

difference between your bill and the EOB.

- Watch for notices that say the bill will be turned over to a collection agency. These bills need to be paid first, if possible. Not paying them soon can affect your credit.
- Be sure to pay for living expenses linked to collateral, such as your mortgage or car loan. Not paying these bills can lead to loss of your home or car.

If you have health insurance

- Explain the problem to the person who manages finances for the hospital, clinic or doctor's office. Ask if they have a financial counselor or navigator.
- Work out a payment delay or payment plan. Many hospitals, clinics and doctor's offices will work with you on this.
- Ask to talk with a social worker or patient navigator about sources of help.

If you don't have health insurance

- Ask if you can negotiate costs **before** you receive any services. This can help decrease how much you will owe after receiving care.
- Try to meet with someone in the office, hospital, or clinic that sent you the bill. Explain the problem and see if they can help you. Ask if they can give you the same discounts that they give Medicare (or even major health insurance companies) so that you can afford the bill.
- Ask if you can work out a payment plan to give you time to pay the bill.
- Ask to meet with a social worker, financial counselor or navigator to see what other resources might be available.

If you're having trouble with surprise bills

When an out-of-network provider is part of your care at an in network hospital or other setting it can result in a surprise medical bill. In the past, out-of-network providers could bill you if your health plan didn't pay the full amount billed for.

The No Surprises Act helps to prevent these types of charges. The Act helps protect people from having to pay out-of-network fees when they had no control over whether a health care provider is in network. For example, a radiologist or anesthesia provider

might provide a service but not be in-network. This helps protect people who need emergency care or need to be in the hospital. If services must be provided by an out-of-network provider, the patient should not be billed more than their in-network co-pay or co-insurance.

If you're having problems with other bills

You might also have credit card debt or other loans. And you most likely have regular monthly expenses. If you are having trouble paying these bills, you might want to talk with credit card, mortgage, and utility companies. They might work with you to arrange smaller monthly payments. There are also [Programs and Resources to Help with Cancer-related Expenses](#)³.

You can also find a non-profit consumer credit counseling service to help with this. But it's important to know that not all credit counselors are the same. Some of the agencies that say they are non-profits have hidden fees that can add to your debt.

If you are employed and have an Employee Assistance Program (EAP) at work, they might be able to help with tips on managing your health care bills or debt, and other bills and expenses.

If you are not able to work, you might be able to get some support from government programs such as [Social Security Disability Insurance \(SSDI\)](#)⁴ or [Supplemental Security Income \(SSI\)](#)⁵.

Be prepared to advocate for yourself. You may need to be persistent to get some of these bills or errors in bills resolved. Recruit a family member or friend to help you if you're having trouble. Or reach out to support organizations to see if they have case managers or financial counselors who could help you.

Need more information?

Patient Advocate Foundation (PAF)

Website: www.irs.gov⁷

It has answers to tax questions, tax forms, and referrals to free tax help for those who qualify. You can find a list of tax-deductible medical expenses at www.irs.gov/publications/p502/ar02.html⁸.

United Way Toll-free number: 211 Website: 211.org⁹

Local United Way agencies help people access local resources and services to address their needs.

**Inclusion on these lists does not imply endorsement by the American Cancer Society.*

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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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