

New Connections

HELPING YOU FIND YOUR WAY THROUGH TREATMENT



Issue 12



How does one work with a hospital to pay outstanding medical bills?

Among the many questions a person with cancer has are financial questions. Answering these can leave you free to focus on treatment. Some of the most frequently asked questions are addressed here, however, a more complete discussion may be found in our document entitled *Medical Insurance and Financial Assistance for the Cancer Patient*. ([Click here](#))

What if I Can't Pay All of My Outstanding Medical Bills Right Away?

A reality of today's financial climate is that not everyone has insurance. And often, those who do have insurance don't have *enough* insurance. As a result, many people are left with large medical bills after cancer treatment. Fortunately, most hospitals realize that people cannot pull thousands of dollars from their pockets on the spot and are willing to work with you.

Your first step is to go to your social worker or perhaps, directly to the hospital's financial office. There you will usually find a financial counselor who can work with you to set up a payment plan. It will help if you have an approximate amount in mind that you can comfortably fit into your monthly budget. If the financial counselor proposes a plan that you *cannot* afford, feel free to counter with the amount you *can* afford. Simply say something like "I can't afford that large of a monthly payment. Would you please consider a monthly payment of ___?"

It is in the hospital's best interest to negotiate a workable amount for you. Doing otherwise could result in your defaulting in your payments and the provider not getting the money it is due.

The financial advisor may also be able to advocate on your behalf with your insurance company to help pay more of your bill. Also, the hospital may drop some of the charges if your bill is simply too high for you to pay.

Whatever you do, do not just avoid paying and hope for the best. Be upfront and honest with the hospital and tell them your financial situation. They will probably appreciate your honesty and your willingness to pay *something* as opposed to paying *nothing* or avoiding the entire situation.

If I Don't Have Insurance, Should I Consider Going Through a Clinical Trial so My Treatment Would be Paid for?

Unfortunately, not all clinical trials are conducted free of charge. Even if you do have insurance, not all insurance companies cover treatment through clinical trials. Coverage amounts vary from state to state, even if the insurer is Medicaid or Medicare.

This, however, should not discourage you from seeking information about clinical trials. Probably a good first step is to contact the American Cancer Society at 1-800-ACS-2345 (available 24 hours a day, 7 days a week). Once you call, a Cancer Information Specialist will guide you to potential resources in your area that will be able to help you with specific information. The Society also publishes a document, *Clinical Trials: State Laws Regarding Insurance Coverage*. To download, [click here](#).

Can I Still Get Health Insurance Even if I Have Had Cancer?

Yes, it is always possible to get health insurance, even if you are a newly diagnosed cancer patient. If you are seeking private health insurance, however, the company may have a preexisting illness clause that would exclude coverage for cancer-related treatment for a specified period of time. And, certainly, you will be considered a higher risk if you are a cancer patient seeking private health insurance.

You may be able to join a high-risk insurance pool, which is available in many states. Generally, rates for insurance through these pools tend to be higher, and you will want to confirm just how much of your cancer treatment will be covered. But these pools can be a good alternative for those who have been recently diagnosed with cancer or who have had cancer in the past.

Are There Scholarships Available for Cancer Survivors or Children of Survivors to Reduce College Expenses?

Yes, there are college scholarships available to help both cancer survivors and children of cancer survivors. To access information about college scholarships for cancer survivors, [click here](#). Or, you may want to call the American Cancer Society at 1-800-ACS-2345. Once you call, a Cancer Information Specialist can offer specific resources that are available for you and your family members in your area.

**For more cancer information, call 1-800-ACS-2345
or visit www.cancer.org, anytime, day or night.**

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