



[cancer.org](https://www.cancer.org) | 1.800.227.2345

## Keeping Up With Health Insurance During Cancer Treatment

It is very important for adults and children with cancer to have a health insurance plan that covers needed cancer treatments. It's key to keep your health insurance coverage with no coverage gaps.

It's also important to keep a careful record of medical bills, insurance claims, and payments helps families manage their money better and lower their stress levels. It's also really helpful when there are questions, such as disputes or errors in billing or recording payments.

***If you or someone in your family has cancer, it's especially important to know these things about health insurance:***

- Do **NOT** let your health insurance lapse.
- Pay your health insurance premiums and other costs in full and on time. New insurance can be hard to get--you don't get a special enrollment period to buy marketplace insurance if you lost coverage because you didn't pay premiums.
- If you are changing insurance plans, don't let one policy lapse until the new one goes into effect. This includes when you are switching to [Medicare](#)<sup>1</sup>.
- When possible, call the insurer to make sure that any planned medical service (such as surgery, procedures, or treatments) does not require [prior authorization](#)<sup>2</sup>.
- Get a caseworker, a hospital financial counselor, or a social worker to [help you if your finances are limited](#)<sup>3</sup>. Often, companies or hospitals can work with you to make special payment arrangements if you let them know about your situation.
- Send in your bills for reimbursement as you get them. If you become overwhelmed

with bills or tracking your medical expenses, get help from trusted family members and/or friends. Contact local support organizations, such as your American Cancer Society or your state's government agencies, for extra help.

## Create a system to file paperwork

- Decide who in the family will be the record-keeper or recruit a friend to help with the task . This may be especially important for people who are single or who live alone.
- Keep copies of all paperwork related to your claims, such as letters of medical necessity, explanations of benefits (EOBs), bills, receipts, requests for sick leave or [family medical leave \(FMLA\)](#)<sup>4</sup>, travel, meal and lodging expenses, prescriptions and correspondence with insurance companies.
- Another way is to **scan the forms and keep them in e-files**. There may be online tracking and other tools that are available from your insurance company or employer.
- Find out what's tax-deductible and be sure to keep the originals of those records.

## Hyperlinks

1. [www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid/medicare-overview.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid/medicare-overview.html)
2. [www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/managing-health-insurance/getting-medical-pre-approval-or-prior-authorization.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/managing-health-insurance/getting-medical-pre-approval-or-prior-authorization.html)
3. [www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-financial-and-legal-matters/managing-costs/if-you-have-problems-paying-a-medical-bill.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-financial-and-legal-matters/managing-costs/if-you-have-problems-paying-a-medical-bill.html)
4. [www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/health-insurance-laws/family-and-medical-leave-act.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/health-insurance-laws/family-and-medical-leave-act.html)
5. [www.healthcare.gov](http://www.healthcare.gov)
6. [www.medicaid.gov/index.html](http://www.medicaid.gov/index.html)
7. [www.medicare.gov](http://www.medicare.gov)
8. [www.va.gov](http://www.va.gov)
9. [www.va.gov/healthbenefits/apply/veterans.asp](http://www.va.gov/healthbenefits/apply/veterans.asp)
10. [www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp](http://www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp)

11. [www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)
12. [webapps.dol.gov/elaws/vets/userra/mainmenu.asp](http://webapps.dol.gov/elaws/vets/userra/mainmenu.asp)
13. [naic.org/state\\_web\\_map.htm](http://naic.org/state_web_map.htm)
14. [www.healthcare.gov](http://www.healthcare.gov)
15. [www.medicaid.gov/index.html](http://www.medicaid.gov/index.html)
16. [www.medicare.gov](http://www.medicare.gov)
17. [www.va.gov](http://www.va.gov)
18. [www.va.gov/healthbenefits/apply/veterans.asp](http://www.va.gov/healthbenefits/apply/veterans.asp)
19. [www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp](http://www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp)
20. [www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)
21. [webapps.dol.gov/elaws/vets/userra/mainmenu.asp](http://webapps.dol.gov/elaws/vets/userra/mainmenu.asp)
22. [naic.org/state\\_web\\_map.htm](http://naic.org/state_web_map.htm)

### Additional resources

Along with the American Cancer Society, other sources of information and support are listed below.

#### **State Health Care Marketplaces – US Department of Health and Human Services**

Toll-free number: 1-800-318-2596 (also in Spanish) TTY: 1-855-889-4325

Website: [www.healthcare.gov](http://www.healthcare.gov) ([www.healthcare.gov](http://www.healthcare.gov))<sup>5</sup>

- Provides information on the new insurance law, takes you through the steps of finding insurance, and much more. If you don't have Internet access, the phone number will connect you with your state's marketplace.

**Medicaid – US Department of Health and Human Services** Toll-free number: 1-877-696-6775 Website: [www.medicaid.gov/index.html](http://www.medicaid.gov/index.html) ([www.medicaid.gov/index.html](http://www.medicaid.gov/index.html))<sup>6</sup>

- Your state social service or human service agency can give you the best answers to questions about your benefits, eligibility, and fraud.

**Medicare – US Department of Health and Human Services** Toll-free number: 1-800-633-4227 TTY: 1-877-486-2048 Website: [www.medicare.gov](http://www.medicare.gov) ([www.medicare.gov](http://www.medicare.gov))<sup>7</sup>

- Answers questions, provides literature, and gives referrals to state Medicare offices and local HMO's with Medicare contracts.

**Department of Veterans Affairs** Toll-free number: 1-800-827-1000Website: [www.va.gov](http://www.va.gov) ([www.va.gov](http://www.va.gov))<sup>8</sup>

- For information on veteran's medical benefits and whether you qualify for them
- Toll-free number: 1-877-222-8387  
Website: [www.va.gov/healthbenefits/apply/veterans.asp](http://www.va.gov/healthbenefits/apply/veterans.asp)  
([www.va.gov/healthbenefits/apply/veterans.asp](http://www.va.gov/healthbenefits/apply/veterans.asp))<sup>9</sup>

**Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)** Toll-free number: 1-800-733-8387Website: [www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp](http://www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp)  
([www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp](http://www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp))<sup>10</sup>

- For information on coverage of eligible families and survivors of veterans and military service members. The program is administered by the Chief Business Office Purchased Care (CBOPC) in Denver, Colorado.

**US Department of Labor, Employee Benefits, Security Administration (EBSA)** Toll-free number: 1-866-444-3272 Website: <https://www.dol.gov/agencies/ebsa>  
([www.dol.gov/agencies/ebsa](https://www.dol.gov/agencies/ebsa))<sup>11</sup>

- Information on employee benefit laws, including COBRA, FMLA, and HIPAA requirements of employer-based health coverage and self-insured health plans. Also has information on recent changes in health care laws. Information for military reservists who must leave their private employers for active duty can be found at: <https://webapps.dol.gov/elaws/vets/userra/mainmenu.asp>  
([webapps.dol.gov/elaws/vets/userra/mainmenu.asp](https://webapps.dol.gov/elaws/vets/userra/mainmenu.asp))<sup>12</sup>

**National Association of Insurance Commissioners** Toll-free Number: 1-866-470-6242 Website: [http://naic.org/state\\_web\\_map.htm](http://naic.org/state_web_map.htm) ([naic.org/state\\_web\\_map.htm](http://naic.org/state_web_map.htm))<sup>13</sup>

- Offers contact information for your state insurance commission (also called state insurance department). You can contact your state insurance commission for insurance information and rules specific to your state and find out what you can do about problems with your insurance plan.

Last Medical Review: March 13, 2019 Last Revised: March 13, 2019

**Written by**

The American Cancer Society medical and editorial content team  
([www.cancer.org/cancer/acs-medical-content-and-news-staff.html](http://www.cancer.org/cancer/acs-medical-content-and-news-staff.html))

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