

Insurance Coverage or Having No Health Insurance Tips

Internet version of this handout with active resource links at: <http://cancer-help.me/insurance>

If you have health insurance:

- Make sure you read and understand your policy.
- Learn which services are covered and the portion of medical expenses you are responsible for paying.
- If you are being denied health coverage for specific treatments, meet with the hospital administrator or a patient advocate to discuss the situation.
- Places to go for help:
 - Call your insurance company and talk with them about any coverage issues you may be having.
 - Connect with a social worker, patient advocate or patient navigator at your treatment center.
 - Can help you to understand insurance coverage as well as help submit claims and paper work for Medicare or Medicaid
 - May be able to refer you to assistance programs from organizations that may help with your healthcare costs.
 - Refer to your institution's financial (billing) counselor if one is available to assist with billing issues, a payment plan or other means to pay for your care.

If you do not have health insurance:

- Health care insurance can be acquired through several avenues based on income, age, employment, lack of employment, dependents, etc.
 - Some options may include private health insurance, employer provided, Affordable Care Act Health Insurance Marketplace policies, Medicare or Medicaid.
 - Undocumented immigrants might apply for coverage on behalf of documented individuals.
 - Charity care may also be available through your institution.

If you do not receive health insurance through work, and are not eligible for Medicare or Medicaid.

- Visit www.HealthCare.gov to learn your options for purchasing health insurance. Or call 800-318-2596 (TTY: 855-889-4325)
 - HealthCare.gov is the official resource for health insurance provided through the 2010 Patient Protection and Affordable Care Act (ACA). This legislation also changed many rules for health care insurance coverage in the United States. Learn more about [the Affordable Care Act and Cancer](https://www.cancer.net/node/24921) (<https://www.cancer.net/node/24921>).
- Charity care may also be available through your institution.

Adapted from: <https://www.cancer.net/navigating-cancer-care/financial-considerations/health-insurance>

Resources for Additional Information:

- [American Cancer Society](#), PH: (800) 227-2345
- [American Cancer Society, Health Insurance Options](#)
- [American Cancer Society, Understanding Health Insurance](#)
- [American Cancer Society, If You Can't Get Health Insurance at Work](#)
- [Leukemia & Lymphoma Society Speak on-on-on with Information Specialist](#), PH: 800-955-4572
- [Leukemia & Lymphoma Society, Finances and Insurance Coverage](#)
- [Cancer.Net, Managing the Cost of Cancer Care, Practical Guidance for Patients and Families](#)
- [Cancer.Net, Financial Considerations](#)
- [CancerCare.org, Coping with Cancer When You're Uninsured](#)
- [Affordable Care Act, \(ACA\) Health Insurance Marketplace](#)
- [ACA Premium Payments, Grace Periods & Termination Information](#)
- [HealthCare.gov, Health coverage for immigrants](#)
- [HealthWell Foundation® Improving Access to Care for Underinsured](#)
- [Patient Advocate Foundation, Co-pay relief](#)
- [Livestrong, Health and Disability Insurance](#)
- [Livestrong, Cancer Navigation](#)
- [Social Security Disability](#)
- [Medicaid](#)
- [Medicare](#)

Información Española

- [American Cancer Society, Si tiene dificultades para pagar](#)
- [CancerCare.org, Cómo ayudan las fundaciones de asistencia de co-pago](#)