



**cancer.org | 1.800.227.2345**

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## **Programs and Resources to Help With Cancer-related Expenses**

The major costs of a cancer diagnosis and treatment are for things like time in the hospital, clinic visits, medicines, tests, surgeries and procedures, home health services, and services of doctors and other professionals. Insurance, managed care, or public health care programs pay most of these costs if you are covered by such a plan.

If you don't have health insurance coverage, see our information on what kind of insurance or help you may be able to get. Health insurance is key if you or your child need cancer treatment. But there are also many indirect costs or other expenses when you or your child has cancer, along with their usual bills. These costs can be for things you still might be able to get help with from other sources.

**For hands-on advice, there's no substitute for a social worker who works with your community knows it well. Find one through your cancer doctor or nurse.**

Cancer costs can increase for many reasons such as:

- If cancer treatment is extended or changed
- If complications develop
- If the cancer comes back

Cancer treatment also can cause family members to lose time at work and, in some cases, all or part of their salary (see [Working During and After Cancer Treatment](#))<sup>1</sup>.

Most families find it hard to turn to others or to public agencies and outside groups for financial help. The extra expenses of cancer may be the first time a family has had problems with money.

Here are just a few ideas of where you might be able to get help with some of the costs related to cancer treatment.

## Help with short-term housing near the cancer treatment center

Sometimes cancer treatment is given far from home. Many treatment centers have short-term housing centers or discount programs set up with nearby motels and hotels. The clinic social worker or oncology nurse might know about low-cost housing during hospital or clinic treatment.

**The American Cancer Society Hope Lodge® program** can offer families a free place to stay when cancer treatment is given far from home. Contact us to find out if there's a [Hope Lodge<sup>2</sup>](#) location near your treatment center.

Another option for adults or children with cancer is the Healthcare Hospitality Network. This group of nearly 200 non-profit organizations throughout the US provides free or low-cost family-centered lodging to families getting medical treatment far from home. You can call 1-800-542-9730 or check online at [www.hhnetwork.org](http://www.hhnetwork.org)<sup>3</sup> to see if there's a location that works for you.

Many treatment centers also have other short-term housing possibilities or discount arrangements with nearby motels and hotels. The clinic social worker or oncology nurse may have ideas for low-cost housing during hospital or clinic treatment.

**Kids with cancer.** Because childhood cancer is fairly rare, cancer treatment for kids often requires travel to a pediatric treatment center. Many of these centers have a Ronald McDonald House nearby. These houses provide low-cost or free housing for patients and their immediate families. They're designed to offer a nice break for any family with a seriously ill child, not just those with limited funds.

Although partly funded by McDonald's Children's Charities, each House has its own management, sets its own admissions standards, and operates according to its own rules. Check with your health care team's social worker or nurse to learn more, or contact Ronald McDonald House Charities at 630-623-7048 or [www.rmhc.org](http://www.rmhc.org)<sup>4</sup>. Families must be referred by medical staff and/or social workers at the treatment facility.

## Help with caregiver expenses

A few people are able to get paid for time spent caregiving. Some states have Cash and Counseling Programs that can directly pay some caregivers. You can find out if your state has a program by contacting your local [Medicaid](#)<sup>5</sup> office, social services, or health

department.

## **Help with housing needs or mortgage payments when you have cancer**

The extra costs of cancer treatment or a major loss of family income may make it hard for families to pay their mortgage or rent on time. To keep a good credit rating and stay in your home, talk with your creditor or landlord about your situation and try to make special arrangements. Family, friends, or church members may be able to give you short-term help if they're told about the problem. Talk about your situation with the cancer treatment team social worker who may know of special resources.

Families who need to move out of their homes after a cancer diagnosis should talk with their county department of social services to find out if they can get into low-cost or government-supported housing programs. In some states this may be listed under the health department or welfare department.

## **Help with air travel or transport for cancer care**

Mercy Medical Angels provides cost-effective charitable transportation for patients. This organization partners with volunteers, along with private or commercial transportation providers. To find out if you are eligible for this service, you can find more information online at [mercymedical.org](http://mercymedical.org)<sup>6</sup>.

## **Help with transportation costs when you have cancer**

People who have Medicaid may be entitled to help with travel to medical centers and doctors' offices for cancer treatment. This may take the form of payment or being paid back (reimbursed) for gas, payment of bus fare, or may mean using a vanpool. County departments of social services in each state arrange for help with transportation, but families must ask for it by talking to their Medicaid case worker.

The [American Cancer Society Road To Recovery® program](#)<sup>7</sup> is available in some areas. Trained volunteers drive patients and families to hospitals and clinics for treatment. Contact your local American Cancer Society office for more information on the type of transportation program available in your area.

The Leukemia & Lymphoma Society, through its Patient Aid program, can help some families with the cost of gas and parking for outpatient treatment. This aid is only for those with blood cancers (leukemia, lymphoma, and myeloma). There's a limit on the

amount of financial help to each patient and family for each year. Check with your team social worker about this program or contact the Leukemia & Lymphoma Society at 1-800-955-4572 or look on [www.lls.org](http://www.lls.org)<sup>8</sup>.

Community and church groups may be sources of help with travel or its costs, too. Also, talk to your team social worker about getting help with hospital or clinic parking fees.

## Help with food costs

Some government programs help with food or food costs for low-income people. The programs listed below are from the US Department of Agriculture (although some are run by states) for different groups of people, and offer food help in different ways. Some families may qualify for more than one type of help. **For more information about these programs, call the National Hunger Hotline at 1-866-348-6479 (1-866-3-HUNGRY); for Spanish, call 1-877-842-6273.** Or visit [www.networks.whyhunger.org](http://www.networks.whyhunger.org)<sup>9</sup>.

## Supplemental Nutrition Assistance Program or SNAP

Formerly the Food Stamp Program, SNAP is the best known one. It allows people to shop for food in grocery stores using a special Electronic Benefits Transfer card, much like a bank card.

To ask about SNAP by phone, call your state or local health department or social services department, or call 1-800-221-5689 to get the local number.

## Meals on Wheels

This program is designed more for people who are disabled, homebound, or elderly. Volunteers deliver ready-to-eat meals to your home. Costs or fees vary depending on your age and where you live. Contact Meals on Wheels at 888-998-6325 or visit their website at [www.mealsonwheelsamerica.org](http://www.mealsonwheelsamerica.org)<sup>10</sup>.

## Help with other expenses

**Temporary Assistance for Needy Families (TANF)** is a grant program for people with low incomes. It provides monthly cash to help pay for food, clothing, housing, utilities, transportation, phone, medical supplies not covered by Medicaid, and other basic needs. (TANF also helps states provide training and jobs for the people in welfare programs.) A social worker can tell you about your state's plan, or contact your local health or social services department. You can visit them online at

<https://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.htm>.<sup>11</sup>

**The Universal Service Administrative Company (USAC)** is another resource that may help if your income is very low. Visit their website at [www.usac.org](http://www.usac.org)<sup>12</sup> to learn more about phone service help that's available in your state. Or you can call 1-888-641-8722 and follow the low income/lifeline prompts.

## Help with Internet access

You may notice that many groups and organizations now have a lot of information on the Internet, and it may be harder to call or reach a real person to ask questions. If you don't have Internet access, you may want to see if your local public library offers use of their computers and Internet access at no cost. An added benefit is that volunteers or staff there may be able to help if you're having trouble finding things.

Still, you don't need Internet access to find help. The American Cancer Society and many other organizations also provide toll-free phone numbers so that people without Internet access can learn about and ask for services.

## Hyperlinks

1. [www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-financial-and-legal-matters/working-during-and-after-treatment.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-financial-and-legal-matters/working-during-and-after-treatment.html)
2. [www.cancer.org/treatment/support-programs-and-services/patient-lodging/hope-lodge.html](http://www.cancer.org/treatment/support-programs-and-services/patient-lodging/hope-lodge.html)
3. <http://www.hhnetwork.org>
4. <http://www.rmhc.org>
5. [www.medicaid.gov](http://www.medicaid.gov)
6. [www.mercymedical.org/](http://www.mercymedical.org/)
7. [www.cancer.org/treatment/support-programs-and-services/road-to-recovery.html](http://www.cancer.org/treatment/support-programs-and-services/road-to-recovery.html)
8. <http://www.lis.org>
9. [networks.whyhunger.org](http://networks.whyhunger.org)
10. [www.mealsonwheelsamerica.org](http://www.mealsonwheelsamerica.org)
11. [www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html](https://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html)
12. [www.hhnetwork.org](http://www.hhnetwork.org)
13. [www.mealsonwheelsamerica.org](http://www.mealsonwheelsamerica.org)
14. [www.medicaid.gov](http://www.medicaid.gov)
15. [www.mercymedical.org/](http://www.mercymedical.org/)

16. [www.n4a.org](http://www.n4a.org)
17. <http://www.whyhunger.org>
18. [www.rmhc.org](http://www.rmhc.org)
19. [www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html](http://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html)
20. <http://www.211.org/>
21. [www.usac.org](http://www.usac.org)
22. [www.hhnetwork.org](http://www.hhnetwork.org)
23. [www.mealsonwheelsamerica.org](http://www.mealsonwheelsamerica.org)
24. [www.medicaid.gov](http://www.medicaid.gov)
25. [www.mercymedical.org/](http://www.mercymedical.org/)
26. [www.n4a.org](http://www.n4a.org)
27. <http://www.whyhunger.org>
28. [www.rmhc.org](http://www.rmhc.org)
29. [www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html](http://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html)
30. <http://www.211.org/>
31. [www.usac.org](http://www.usac.org)

## Additional resources

**Healthcare Hospitality Network** Website: [www.hhnetwork.org](http://www.hhnetwork.org) ([www.hhnetwork.org](http://www.hhnetwork.org))<sup>13</sup>

**Meals on Wheels** Toll-free number: 1-888-998-6325 Website:  
[www.mealsonwheelsamerica.org](http://www.mealsonwheelsamerica.org) ([www.mealsonwheelsamerica.org](http://www.mealsonwheelsamerica.org))<sup>14</sup>

**Medicaid** Website: [www.medicaid.gov](http://www.medicaid.gov) ([www.medicaid.gov](http://www.medicaid.gov))<sup>15</sup>

**Mercy Medical** Website: [www.mercymedical.org](http://www.mercymedical.org) ([www.mercymedical.org](http://www.mercymedical.org))<sup>16</sup>

**National Association of Area Agencies on Aging** Toll-free number: 1-800-677-1116  
Website: [www.n4a.org](http://www.n4a.org) ([www.n4a.org](http://www.n4a.org))<sup>17</sup>

**National Hunger Hotline** Toll-free number: 1-866-348-6479 (1-866-3-HUNGRY) for  
Spanish, call 1-877-842-6273 Website: [www.whyhunger.org](http://www.whyhunger.org)  
(<http://www.whyhunger.org>)<sup>18</sup>

**Ronald McDonald House** Telephone number: 630-623-7048 Website: [www.rmhc.org](http://www.rmhc.org)  
([www.rmhc.org](http://www.rmhc.org))<sup>19</sup>

## Temporary Assistance for Needy Families (TANF)

Website: [www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html](http://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html) ([www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html](http://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html))<sup>20</sup>

**United Way of America and the Alliance of Information and Referral Systems** . Call 211 to find out if help is available in your area| Website: [www.211.org](http://www.211.org) (<http://www.211.org/>)<sup>21</sup>

**The Universal Service Administrative Company (USAC)** Toll-free number: 1-888-641-8722 Website: [www.usac.org](http://www.usac.org) ([www.usac.org](http://www.usac.org))<sup>22</sup>

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