

Financial resources: Treatment, prescriptions, and other costs



Of all cancer types, breast cancer has the highest treatment costs.

If you are impacted by breast cancer, and you have concerns about paying for treatment and other expenses, Living Beyond Breast Cancer (LBBC) has resources that may be available to help you cover and pay for treatment, medicine, and other out-of-pocket (OOP) costs.

Talk with your healthcare team about potential costs

Learning about treatment and other potential costs as early as possible can help you avoid surprises and help you plan.

Prescription medicines often make up a large part of medical costs. If you have limited income or a health plan that has a high deductible or very high copays, covering cancer prescriptions, such as anti-nausea medicine, can become even more challenging.



Resources

Your healthcare team. Ask your doctor, nurse navigator, or hospital social worker about financial navigation and other resources that may be available to you.

Your doctor may suggest generic medicines or give you samples. Generic medicines are usually less expensive than brand-name medicines. Samples allow you to try a medicine before you buy the full prescription. Once a prescription is purchased, it can't be returned.

Financial navigators. Many cancer centers have financial navigators whose job is to help people understand coverage and OOP costs.

These navigators may also help people apply for programs and optimize insurance to help gain access to treatment and care. Financial navigators (or social workers) can also help by identifying resources for you.

More resources

Hospital financial assistance programs

(FAPs). Nonprofit hospitals and many other healthcare centers are required to offer financial help to patients in need.

You can find information about these FAPs, and if you are eligible to apply, on your hospital's website or by calling the hospital's financial services department.

Your employer may have someone on staff in the human resources (HR) department who can help. If you get insurance through work, contact HR for support.

Foundation copay assistance, including **Patient Advocate Foundation**, **CancerCare**

Co-Payment Assistance Foundation, and others offer help.

Copay card programs are often offered by drug manufacturing companies to help people with private insurance pay copays for the medicines these companies make.

Patient Assistance Programs (PAPs) give discounted or free medicines to those who qualify. PAPs are available through pharmaceutical manufacturers (and are also called free drug programs). Your healthcare team should be able to find out if you qualify.

Medicare Part D Extra Help Program

helps with deductibles and copays for prescriptions.

LBBC is proud to offer resources that may be available to you that can help cover and pay for treatment, medicine, and other out-of-pocket (OOP) costs. Additional financial resources, including organizations offering grants and financial help, are available at lbbc.org.

Pharmacies

Some pharmacies charge less than others for the same drug. Compare and find the best price. Think about mail-ordering several months of a prescription if the copay is lower.

If your insurance allows you to use **local pharmacies**, you may save on copays.

Keep in mind: Many oral treatments are offered only through **specialty pharmacies** that are contracted with your insurance.

If you don't have insurance or your health plan doesn't cover prescriptions, filling only half your prescription at a time may help you save on the up-front, OOP cost.

Your insurance company

Use medicines on your insurer's preferred drug list, if possible. Otherwise, you may have to pay full price. If your prescription is not on the list, you can reassess plan coverage during open enrollment.

Your insurance case manager can help you figure out what information your doctor needs to submit to the insurance company to get your medicines covered.

More resources are available on lbbc.org's **Financial matters, health insurance, and work** and **Financial help and resources** pages.



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