

New Connections

HELPING YOU FIND YOUR WAY AFTER TREATMENT



Issue 12



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

Even though you are no longer in treatment, you may still have medical bills related to your treatment. Many people do. If not properly handled, they can weigh heavily on you and prevent you from focusing on a healthy new you. Below are some of the most frequently asked questions about medical bills and other financial issues. For a more in depth discussion, you may want to go to 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 treatment for cancer. Fortunately, most hospitals and health care providers 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 directly to the provider. If it is the hospital, for example, it will likely have a financial office with a financial counselor. The counselor 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 and provider'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 monies 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 or provider 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 providers 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.

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 cancer survivor. 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 survivor 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 any cancer treatment would be covered. But these pools can be a good alternative for those 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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