



difference between your bill and the EOB.

- Watch for notices that say the bill will be turned over to a collection agency. These bills need to be paid first, if possible. Not paying them soon can affect your credit.
- Be sure to pay for living expenses linked to collateral, such as your mortgage or car loan. Not paying these bills can lead to loss of your home or car.

## **If you have health insurance**

- Explain the problem to the person who manages finances for the hospital, clinic or doctor's office. Ask if they have a financial counselor or navigator.
- Work out a payment delay or payment plan. Many hospitals, clinics and doctor's offices will work with you on this.
- Ask to talk with a social worker or patient navigator about sources of help.

## **If you don't have health insurance**

- Ask if you can negotiate costs **before** you receive any services. This can help decrease how much you will owe after receiving care.
- Try to meet with someone in the office, hospital, or clinic that sent you the bill. Explain the problem and see if they can help you. Ask if they can give you the same discounts that they give Medicare (or even major health insurance companies) so that you can afford the bill.
- Ask if you can work out a payment plan to give you time to pay the bill.
- Ask to meet with a social worker, financial counselor or navigator to see what other resources might be available.

## **If you're having trouble with surprise bills**

When an out-of-network provider is part of your care at an in network hospital or other setting it can result in a surprise medical bill. In the past, out-of-network providers could bill you if your health plan didn't pay the full amount billed for.

The No Surprises Act helps to prevent these types of charges. The Act helps protect people from having to pay out-of-network fees when they had no control over whether a health care provider is in network. For example, a radiologist or anesthesia provider

might provide a service but not be in-network. This helps protect people who need emergency care or need to be in the hospital. If services must be provided by an out-of-network provider, the patient should not be billed more than their in-network co-pay or co-insurance.

## **If you're having problems with other bills**

You might also have credit card debt or other loans. And you most likely have regular monthly expenses. If you are having trouble paying these bills, you might want to talk with credit card, mortgage, and utility companies. They might work with you to arrange smaller monthly payments. There are also [Programs and Resources to Help with Cancer-related Expenses](#)<sup>3</sup>.

You can also find a non-profit consumer credit counseling service to help with this. But it's important to know that not all credit counselors are the same. Some of the agencies that say they are non-profits have hidden fees that can add to your debt.

If you are emplo4rofge44m 2a212TET BT 1 sssistCanc (Progra (EAP) aht worr, thys)Tj 0 g 1 0 0 1 72

to leave a number for a call back) Website: [www.cancerlegalresources.org](http://www.cancerlegalresources.org)<sup>7</sup>

Provides free legal information about laws and resources for many cancer-related issues including health insurance issues, denial of benefits, trouble paying bills and

Cancer Legal Resource Center (CLRC). *CLRC debt and finances publication list*. Accessed at <https://thedrlc.org/cancer/publications-webinars/financial-publications/> on August 10, 2023.

Patient Advocate Foundation (PAF). Understanding your explanation of benefits (EOB). Accessed at <https://www.patientadvocate.org/explore-our-resources/interacting-with-your-insurer/understanding-your-explanation-of-benefits-eob/> on August 10, 2023.

Last Revised: September 30, 2023

### Written by

The American Cancer Society medical and editorial content team  
(<https://www.cancer.org/cancer/acs-medical-content-and-news-staff.html>)

Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as journalists, editors, and translators with extensive experience in medical writing.

American Cancer Society medical information is copyrighted material. For reprint requests, please see our Content Usage Policy ([www.cancer.org/about-us/policies/content-usage.html](http://www.cancer.org/about-us/policies/content-usage.html)).

**cancer.org | 1.800.227.2345**