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Things to Know About the Cost of Your Cancer Treatment

Cancer care and treatment can cost a lot. It can be hard to plan for it when you're not sure what to expect. You may wonder what your insurance will pay for and what you will be expected to pay out of pocket.

Here are some tips on finding out what costs you might expect and ideas on how to plan for, ask about, and discuss treatment costs with your health care team.

- [Medical expenses of cancer treatment](#)
- [What to ask about the costs of your cancer treatment](#)
- [What to ask about health insurance coverage of your treatment](#)

Medical expenses of cancer treatment

Try to learn as much as you can about your cancer treatment before it starts. Remember that each person's experience and treatment is different. Asking questions will help you learn what you might expect. It can also help you plan for and deal with the costs related to your care.

Medical expenses for people with cancer can include:

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- For each of my treatment options, how much will I have to pay myself?
- Does my health insurance company need to [pre-approve or pre-certify](#)² any part of the treatment before I start?
- Is there any way I can get [help paying for my treatment](#)³ if I need it? Who can I talk to about financial assistance or help setting up a payment plan?
- If I am taking oral chemotherapy (by mouth), how much can I expect for prescriptions to cost? Are there any patient assistance programs that can help me [pay for the cost of my prescriptions](#)?⁴
- What other medicines might I need along with my cancer treatment? Will I need other prescriptions to help manage side effects? How do I find out how much those prescriptions will cost me?
- How likely am I to have to stay in the hospital for any of my treatment or side effects? Will my insurance company need to pre-approve or pre-certify any services that I get during my hospital stay? How much might my stay cost? Will I need services such as physical therapy or home health care after I leave the hospital?

What to ask about health insurance coverage of your treatment

Out-of-pocket costs are those you have to pay, such as your deductible, co-payments and co-insurance. Most insurance plans have a max that you will pay for the year. This is called a “max out of pocket”. Your max out-of-pocket may be high which can make it hard for you to pay for other things you need. You’ll want to be sure that your health insurance plan pays a large part of your medical expenses. This means you’ll need to:

- Know the terms of your insurance plan
- Find out if your plan has preferred or network doctors, hospitals, or clinics
- Keep careful records of your health care costs

If any of your treatments might be done by out-of-network doctors or providers, find out about those costs from your insurance company. Even when you know the terms of your policy, getting payments can mean re-submitting claims, [appealing denials](#)⁵, and much more.

Need more information?

Patient Access Network Foundation (PANF) Toll-free number: 1-866-316-7263
Website: www.panfoundation.org⁶

Helps under-insured patients with certain cancer diagnoses cover out-of-pocket costs related to cancer care.

Patient Advocate Foundation (PAF) Toll-free number: 1- 800-532-5274

Website: www.patientadvocate.org⁷

Works with the patient and their insurer to resolve insurance problems; also provides direct financial support to insured patients who are financially and medically qualified for prescriptions or treatments by helping with out-of-pocket costs.

In addition, organizations that provide support for people with specific kinds of cancer may be able to help.

**Inclusion on this list does not imply endorsement by the American Cancer Society.*

[Questions about health insurance?](#) ⁸

Contact the ACS cancer helpline to get answers and information.

Hyperlinks

American Society of Clinical Oncology (ASCO). Questions to ask about cost. Accessed at cancer.net. Content is no longer available.

Cancer Support Community. Managing the cost of cancer treatment. 2019. Accessed at <https://www.cancersupportcommunity.org/managing-cost-cancer-treatment> on June 2, 2023.

Centers for Medicare and Medicaid (CMS). No surprises: Health insurance terms you should know. Cms.gov. Accessed at <https://www.cms.gov/files/document/nosurpriseactfactsheet-health-insurance-terms-you-should-know508c.pdf> on June 6, 2023.

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Written by

The American Cancer Society medical and editorial content team
(<https://www.cancer.org/cancer/acs-medical-content-and-news-staff.html>)

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

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