

# New Connections

HELPING YOU CARE FOR A LOVED ONE DURING 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. As a caregiver of someone with cancer, helping to get these questions answered can help leave the person with cancer 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 Someone Can't Pay 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.

The first step is to go to the social worker or perhaps, directly to the hospital's financial office. There you will usually find a financial counselor who can work with the person with cancer to set up a payment plan. It will help if he or she has an approximate amount in mind that can comfortably fit into a monthly budget. If the financial counselor proposes a plan that your loved one *cannot* afford, you should feel free to counter with the amount you know your loved one *can* afford. Simply say something like "This monthly payment is too large. Would you please consider a monthly payment of \_\_\_?"

It is in the hospital's best interest to negotiate a workable amount. Doing otherwise could result in the patient defaulting in his or her payments and the provider not getting the monies it is due.

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

What is important, is to encourage your loved one not to ignore the issue, but instead, to be upfront and honest with the hospital and tell the financial counselor exactly the financial situation. The hospital will probably appreciate the honesty and willingness to pay *something* as opposed to paying *nothing* or avoiding the entire situation.

### If Your Loved One Doesn't Have Insurance, Should He or She Consider Going Through a Clinical Trial so That Treatment Would be Paid for?

Unfortunately, not all clinical trials are conducted free of charge. Even if one does 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 that would be appropriate for your loved one or friend. 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 with specific information. The Society also publishes a document, *Clinical Trials: State Laws Regarding Insurance Coverage*. To download, [click here](#).

## Can Someone Who Has Had Cancer Still Get Health Insurance?

Yes, it is always possible to get health insurance, even if someone is a newly diagnosed cancer patient. A private health insurance company, however, may have a preexisting illness clause that would exclude coverage for cancer-related treatment for a specified period of time. And, certainly, private insurance companies will consider a cancer patient a higher risk.

Your friend or loved one 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 care must be taken to confirm just how much cancer treatment would 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 our the American Cancer Society at 1-800-ACS-2345. A Cancer Information Specialist can offer specific resources that are available in the area where your loved one lives.

**For more cancer information, call 1-800-ACS-2345  
or visit [www.cancer.org](http://www.cancer.org), anytime, day or night.**

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