



# Practical Concerns and Cancer

Everything you need to know to create a more  
confident cancer journey.

**Brought to you by PearlPoint Cancer Support**

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To download the complete *Cancer Handbook*,  
please visit *My PearlPoint* at [mypearlpoint.org](http://mypearlpoint.org).

## Practical Concerns

*A cancer diagnosis brings with it practical concerns such as financial, emotional, and legal issues. If possible, it is best to address these concerns before you begin treatment because you may not want to deal with issues when you are feeling poorly. In the next few sections, you will find information on the following:*

- *Preparing financially for cancer*
- *Legal considerations*
- *Hospice and palliative care*
- *Finding emotional support*

## Financial Concerns and Cancer

A cancer diagnosis can cause financial concerns. Even if you have insurance, there are things you need to think about. Here are the questions you need to ask before you start treatment:

### **Am I insured? Is my insurance going to cover the cost of treatment?**

- Before you begin treatment, take a look at your insurance plan to see what starting treatment will cost you.
- A portion of costs will be “out of pocket” with any insurance plan.
  - See if you can get this cost automatically taken out of your bank account or pay check or paid with a credit card.
- You have to meet your deductible before your insurance company will pay for care.
- As soon as possible, determine what your co-payment will be for each appointment and treatment.
  - Use this to make a budget for future treatments and doctor appointments
- Most insurance plans have the option for cancer patient to be assigned a case manager.
  - Be sure to ask for this service.
  - This person will be able to answer all your questions.
  - If your insurance company does not have a case manager service, ask to speak to the same representative each time you call.
  - If your insurance is through your employer, someone in HR will be able to answer questions about your coverage.
- You may need to find a supplemental program to cover fees that your primary insurance does not.

### **What if I don't have insurance?**

- State Medicaid: [www.cms.gov](http://www.cms.gov)

- Medicare: [www.medicare.gov](http://www.medicare.gov) and [www.cms.gov](http://www.cms.gov)
- Affordable Care Act: [www.healthcare.gov/law/](http://www.healthcare.gov/law/)
- Hill Burton: <http://www.hrsa.gov/gethealthcare/affordable/hillburton/>
- Your Local Health Department and Local Free Clinics: <http://freeclinics.us/clinics/search>

### **Can I afford treatment? What other expenses can I expect?**

- Before you begin treatment, ask the billing department for the expected cost.
  - When you begin, your doctor will give you a treatment plan.
    - For example, you will do a certain number of rounds of chemotherapy or a certain number of weeks of radiation.
  - Take this plan to the billing department to get an estimate of the cost of your prescribed treatment plan.
  - The more information you get the better you can prepare.
- Ask the billing department if there are any ways you might be able to save money.
  - Many providers will give you a discount if you pay in full.
  - Ask if you can set up a payment plan where you pay a certain amount each month towards your bill.
- You will need to change your current budget to include costs related to your cancer diagnosis and care. Use the “Budgeting Worksheets” in the back of the Handbook.

### **Are there options for treatment that are less expensive? Are these options just as effective? Am I eligible for a clinical trial?**

- Ask your doctor and healthcare team these questions.
- Be sure to discuss all your treatment options with your healthcare team.
- Clinical trials are not more or less expensive than other treatments. Many insurance plans cover clinical trial treatments. Ask your doctor and healthcare team for more information

### **Does my hospital or treatment center have options for financial assistance? Is there assistance I can apply for? Does my hospital have a reduced cost program? If so, what are the eligibility requirements?**

- Many hospitals have options for financial assistance.
- Ask if there is someone you can talk to about your options.

### **What other costs should I expect?**

- Additional expenses you need to consider include:
  - Transportation
  - Child care
  - Nutritional supplements
  - Additional prescriptions
  - Prostheses (artificial body parts) or wigs
  - Household chore services (cleaning, grocery shopping, etc.)

## 10 Financial Assistance Tips for Cancer Patients

Whatever your financial situation, a diagnosis of cancer can complicate your budget. Review these tips for greater financial peace of mind.

- 1. Understand your current and upcoming financial situation.**
  - Use the “Budgeting Worksheets” in back of the Handbook to help you understand your regular income and expenses. Doing so can ensure that you are not blindsided by the impact of any extra expenses.
  - Learn about the costs of your treatment plan. Before you begin treatment, your doctor will prescribe a certain treatment plan; for example, a certain number of weeks of chemotherapy. The billing department of your doctor’s office or treatment facility may be able to give you an estimate.
- 2. Ask your doctor if there are more affordable options for treatment.**
  - Start with these questions: Are there less expensive treatment options? Would these options be as effective?
- 3. If you do not already have a system for handling your finances, now is the time to develop one.**
  - Decide how you will keep track of your finances moving forward. Will you keep handwritten records? Will you use a computer program? Set aside a day and a time every month to pay your bills (or weekly if needed).
  - Ask a financial planner for help; your bank may have a customer service agent who is helpful.
- 4. Keep accurate records of all medical bills, insurance claims, payments, and receipts, as well as any mail regarding those items.**
  - Get a notebook or special folder to keep track of everything in one place.
- 5. When looking for financial assistance, always start with your doctor’s office.**
  - Practices often have financial assistance and options for uninsured and underinsured patients. Your doctor’s office may also have a social worker or patient representative who can help you identify resources.
  - Be sure to request any applications or possible services offered.
- 6. When contacting the billing department, ask to speak with the same representative each time.**
- 7. When asking for assistance, see if the billing department is willing to set up a payment plan for you. You may get a discount if you are able to pay your bill in full at the time of service.**
- 8. Working with your insurance company and understanding your coverage will help you know all your options.**
  - Many insurance companies offer case managers for diagnoses like cancer.
- 9. Look to nonprofit organizations for help.**

- Many national organizations have local branches that may be able to help with specific costs. The assistance might not be much, but every little bit can help.
- Examples of organizations include: churches, American Cancer Society, CancerCare, Salvation Army, and the United Way.
  - American Cancer Society: (800) 227-2345
  - CancerCare: (800) 813-HOPE (4673)
  - United Way: Dial 211 or visit [www.211.org](http://www.211.org) or [www.unitedway.org](http://www.unitedway.org).

**10. If you realize you are going to be late making a payment, be sure to call your creditors as soon as you can and let them know of your situation.**

- Some companies like your credit card or mortgage company might temporarily change your payment requirements or interest rate.

## Managing My Health Insurance

Even with insurance, the cost of cancer is high and often requires lots of visits with primary care doctors and specialists for labs, tests, and treatment. Your insurance may not cover the cost of everything. You will also have out-of-pocket costs such as co-pays and deductibles that may build up. To stay on top of these, make sure you know what to expect ahead of time. Here are some tips for navigating your health insurance and the cost of cancer care:

### **Be familiar with your health insurance policy.**

Learning about your health insurance can be a very daunting task. The best place to find out about your policy is through your health insurance company.

- If possible, see if your provider will assign to you a case manager. If not, ask to speak with the same representative each time you call. This will make communication easier for both you and the representative.
- If your insurance is through your employer, you can also contact your Human Resources representative with any questions.

### **Know what you are expected to pay.**

Before you start treatment, take a look at your insurance plan and see what is covered and what additional costs you will need to pay.

- A portion of the costs will be out-of-pocket regardless of your insurance plan.
- See if there is an option to get this cost automatically taken out of your bank account or pay by check or with a credit card.

- Most health insurance companies have a deductible. A deductible is the certain amount that you will have to pay before the insurance plan will start paying. Even with the deductible met, you may have to make co-payments.
- Always look in advance into what your co-payment will be for each appointment and treatment.

### **Make a budget.**

Use coverage, co-pay, and deductible information to make a budget for future treatments and doctor's appointments. This is also a good way to plan your new budget and not be surprised by the additional costs.

- Use the "Budgeting Worksheets" provided at the end of the Handbook.

### **Submit everything to your insurance company.**

Submit all of your medical expenses, regardless if you think your insurance company will cover it or not. The only way to get an expense covered is to submit it. It is better to ask and be turned down than spend unnecessary money out-of-pocket.

### **Look for financial assistance.**

If you are still having trouble managing costs, look to financial assistance programs. Forms of assistance include co-pay as well as premium assistance and prescription assistance programs. All financial assistance is usually dependent on income and cancer type.

The Patient Advocate Foundation offers a co-pay assistance program. Call (800) 532-5274 to learn more.

## **The Basics of Medicare**

Medicare is an insurance program run by the United States government. Medicare is for people who

- Are 65 years and older and are eligible for Social Security benefits
- Are receiving Social Security Disability Insurance and have completed a 2-year waiting period for Medicare
- Have Railroad Retirement/Disability benefits
- Have end-stage renal disease or Amyotrophic Lateral Sclerosis

Medicare has 4 types of possible coverage.

**Part A (Hospital Insurance):** Part A covers inpatient care. It is free for most Medicare recipients. The services covered by Part A include hospital care, skilled nursing facility care, nursing home care, hospice, and home health services.

**Part B (Medical Insurance):** Part B covers medically necessary services, meaning services or supplies that are needed to diagnose or treat your medical condition and meet accepted standards of medical practice. Part B also covers preventive services such as healthcare to prevent illness or detect it at an early stage when treatment is most likely to work best. These services include clinical research, ambulance services, durable medical equipment, mental health, second opinion, and limited outpatient prescription drugs. The standard Part B premium amount is \$121.80. It may be higher depending on your income.

*Note: Part A and B usually cover 80% of costs for individuals, leaving 20% left for the individual to pay. (For example, if your bill is \$4,000, Medicare would pay \$3,200 and you would pay \$800.) With this type of Medicare, there are Medigap programs to cover the additional 20%. These programs have a limited enrollment period; if that period is missed, you may lose access.*

**Part C (Medicare Advantage Plans):** Part C plans are offered through private companies approved by Medicare. These plans cover all the services provided by Medicare Part A and Part B. These plans vary depending on location and have their own set premiums, deductibles, and co-pays.

**Part D (Prescription Drugs):** Part D covers prescription drugs. This portion of Medicare may be covered by your premium if your income is below a certain amount. Otherwise, you will pay according to your income.

If the cost of Medicare is too much, look to Medicare.gov for options to help pay your costs. Medicare.gov is also a great resource to look up what is specifically covered by Medicare.

## I Am Uninsured. What Are My Options?

If you are uninsured or underinsured and have been diagnosed with cancer, you should know your options for health insurance and reduced-cost medical care.

### Medicaid:

Medicaid is an insurance program for those who are low-income and meet the eligibility requirements. Medicare is funded by state and federal government.

- Eligibility depends on what state you live in because each state individually runs its own program.



- Visit your local government website or Department of Human Services for more information.
- Medicaid programs have strict rules about who can qualify. If someone in your household is able to work, you may not be able to receive Medicaid.
- Medicaid programs often include:
  - Children
  - Pregnant women
  - Social Security insurance recipients
  - People diagnosed with some cancer types
- Even if you are in one of the above categories, you will still need to qualify based on your income.
- Under the Affordable Care Act, many states expanded their Medicaid programs to include almost all adults with an income below 138% of the federal poverty limit. For example, if two people live in your household and have a combined income of less than \$21,707, you may qualify.
- For the most up-to-date information on these expansions, visit [healthcare.gov](http://healthcare.gov) and the Kaiser Family Foundation at [kff.org](http://kff.org).

### **COBRA:**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) was created to allow some people to temporarily keep insurance coverage if there are changes in their employment. The program allows you to keep your former job's insurance by paying the full price of the insurance to your employer (not the reduced rate you paid as an employee).

- Examples of employment changes include the following:
  - Being fired or laid off from your job
  - Voluntarily leaving your job
  - Having your hours reduced, making you ineligible for insurance
  - Having health insurance through a spouse's job, and he or she died, or you are now divorced or separated
- COBRA is a very expensive option and may seem unaffordable, but COBRA can buy you some time. If you have cancer, your medical bills from being uninsured could be more than COBRA.
- If you are eligible but have not signed up for COBRA yet, you may be able to pay past premiums once you obtain COBRA coverage.

### **Affordable Care Act and the Healthcare Marketplace:**

The Affordable Care Act (ACA) changed a lot of the laws of the U.S. healthcare system. The goal of the ACA was to increase the quality and affordability of healthcare in the U.S. As part of

the ACA, people can sign up for health insurance through the government-run healthcare marketplace if they do not have insurance through their employers or another source.

- Open enrollment for the Health Care Marketplace (HealthCare.gov) typically begins in November and runs through the end of January. During this time, you can purchase health insurance for the year beginning in January or re-enroll in your existing plan from the Marketplace.
- Outside of open enrollment, the only way to apply for coverage through the ACA marketplace is to see if you qualify for a special enrollment period (SEP). If you lose coverage, move, get married, or have a baby, you will qualify for an SEP.
- Depending on your income and household size, you may qualify for advanced premium tax credits to lower the cost of insurance purchased on the Marketplace.
- Now that insurance companies can no longer disqualify individuals based on pre-existing conditions, the marketplace has multiple options that are great for those with a cancer diagnosis.
- If you are under 26 years old, you can still be on your parent's health insurance plan.
- Your options through the marketplace depend on where you live. It is best to check the marketplace directly to see your individual options. Visit HealthCare.gov for more information.

#### **Local Health Department and Local Free Clinics:**

- Look to local free clinics to get your medical treatment.
- You can also do a search of free clinics in your area at The National Association of Free & Charitable Clinics at [www.nafcclinics.org/clinics/search](http://www.nafcclinics.org/clinics/search).
- In addition to free clinics, there are approximately 170 healthcare facilities that still provide free or reduced cost services under the Hill Burton free and reduced cost healthcare law.
- You must apply at the admissions office of the participating hospital to determine if you meet eligibility requirements.
- For more information, visit the US Department of Health and Human Services at [www.hrsa.gov](http://www.hrsa.gov).

## **Finding Transportation**

Transportation to and from treatment can be difficult to find and maintain. Some first steps to finding reliable transportation include the following:

- Always begin by asking your healthcare team if your treatment center provides transportation assistance.

- Try calling your insurance provider. Some insurance plans also provide help with transportation to and from treatment.

If neither of these options is helpful, try some of these resources:

### **The American Cancer Society's Road to Recovery**

The American Cancer Society offers a volunteer-run service called Road to Recovery. This service provides transportation to and from treatment for people who have cancer and do not have a ride or are unable to drive themselves. Because this service is run by volunteers who donate their time and use their own cars, the drivers cannot usually drive long distances. Call (800) 227-2345 to learn how to schedule a ride in your area.

### **Public Transportation**

Bus systems and local public transportation are good options. Most public transportation systems have door-to-door service options for medically needy and handicapped individuals. Note, however, that your healthcare team may advise you not to use public transportation if you have a weakened immune system.

### **Financial Assistance to Cover Gas Costs**

If you are able to drive and have to travel a long distance, you may be able to find financial assistance to cover the gas costs of transporting yourself. There are multiple resources for this assistance including the American Cancer Society, CancerCare, and Grind for Life. These resources can provide a limited amount of financial assistance for the cost of gas or other costs of travelling, such as bus passes or the cost of medical transport. Also check with your treatment center. Sometimes local organizations provide gas cards directly to treatment centers to distribute.

You can contact the organizations listed above using the following information:

- American Cancer Society: (800) 227-2345 or [cancer.org](http://cancer.org).
- CancerCare: (800) 813-HOPE (4673) or [www.cancercare.org](http://www.cancercare.org).
- Grind for Life: (561) 252-3839 or [www.grindforlife.org](http://www.grindforlife.org).

### **Free or Reduced-Cost Flights**

Sometimes getting to treatment also includes having to fly for treatment. Angel Flight is an organization that provides free air transportation for medically necessary trips. They are a nonprofit of pilots and volunteers. You can contact Angel Flight by calling (918) 749-8992 or visiting [www.angelflight.com](http://www.angelflight.com).

## Finding Lodging

A cancer diagnosis may require you to travel for doctor appointments and treatment. Some forms of treatment require you to visit a treatment center for multiple days in a row for weeks at a time. There are a couple of options to consider when having to make these kinds of extensive trips.

### **Checking with Your Treatment Center**

If you need assistance finding or paying for lodging, tell your healthcare team as soon as possible. Some treatment centers have lodging coordinators especially if the center treats a lot of patients from out of town. Treatment centers may also have their own lodging such as a hospitality house. Ask your healthcare team if your treatment center has resources to help with lodging.

### **American Cancer Society's Hope Lodge**

The American Cancer Society (ACS) sponsors Hope Lodges in most major cities throughout the country. It is free to stay at all the Hope Lodge locations. If you have an ACS Hope Lodge in your area, your oncology nurse or social worker should be able to help with the application process. This resource is not for those who are homeless. ACS will check to make sure you have somewhere to stay once you have checked out. To contact the American Cancer Society, call (800) 227-2345 or visit [www.cancer.org](http://www.cancer.org).

### **Hotels with Medical Rates**

For discount lodging, hotels with medical rates are a great option. Most major hotel chains offer medical rates for those who are travelling for medical treatment. Make sure you book your rooms in advance. The hotel may require proof from your doctor that you are traveling for medical reasons.

### **Joe's House**

The nonprofit Joe's House provides an online nationwide database of places that offer lodging for cancer patients. Check out their website to determine options in your area. You can search by state, city, and even treatment center. The search results include nonprofit lodging as well as hotels that provide medical discounts. Visit Joe's House at [www.joeshouse.org](http://www.joeshouse.org).

## What Do I Need To Know About Social Security Disability Benefits and Cancer?

Do you have a cancer diagnosis? Are you no longer able to work? You may qualify for Social Security Disability benefits.

The Social Security Administration (SSA) offers financial assistance in the form of Social Security Disability benefits. **A cancer diagnosis does not automatically make you eligible for SSA benefits.** You have to apply. Here is what you need to know about Social Security Disability benefits and cancer:

- Social Security Administration (SSA) and Social Security Disability benefits
  - To qualify, you must meet the SSA's definition of disability.
    - A cancer diagnosis does not automatically meet the SSA's definition of disability.
    - The SSA processes cancer disability claims on a case by case basis.
    - You must prove you cannot work for at least one year because of your diagnosis.
    - You need proof from your doctor that you cannot work.
    - People who have stem cell or bone marrow transplants automatically meet the definition.
  - In cases of advanced stage cancer, you may qualify for "Compassionate Allowance."
    - This allows applicants to qualify for benefits in as little as ten days.
    - Visit <http://www.disability-benefits-help.org/compassionate-allowances> for more info.
  - Apply as soon as possible. The SAA denies most disability claims at first. You can appeal the decision.
  - You can fill out the forms online at <http://www.ssa.gov/> or at your local Social Security Office.

### The SSA offers two types of disability programs.

1. Social Security Disability Insurance (SSDI)
  - You must have worked jobs in which you paid Social Security taxes.
  - You must meet the SSA's definition of disability.
  - People approved for SSDI are eligible for Medicare after a two year waiting period.
  - SSDI is not health insurance.
2. Supplemental Security Income (SSI)
  - SSI is a needs-based program. You must prove your income and assets are below the limit.
  - You do not need work credits to qualify.
  - You must meet the SSA's definition of disability.
  - SSI is also available for individuals over 65 without a disability who meet the financial need requirement.
  - People approved for SSI automatically qualify for Medicaid.
  - In some cases, you may qualify for both SSDI and SSI.
  - SSI is not health insurance.

To check your eligibility for all SSA programs, use the Benefit Eligibility Screening Tool (BEST) at <http://www.benefits.gov/ssa>. Based on your answers, this tool lists benefits you may be eligible to receive. This tool does not guarantee approval.

For more information you can also call the Social Security Administration at (800) 772-1213.

## Advanced Directives

Advanced directives or an advance care plan are legal papers. These papers tell your family and healthcare team your medical wishes. They are used in case you cannot make a medical decision. For example, if you are unconscious, your healthcare team and family will follow your advanced directives.

Advanced directives may differ by state. Your hospital or treatment center can give you the forms. Be sure to give your family members and healthcare team a copy of your advanced directives. If you change your mind about the kind of treatment you prefer, you can change your advanced directives.

Advanced directives may include living wills, medical power of attorney, or DNR orders. Here is a list of things to consider for your advance care plan:

- Life support or use of equipment such as dialysis machines, ventilators, and respirators
- DNR (Do Not Resuscitate)
  - DNR orders tell your healthcare team not to do CPR if your heart or breathing stops.
    - CPR (cardiopulmonary resuscitation)
      - First aid used when your heart or breathing stops. CPR can include chest compressions, electric shock, or medication.
- DNI (Do Not Intubate) orders
  - DNI orders tell your healthcare team not to put a tube through your nose or mouth to help you breathe.
- Artificial nutrition and hydration
  - If you are unable to eat or drink, your healthcare team will provide you with nutrition and fluids through an IV or feeding tube.
- Treatment of new conditions
- Organ and tissue donation
- Medical Power of Attorney
  - Medical power of attorney lets you name another person, such as a family member or close friend, who can make decisions about your medical care if you cannot.
  - This may also be called a healthcare proxy, appointment of healthcare agent, or durable power of attorney.
  - Most states will not allow anyone on your healthcare team to be your medical power of attorney.

A cancer diagnosis can be a stressful time. It may be scary to consider these issues before you are very sick. However, it is important to think about these issues early. You will not want to deal with them when you are feeling very ill.

## My Advanced Directives

Check the following items that apply to you:

- Advanced Directives, a Living Will, or a Five Wishes Document.
- Medical Power of Attorney (Durable Power of Attorney for Healthcare)
- DNR Statement (May be part of advanced directives or living will.)
- My healthcare team has a copy of these records.
- My caregiver has a copy of these records.
- Paperwork has been notarized (if required).
- The original copies are located: \_\_\_\_\_

Although these legal documents are important, no legal documents replace the importance of talking with your family about your last wishes. Make sure your family members are aware of your requests and where to find the original paperwork.

## Palliative and Hospice Care

At some point in your cancer journey, you may need to consider palliative care or hospice. Palliative care is a treatment that helps relieve pain and symptoms but does not provide a cure. Palliative care can be used along with your prescribed cancer treatment. Hospice is a type of palliative care. Specifically, hospice is end-of-life care. Both palliative care and hospice aim to improve quality of life. Talk with your healthcare team about what is best for you. Below you will find more information about hospice and palliative care. Use the questions at the end to guide talks with your healthcare team.

- **Palliative care**
  - Palliative care helps relieve pain and symptoms but does not provide a cure.
  - You may use palliative care at any point during your cancer journey. A patient does not have to be terminal to receive palliative care.
  - Palliative care can be combined with other forms of treatment.
  - You may use palliative care to manage side effects from treatment.
  - Some forms of palliative care may be covered by Medicare, Medicaid, or other insurance plans. Often, costs for palliative care fall on the individual.
- **Hospice**
  - Hospice is a type of palliative care.

- Hospice is end-of-life care. Terminal patients with a life expectancy of six months or less often use hospice.
  - Hospice care is not usually given at the same time as other curative treatments. Hospice is given after treatment options have been exhausted.
  - Medicare pays for all hospice costs. In most states, Medicaid pays for hospice costs. Most other insurance plans have hospice benefits.
- **Questions to Ask Your Healthcare Team**
    - Should I consider palliative care now or in the near future?
    - Will my insurance cover my palliative care?
    - How long can I get palliative care?
    - Where will I get my palliative care?
    - Can I still do treatment for my illness while doing palliative care?
    - Should I consider hospice care now or in the near future?
    - Will insurance cover my hospice care?
    - If my life expectancy is longer than six months, can I still get hospice care?
    - Can I get hospice care in my home?
    - Who will be caring for me? Will they be doctors, nurses, social workers, or home health aides?
    - What legal issues such as advanced directives, living wills, or medical power of attorney should I think about?

## Emotional Support Programs

A cancer diagnosis can make you feel anxious and depressed. This is normal. It may help to talk to someone. It can be especially helpful to connect with other patients and survivors. You are not alone in your fight. You may find it helpful and inspirational to hear others' stories. You may also be able to help someone else by sharing your story. Here is some information about available emotional support:

- **Support groups**
  - Connects you with a group of people in a similar situation
  - Support groups meet on a regular basis.
  - Support groups meet online, over the phone, or face-to-face.
  - Ask your healthcare team about local support groups.
  - Licensed social workers or other medical professionals facilitate most support groups.
  - Support groups can be for current cancer patients, survivors, or family members.
  - Some groups are defined by diagnosis, age, or sex.
  - A support group is meant to help you through your cancer journey. The first support group you go to may not be the right fit for you. If you do not enjoy the first group, try another.
  - Where can you find support groups?
    - Your hospital or treatment center
    - Your local American Cancer Society chapter



- Visit [cancer.org](http://cancer.org) or call (800) 227-2345.
  - Cancer Support Community
    - This includes The Wellness Community and Gilda's Club.
    - Visit [cancersupportcommunity.org](http://cancersupportcommunity.org) or call (888) 793-9355.
  - CancerCare
    - Visit [cancercare.org](http://cancer.org) or call (800) 813- HOPE (4673).
  
- **Connect with a Fellow Survivor**
  - One-on-one partnering programs will match you with a fellow cancer survivor. This person may have a similar diagnosis and may be finished with treatment.
  - These allow for a more personal connection.
  - Most programs are for family members as well as patients.
  - Usually these programs are run through phone or email.
  - How can you connect with a fellow survivor?
    - Imerman Angels
      - Visit [imermanangels.org](http://imermanangels.org) or call (877) 274-5529.
    - Cancer Hope Network
      - Visit [cancerhopenetwork.org](http://cancerhopenetwork.org) or call (800) 552-4366.
    - American Cancer Society's Reach To Recovery Program
      - Visit [cancer.org](http://cancer.org) or call (800) 227-2345.
  
- **Individual Counseling from a Medical Professional**
  - If you find it difficult to function in your daily life because of anxiety or depression, you may need individual counseling from a medical professional.
    - Ask your healthcare team for a recommendation.
    - Visit CancerCare's website for more information, or call 800-813-HOPE.

## Budgeting Worksheets

Sources of Income:	Expected:	Actual:
Salary		
SSI/SSDI		
Employment Benefits: Short-Term Disability		
Investments		
<b>Total:</b>		

Have you had stop working due to your diagnosis? Have you considered applying for Social Security Disability Insurance?

Monthly Expenses:	Expected:	Actual:
Mortgage/Rent		
Energy Bill/ Gas Bill		
Water Bill		
Groceries		
Credit Cards		
Car Payment		
Gasoline		
Loans		
Home/Cell Phone		
Cable		
Housecleaning/Landscaping		
Child Care		
Insurance Premiums (health, life, home, etc.)		
Clothing		
School		
Other Fees		
<b>Total:</b>		

To reduce these costs, have you considered:

- Are you eligible for Food Stamps?
- Are you able to get assistance with your electric bill from Low Income Heating Energy Assistance Program (LIHEAP)?
- Is there a local free cleaning service in your area?
- Do you qualify for government assistance for housing, child care, or cell phone?

## Budgeting Worksheets (continued)

Medical Expenses:	Expected:	Actual:
Insurance Deductible		
Co-Payments		
Prescriptions		
Transportation (parking fees, flights, etc.)		
Medical Supplies		
Caregiving/Home Care		
Supplements		
Mental Health Care		
Legal Services		
Travel		
Assistance Received:		

### Possible sources of assistance:

- Have you considered a prescription assistance resource like NeedyMeds to reduce costs of prescriptions? Call **(800) 530-6987** or visit [www.needymeds.org](http://www.needymeds.org).
- Are you eligible for co-pay assistance based on cancer type?
- Can you reduce transportation and gas costs through resources like Road to Recovery or CancerCare?
  - o For Road to Recovery call the American Cancer society at **(800) 227-2345** or visit [www.cancer.org](http://www.cancer.org).
  - o Call CancerCare at **(800) 813-HOPE (4673)** or visit [www.cancercare.org](http://www.cancercare.org).
- Is there a sliding scale resource in your area for mental health services?

	Expected:	Actual:
Total Income:		
Total Expenses (Monthly/Medical):		
After Expenses: (Total Income – Total Expenses = After Expenses)		



## Additional Resources

### Additional Resources

#### ***My PearlPoint***

At *My PearlPoint*, a website for adults impacted by cancer, you can find more educational, nutritional, and practical information to help you through your cancer journey. You can also find recipes, videos, survivor stories, and more. Create a personalized dashboard to save all the resources you find in one convenient location.

[mypearlpoint.org](http://mypearlpoint.org)

(877) 467-1936 X 101

[guidance@pearlpoint.org](mailto:guidance@pearlpoint.org)

#### **American Cancer Society**

For more than 100 years, the American Cancer Society (ACS) has worked relentlessly to save lives and create a world with less cancer and more birthdays. Together with millions of our supporters worldwide, we help people stay well, help people get well, find cures, and fight back against cancer.

[www.cancer.org](http://www.cancer.org)

(800) 227-2345

#### **National Cancer Institute**

A collection of information run by the National Institutes of Health.

[www.cancer.org](http://www.cancer.org)

(800) 4-CANCER