YOU'LL PAY
	13 new cancer drugs approved will cost consumers \$100,000 + per year of treatment.
Hospital stays	Varies depending on the length of stay and the treatments received
Surgery	Varies
Home Care	Home care provided by a home health aide costs an average of \$1 per hour.
Missed Work	Varies dramatically based on income and how much work you miss
Transportation	Plan on paying for gas or public transportation to required office and treatment visits.
Daily living expenses	The costs of everything from food to utility bills to rent can become more burdensome when you're fighting cancer and living on a limited income.
Fees for prosthetics or recovery aids	Cancer patients may need to pay for prosthetics, wigs, and other tools that can help make recovery more comfortable.

20+ Financial Resources for Cancer Patients

While the costs cancer patients face on a daily basis are staggering, there are plenty of organizations that offer help in the form of discounts or cash assistance.

By contacting these resources and seeing if you qualify, you may get the help you need to beat cancer – once and for all.

#1: Air Care Alliance

This [directory](#) connects medical and cancer patients with an array of nonprofits that provide transportation assistance for emergency events. Most air transfer partners will

provide free or low-cost air transfers to individuals who must travel for medical care and do not have the means to pay for it.

- **Available for:** Individuals who must travel to receive life-saving medical care
- **Type of Help Offered:** Transportation assistance for emergency situations

#2: Allyson Whitney Foundation

The [Allyson Whitney Foundation](#) provides resources to young adults fighting rare forms of cancer. They offer “life interrupted grants” that can cover a wide range of needs and living expenses for young adults enduring treatment. Possible uses of these grants include current and residual medical bills, rent, utilities, car and health insurance premiums, IVF treatments, integrative therapies, travel expenses, and medical hair pieces.

- **Available for:** Young adults fighting rare forms of cancer
- **Type of Help Offered:** Grants that help with living expenses and more

#3: Andre Sobel River of Life Foundation

The [Andre Sobel River of Life Foundation](#) offers resources for a unique demographic – single parent families. Their tag line explains the type of help they offer best. “When compassion can’t wait and single parent families are in despair, we help with urgent expenses to allow these caregivers to stay at their child’s bedside during catastrophic illness.”

- **Available for:** Single parent families with a cancer case
- **Type of Help Offered:** Financial assistance to help with rent, living expenses, and more

#4: Brenda Mehling Cancer Fund

The [Brenda Mehling Cancer Fund](#) was created for individuals ages 18 to 40 who are undergoing cancer treatment. Typical grants are worth \$500 and may be used to cover expenses such as medical co-pays, rent, mortgage, transportation, and general living expenses.

- **Available for:** Individuals ages 18 to 40 who are undergoing cancer treatment
- **Type of Help Offered:** Financial assistance to help with rent, living expenses, and more

#5: Cameron Siemers Foundation for Hope

The [Cameron Siemers Foundation for Hope](#) was created for young people fighting life-threatening and unfair medical conditions, including cancer. Special “life grants” of up to \$5,000 are available for individuals ages 18-30. These funds can be used for the fulfillment of a dream or goal, or for life-saving medical treatment.

- **Available for:** Individuals ages 18 to 30 who are fighting cancer and other life-threatening diseases
- **Type of Help Offered:** Life grants worth up to \$5,000

#6: Cancer Care Financial Assistance Program



CANCER*care*[®]

[Cancer Care](#) offers limited financial assistance for cancer-related costs such as transportation and childcare. This help is available for women with all types of cancer, children with all types of cancer, men and women with metastatic melanoma, and all men, women, and children with any diagnosis in certain communities in and around New York City.

- **Available for:** Anyone with a diagnosis of cancer confirmed by an oncology health care provider who is in active treatment for cancer, lives in the U.S. or Puerto Rico, and meets eligibility guidelines based on the Federal Poverty Limit
- **Type of Help Offered:** Childcare and transportation expenses

#7: Cancer Financial Assistance Coalition

The Cancer Financial Assistance Coalition connects cancer patients with various financial resources. Help offered can be used to pay for various cancer treatments, home health care, living expenses, meal delivery, medical equipment or supplies, or any other expenses related to cancer. To apply for help, [visit the website](#) and enter your official diagnosis and your zip code.

- **Available for:** Everyone
- **Type of Help Offered:** Financial assistance for various cancer-related expenses

#8: Cancer Survivor's Fund

According to the [Cancer Survivor's Fund](#), their goal is reaching “every young cancer survivor who is actively seeking for a scholarship and/or financial assistance to obtain prosthetics” to continue their education for personal growth and a better, brighter future. To that end, the organization provides both prosthetics and scholarships to individuals who qualify.

- **Available for:** Young adults who need help with college and prosthetics
- **Type of Help Offered:** Scholarships and prosthetics for cancer survivors

#9: Healthcare Hospitality Network

The [Healthcare Hospitality Network](#) is a collection of resources that works to provide lodging assistance and support services to individuals fighting cancer and other illnesses. This type of assistance can be helpful if you need to travel to complete treatment yet need financial assistance to secure a place to stay.

- **Available for:** Cancer patients and individuals fighting other life-threatening illnesses
- **Type of Help Offered:** Lodging assistance and support services

#10: HealthWell Foundation

The [HealthWell Foundation](#) is “an independent, non-profit organization that provides financial assistance to insured patients living with chronic and life-altering illnesses to help them afford their medical treatments.” They offer cash assistance that helps people living with chronic illnesses manage their conditions in a respectable way.

- **Available for:** To qualify for help, you must have HealthWell Foundation-covered illness (including cancer), meet specific income guidelines, and have health insurance that covers your medication.
- **Type of Help Offered:** The HealthWell Foundation reduces financial stress for cancer victims by helping them pay prescription drug copayments, deductibles, and health insurance premiums.

#11: Joe's House

[Joe's House](#) is a nonprofit organization that helps people find a place to stay while they complete cancer treatments. Partners include local hospitals and clinics along with corporate sponsors such as InterContinental Hotels Group (IHG), Drury Hotels, Extended Stay America, and Wyndham Hotel Group.

- **Available for:** Cancer patients or anyone fighting a life-threatening illness away from home
- **Type of Help Offered:** Lodging assistance for individuals who need to travel for life-saving medical treatment

#12: Michael H. Flanagan Foundation

The Michael H. Flanagan Foundation aims to comfort leukemia and bone marrow transplant patients and their families to enhance their quality of life. They offer comfort bags with important tools for cancer patients, grants, capital projects, and various financial assistance to cancer patients.

- **Available for:** Leukemia and bone marrow transplant patients
- **Type of Help Offered:** Comfort bags, grants, capital projects, and financial assistance to some cancer patients

#13: National Cancer Institute

The National Cancer Institute connects cancer patients with more than 100 organizations that provide financial assistance and emotional support. They also offer [tips](#) that can help you connect with the right resources in your immediate area.

- **Available for:** Cancer patients
- **Type of Help Offered:** Financial assistance and/or emotional support

#14: National Collegiate Cancer Foundation

The [National Collegiate Cancer Foundation](#) offers college scholarships to young adults who have been diagnosed with cancer. The organization also aims to provide much-needed financial support to young adult cancer patients who are pursuing treatment and surviving in a post-cancer world.

- **Available for:** Young adult cancer patients pursuing higher education during or after treatment
- **Type of Help Offered:** Scholarships to pay for higher education and related expenses

#15: National Foundation for Transplants

The [National Foundation for Transplants](#) offers financial assistance for cancer patients and others who receive transplanted organs.

- **Available for:** Transplant patients, including those with cancer
- **Type of Help Offered:** You may qualify for fundraising help or financial assistance related to a transplant procedure.

#16: Nicki Leach Foundation

The primary mission of the [Nicki Leach Foundation](#) is providing financial assistance to young adults fighting cancer. Financial assistance is determined based on income, eligibility, and other factors.

- **Available for:** Young cancer patients ages 18 – 29 who have been diagnosed with cancer and are under the care of an oncologist
- **Type of Help Offered:** Modest financial assistance to help with daily living expenses and treatment

#17: Patient Advocate Foundation

The [Patient Advocate Foundation](#) offers resources and information for individuals with various medical issues, including cancer. Help offered can come in the form of medical arbitration, financial assistance, co-pay relief, case management, and other specialized programs.

- **Available for:** Cancer patients and individuals with other illnesses who may need financial help
- **Type of Help Offered:** Financial assistance, co-pay support, case management and more

#18: Ronald McDonald House Charities

[Ronald McDonald House Charities](#) offers an array of resources for victims fighting life-threatening diseases such as cancer. They offer home environments for families of those fighting cancer and other diseases, financial assistance for those requiring access to health care, and grants and scholarships to those who qualify.

- **Available for:** Eligibility varies depending on the situation and type of help required
- **Type of Help Offered:** Lodging assistance for cancer patients and their families, scholarships and grants

#19: Sy's Fund

[Sy's Fund](#) was created to help young adults ages 18-39 fund their creative pursuits during and after cancer treatment. Grant amounts vary.

- **Available for:** Adults ages 18-39 who are fighting cancer
- **Type of Help Offered:** Financial assistance for hobbies, passions, and creative pursuits, as well as acupuncture and massage therapy

#20: The Bone Marrow Foundation

[The Bone Marrow Foundation](#) offers “financial assistance and free support services to bone marrow/stem cell transplant patients and their families.” They offer a “lifeline fund” that can help cancer patients deal with the costly and burdensome expenses related to transplants. They also offer grants and financial assistance funds created for individual patients.

- **Available for:** Cancer patients who are undergoing bone marrow/ stem cell transplants
- **Type of Help Offered:** Financial assistance for living expenses, transplant expenses, and more

#21: The SamFund

[The SamFund](#) aims to provide financial assistance to young adults who are struggling due to the growing costs of cancer and treatment. They offer grants, webinars, and resources that can help young adults cope with their diagnosis and new financial limitations.

- **Available for:** Young adult cancer patients who are U.S. residents between the ages of 21 and 39

- **Type of Help Offered:** Grants between \$1,500 - \$2,000 to help with living expenses and cancer treatment

#22: Ulman Cancer Fund for Young Adults

The [Ulman Cancer Fund for Young Adults](#) offers numerous resources for young adults fighting cancer. Help available can include financial assistance, education, scholarships, and one-on-one support from a mentor.

- **Available for:** Young cancer patients who need financial help
- **Type of Help Offered:** Various levels of financial assistance based on need, cancer education, scholarships, and counseling

#23: We Believe Foundation

The [We Believe Foundation](#) offers financial assistance for cancer patients 15 – 29 years old. The organization provides financial hardship awards of up to \$3,500, help with medical bills, help with lost income, and assistance with travel and lodging expenses related to cancer treatment.

- **Available for:** Cancer patients ages 15 – 29 who need financial assistance
- **Type of Help Offered:** Various Financial help with medical bills, lost income, and treatment

11 Money-Saving Moves Cancer Victims Should Consider

While the ongoing costs of cancer treatment can vary dramatically, one thing is for sure. The ongoing costs of treatment including direct medical care, nonmedical costs, and daily living expenses can be financially catastrophic for those who are unprepared.

According to recent studies, thirty percent of cancer patients fall into debt at some point during their treatment. Taking on debt is often what's required to meet a patient's deductible or to pay for out-of-network medications required for cancer treatment. Since many cancer patients cannot work, debt is often the result of not earning an income during treatment.

Additionally, people with cancer are [three times more likely to file for bankruptcy](#) than people who have never had cancer.

While it may be impossible to prevent financial distress while fighting an expensive and consuming disease like cancer, there are several steps you can take to save money while you continue fighting. If your goal is exiting cancer treatment with your finances mostly intact, consider these tips:

#1: Talk with your health care team as soon as possible.

While the type of treatment you receive shouldn't be determined based on costs alone, it's crucial to discuss your financial situation with your health care team as early as you can. By informing your providers or a financial counselor of your limited finances, you may gain access to extra benefits or resources that can keep costs down.

#2: Get a handle on your monthly expenses.

Figure out how much money you're currently earning, how your income might change once treatment begins or resumes, and how much you're paying in expenses and regular bills each month.

It's possible your household could look for ways to earn more money or reduce spending, but you won't be able to strategize these options until you assess your household finances once and for all.

#3: Look for easy things to cut or "low-hanging fruit."

While earning more money is the ideal for cancer patients, extra income may be an impossible consideration for those in the midst of treatment for cancer.

Most of the time, the easiest – and fastest way – to improve one's financial situation is to cut expenses where you can. Perhaps you have some magazine subscriptions you no longer want, expensive habits you could live without, or "discretionary spending" that has grown out of hand. Ask your family what they may be willing to cut back on in order to afford treatment without financial stress.

#4: Reach out to organizations for financial help.

The many resources on this page offer financial assistance and other types of help for cancer patients of all ages. If you're struggling, you could be the perfect candidate for financial assistance or help with costs associated with cancer treatment.

Try not to be intimidated by the process as you reach out for help. These programs were created for people like you, so don't let them go to waste.

#5: Accept help when it's offered.

In addition to any financial assistance you may qualify for, you should try to take advantage of other types of help when it's offered. Perhaps family members or church members have offered to help clean and cook. Or, a family member may step up to offer help with transportation to appointments and treatments.

Don't be afraid to accept help when it's offered. The day-to-day help with appointments and daily living may be the bridge that helps you survive treatment and move on with the next phase in your life.

#6: Discuss treatment options and costs with your health care team.

Doctors and cancer treatment staff are especially in tune with the financial constraints of their patients. Make sure to speak with your doctor and health care team about the costs of any medical procedures you may undergo and whether they're covered by insurance.

It's possible your medical team can suggest treatments that are high quality but also affordable if they know your limitations and financial situation.

#7: Understand your rights under the law.

You may have specific rights under the law that can help you secure paid leave from work or leave your job to care for a loved one with cancer. You may also be able to keep your work-sponsored health insurance coverage for up to three years after you leave work via the COBRA program.

If you're still in the workforce, make sure to speak with a social worker or other professional who can help you understand your rights in the workplace.

#8: Raise funds to pay for your medical care.

While fundraising may be the last thing you want to do while you fight cancer or another life-threatening disease, this option has been effective in the past.

Some not-for-profit organizations help cancer patients raise funds through corporate sponsorships and their local communities. However, you may also want to consider your own fundraiser through local means or a website like GoFundMe.com.

#9: Speak with a financial planner.

If you have considerable assets you hope to protect, it may pay off to speak with a financial planner about your financial situation before, during, and after treatment. A

financial planner can offer specific advice that can help you secure your assets or tap into them in the most responsible and least harmful way.

#10: Look for help in your local community.

While an array of national organizations offer help for cancer victims, it's also possible to find help in your local community. Make sure to explore your local community and its resources starting with local cancer organizations, church organizations, and other voluntary organizations.

Local chapters of the American Cancer Society may be able to connect you with volunteers that provide housing assistance, transportation assistance, and more. Meanwhile, your local United Way office may be a good resource for help with food and other living expenses.

#11: Don't give up.

While cancer can seem like the end of the world, it's possible you have a full life ahead of you. No matter what you do, don't give up and don't be afraid to ask for help.

Financial resources can help with treatment, transportation, and daily living expenses, but you can't access this help if you don't apply.

Expert Q&A

To find out more about the financial hardships cancer victims face and the resources available to them, we interviewed two experts who help cancer patients in their daily lives - Ian Manners who serves as CEO of [healthcare resource firm Vivor](#) and Carla Tardif, CEO of [FamilyReach.org](#).



Ian Manners



Carla Tardif



What are some of the financial struggles cancer patients face?

Manners: *Cancer patients face such a high financial burden because the cost comes from two directions at once: higher expenses and reduced income. Higher expenses include the obvious ones, like co-pays and deductibles, but also some hidden costs like transportation and lodging for frequent appointments like scans, consultations, and chemotherapy infusions. At the same time, fighting the disease is so physically exhausting that most patients are forced to quit their job or take an extended leave during treatment.*

Tardif: Family Reach provides financial treatment programs for families battling cancer. We've been around for 20 years and have a unique bird's-eye view on how the financial crisis caused by cancer affects the whole family and a patient's chance of beating the disease. Not only are cancer patients dealing with a life-threatening diagnosis, but financially their lives change in an instant and their entire family's overall well-being is threatened.

Cancer cuts many household incomes in half because one parent needs to stop working to care for their child or, if the adult has been diagnosed, their work schedule is drastically interrupted or comes to a halt entirely. Families are left unable to afford their daily living expenses while carrying the added cost of a cancer diagnosis (travel expenses to and from treatment, medications, meals outside the home, etc.). Every day, cancer patients and caregivers make dangerous decisions just to stay afloat. Do they pay for treatment or pay their mortgage bill? No family should have to make the choice between keeping a roof over their head or accessing the vital care their loved one needs to survive.



What are the top resources for cancer patients? Where should they go for help?

Manners: A cancer patient's care team should be the first line of defense against financial distress. Start by asking your financial counselor, social worker, nurse - or even your oncologist - how to manage the costs of cancer. If they don't have suggestions, ask "why not?" and, respectfully, demand better answers.

Tardif: There are many untapped resources available to cancer patients that they simply don't know about. For starters, the patient has to speak up and ask for assistance. Hospital social workers are a tremendous resource. They have a deep understanding of assistance programs within the hospital as well as external resources available. We work with hundreds of these professionals to get help into the hands of families. Unfortunately, many hospitals are understaffed when it comes to social workers. We always recommend patients speak up if they haven't met with one yet.

We're also starting to see a rise in the number of financial navigators on hospital floors. They help families navigate the often confusing financial side of their cancer journey

and are there to provide support as it relates to health insurance, co-pay assistance, drug assistance, financial education, etc.



What kind of resources are cancer patients typically afraid to access - even if those resources are helpful?

Manners: Many cancer patients are hesitant to access the most valuable resource for reducing out-of-pocket costs: co-pay assistance programs. These are resources sponsored by pharmaceutical companies and non-profit foundations that cover co-pays, deductibles, and even sometimes insurance premiums, for eligible patients. The programs are generous and surprisingly easy to access, but too many patients are scared to enroll because co-pay assistance can look like charity. It's more like a very valuable coupon, and everyone who qualifies should enroll in co-pay assistance without a second thought.

Tardif: There is a stigma, a sense of shame in talking about finances even without a cancer diagnosis in the picture, and so too often we see patients afraid to bring up this critical topic with the cancer care teams. Patients can feel they've done something wrong if they are unable to stay afloat financially, but this is not the case. There is also a misconception that, if the families do acknowledge it, they won't receive the quality treatment they need. These fears paralyze families and prevent them from reaching out and utilizing the resources available.



What kind of advice would you give cancer patients who know they need help but don't know where to turn?

Manners: Start with your care team, but if you're not getting the help that you know you need then don't hesitate to be more proactive. Look for support groups to learn how others are coping with the same challenges you're facing. For financial help, reach out to national advocacy organizations like PAN Foundation, Patient Access Foundation, and CancerCare. And don't take "no" for an answer - keep fighting for the help you deserve.

Tardif: For starters, cancer patients need to understand that they are NOT alone, and that over 60% of families dealing with cancer are facing the same debilitating financial realities. I'm talking middle class families who have health insurance, are hard-working, and simply pull the cancer card. The biggest piece of advice I can give is to speak up. Don't be afraid to talk about your financial situation and ask for help. The resources and support you need are out there and, as awareness of cancer related financial distress increases, they will only grow. As an oncology community, it's time to speak up and address this issue head on.



Do you have any parting words of wisdom for cancer patients struggling with the financial implications of their disease?

Manners: Cancer is isolating for patients; it is expensive, it is anxiety-ridden and it is frightening. The exorbitant financial burden adds another layer of anxiety. We might not be able to solve the problem of high-costs associated with cancer treatment, but there are certainly resources out there that are underutilized that could mitigate that burden. Patients should utilize their caregivers and support networks, keep asking questions, and keep looking.

Tardif: Cancer can be such a lonely place, but it doesn't have to be. The financial burden of cancer is a real crisis and we are seeing thousands of families across the country struggling to stay afloat because of it. You are not alone. Talk to your social worker, nurse or doctor. Together, we can get you the support you need and help your family focus on getting through treatment, keeping the family together and feeling a sense of hope instead of being held down by the financial side effects of this disease.

Resources

If you're a cancer patient who needs help and doesn't know where to turn, the following resources can be a lifeline on your darkest days.

- [National Cancer Institute](#) - Learn about new initiatives with cancer research along with various government programs that can help you.
- [Healthcare.gov](#) - This government website can connect you with Medicaid or CHIP in the event you are not eligible for traditional health insurance via the PPACA.

- [Medline Plus](#) - This government website offers a primer on lung cancer, its causes, its treatments, and resources that can help patients cope with treatment.
- [American Cancer Society](#) - The American Cancer Society helps lead the way for cancer treatment and research. Learn about local resources that can help with treatment and related expenses.
- [Managing Cancer Care](#) - Learn how to find healthcare services, manage costs and medical information, and find trusted resources you can count on.
- [Cancer Support Groups](#) - Learn about cancer support groups that can provide care and compassion when you need it most.
- [Federal and State Benefit Programs](#) - LIVESTRONG offers a benefits guide that can help connect you with appropriate resources on both the state and federal level.
- [Understanding Health Insurance](#) - This guide from the American Cancer Society promises to help you understand health insurance better with the goal of securing safe and affordable treatment for cancer.