The cost of breast cancer care: Financial resources

Of all cancer types, breast cancer has the highest treatment costs. A survey of the Living Beyond Breast Cancer (LBBC) community also found that financial concerns are the top unmet need for people diagnosed with breast cancer.

If you have concerns about paying for treatment and other expenses, LBBC has compiled resources that may be available to help you afford treatment, medicine, and other out-of-pocket (OOP) costs.

Understand breast cancer costs

Start the conversation early.

Talk with your healthcare team about your treatment plan and what each service costs, any equipment that you'll need, like post-surgical bras or lymphedema sleeves, and prescription costs.

Speak with the financial specialist.

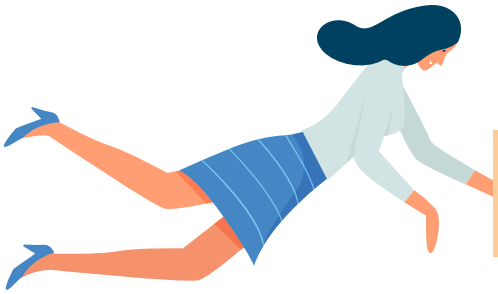
Your medical team likely has a navigator who can help you understand your specific costs and get the most out of your health insurance benefits. Ask for a financial navigator or advocate. If your cancer center doesn't have one, ask for a patient navigator or social worker. Their job is to help people understand coverage and OOP costs. They may also help you find and apply for financial programs that can help.

Ask about financial assistance programs.

Your navigator, the hospital or cancer center, and even your insurer often have programs that help you pay for medical care. When you get a bill, call the number on the bill and specifically ask to be screened for financial assistance before discussing payment plans or collections.

Learn about medical debt.

When you know what your costs will be, and what programs are available to help pay for them, consider how you'll pay your part. Financial navigators urge patients not to pay for medical bills with credit cards. Medical debt has specific protections that are lost when converted to credit card debt.



Financial navigators suggest DollarFor.org to learn about managing healthcare bills.

More resources are available on lbbc.org's Financial matters, health insurance, and work and Financial help and resources pages. Additional financial resources, including organizations offering grants and financial help, are available at lbbc.org.

Manage drug costs

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 co-pays, covering cancer prescriptions or a supportive medication such as anti-nausea medicine can become even more challenging.

7 ways to lower prescription costs

1. **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 think about changing health plans during open enrollment.
2. **Call your insurance company.** 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. Ask your insurer if mail-ordering several months of a prescription, or using a different local pharmacy, will give you a lower co-pay.
3. **Shop around.** Some pharmacies charge less than others for the same drug. Compare and find the best price.
4. **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 spread out the up-front, OOP cost.
5. **Co-pay card programs and Patient Assistance Programs (PAPs)** are often offered by drug manufacturing companies to help people with private insurance pay co-pays for the medicines these companies make.
6. **Nonprofit co-pay programs**, like the Patient Advocate Foundation, the CancerCare Co-Payment Assistance Foundation, and others offer help.
7. **If you have a Medicare prescription drug plan (Part D)**, the Extra Help program helps with deductibles and co-pays for prescriptions.

Tip **If you go to pick up a prescription and the cost is more than you can pay, ask the pharmacist or doctor's office about a generic version of the medicine.** You can also call your doctor's office to ask if they have samples.

Good to know **Many oral medicines are offered only through specialty pharmacies that are contracted with your insurance.** Often, insurers use a Pharmacy Benefit Management company that decides which specialty pharmacy you can use.

LIVING BEYOND BREAST CANCER®

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