



cancer.org | 1.800.227.2345

Keeping Up with Health Insurance During Cancer Treatment

It's very important for anyone with cancer to have a health insurance plan that covers the costs of cancer care. And it's key to keep your health insurance up to date with no coverage gaps.

- [Managing health insurance](#)
 - [Understanding your medical bill](#)
-

- Check each medical bill to make sure it looks correct. If something doesn't look right, call your insurance provider. You can ask for an itemized bill and dispute any charges that don't seem correct.
- Find out what you need to do to submit requests for reimbursement to your insurance company. And find out what costs can be reimbursed.
- Submit requests for reimbursement as you get them. You will likely need to submit requests by a certain time, such as 90 days after the service was provided.
- If you have trouble keeping up with bills and expenses, get help from a trusted family member, caregiver or friend. For extra help, reach out to support organizations, such as the American Cancer Society.

Understanding your medical bill

Your policy and medical bills will include information on what services are covered and what costs you owe. Here are some definitions of the most common out-of-pocket insurance expenses.

Premium: The monthly payment you make to have your health insurance.

Provider charges: The amount your provider billed for the visit.

Allowed charges: The amount your provider is paid for the visit. This amount is often lower than the allowed charges based on an agreement between the provider and your insurance company.

Deductible: How much you pay before your insurance will start paying medical bills. Monthly premiums and co-payments don't usually count toward your deductible.

Co-payments (co-pays): How much you pay at the time of service, usually a flat fee for office visits or other services.

Co-insurance: The percentage of each medical bill you pay even after you've paid the yearly deductible amount.

Out-of-pocket maximum (OOP max): The highest amount you pay each year before your insurance pays for 100% of covered services. Many insurance companies have an individual OOP max and a total family OOP max.

Understanding out-of-pocket costs before service

Health care facilities, health care providers, and health insurance companies are required to give people information on costs before services are given.

If you have health coverage, you can get this information from your health insurance providers. If you don't have health coverage, you can get an estimate from your health

services at more than one facility. You'll likely be prescribed medicines that you haven't taken before. And after treatment, you will probably have some kind of follow-up or long-term care plan.

Keeping a careful record of medical bills, insurance claims, and payments helps people with cancer and their caregivers manage their money. It's also helpful if questions come up about errors in billing or whether correct payments were made.

- Decide who can help you keep track of your records. Many people ask a family member, caregiver or friend to help with this.

Keep all paperwork related to your claims, such as letters of medical necessity, explanations of benefits (EOBs), bills, receipts, requests for sick leave or [family](#)

6242 Website: https://naic.org/state_web_map.htm¹⁸

Offers contact information for your state insurance commission (also called state insurance department). You can contact your state insurance commission for insurance information.

Hyperlinks

1. www.cancer.org/cancer/financial-insurance-matters/understanding-health-insurance/government-funded-programs/medicare.html
2. www.cancer.org/cancer/financial-insurance-matters/managing-health-insurance/getting-medical-pre-approval-or-prior-authorization.html
3. www.cms.gov/nosurprises
4. www.cancer.org/about-us/what-we-do/providing-support.html
5. www.cancer.org/support-programs-and-services/resource-search.html
6. www.cms.gov/files/document/11819-sample-explanation-benefits-508.pdf
7. www.cancer.org/cancer/financial-insurance-matters/health-insurance-laws/family-and-medical-leave-act.html
8. www.triagecancer.org/
9. www.cancersupportcommunity.org/
10. www.livestrong.org/
11. www.healthcare.gov/
12. www.medicaid.gov
1. www.medicare.gov/

<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).

cancer.org | 1.800.227.2345