Just as cancer has an impact on the emotional, spiritual and physical aspects of personal and family life, it can also have an effect on one’s finances. Many people express concern and worry about how they will be able to afford the additional expenses often associated with cancer care, as well as their regular bills, especially if they have to stop working due to treatment. For people with limited income and those without health insurance the issue is even more overwhelming.

The following are some commonly asked questions:

1) How will I pay for (and can I get) the medical care I need if I am “un” or under insured?
2) How will I pay for deductibles and co-pays?
3) How will I pay for the medicines and other medical items that are prescribed for me?
4) Will I still be able to get paid if I’m out of work for several months?
5) How will I manage to pay my rent/mortgage/ utilities bills?

Your social worker can assist you in addressing these issues and can direct you to programs to which you can apply for assistance. For example, if you have no or insufficient medical insurance, they can direct you to the Patient Financial and Admitting Service (PFAS) Representative who can assist you in applying for state medical (Medicaid) insurance or The Free Care Program. Your social worker can also help you cope with other cancer related concerns.

If you are employed, it’s a good idea to talk with the company’s Human Resource office to learn more about your particular benefits and coverage. Some people are able to apply for Family Medical Leave (FMLA) as well as short or long term disability through their places of employment.
Once these benefits are exhausted, you may also be eligible to apply for government programs.

In addition to the above, there are several local and national organizations that provide once a year financial assistance for people undergoing cancer treatment. You can talk with your hospital social worker about these applications.