

First Steps for the Newly Diagnosed: The Cancer Survival Toolbox

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[Michael]

I'll never forget that day. It was a week before my scheduled surgery. I got a call from the hospital business office. The financial counselor called to tell me about the deductible and out-of-pocket expenses that would have to be paid when I checked in to the hospital. What a surprise! I had no idea my deductible was so large. I later learned my coverage had changed at the beginning of the year. I guess I had not read all the paperwork that had been sent to me by my employer. My overall coverage dropped from 90% to 75%. After that wake-up call, I got busy reading my insurance policy.

[Carmen]

My diagnosis could not have happened at a worse time. Well, there IS no good time, I know. But, my situation was especially hard. I had lost my job due to a large layoff at the company where I had worked for 20 years. This happened 6 months before. I live in a small community. I was having a hard time finding a new job. Then I got sick. I didn't have insurance. I couldn't afford to keep my COBRA policy. I never thought this would happen to me.

I met with the oncology social worker at the cancer center. He was so helpful. I learned about disability insurance. I also learned that my state has a catastrophic state insurance plan. I was lucky. I was able to get some help.

[Narrator]

When diagnosed with cancer and looking at treatment options, knowing about your insurance policy can help you avoid frustrations and surprises. Here are some pointers:

- Review your policy, reading it through from beginning to end;
- Learn about deductibles, co-pays, and out-of-pocket expenses;
- Learn about the authorization and certification practices of your insurer;
- When you have questions or there are things you don't understand, reach out to experts available to you. These are suggestions of where you might find such experts:
 - * Human Resource people at work;
 - * Financial counselors at your medical treatment center;
 - * Customer service representatives with your insurance company;
 - * Social workers or case managers at the hospital or treatment center; and
 - * Medicare Hotlines (listed in the online Resource Booklet).

One additional suggestion about accessing the benefits of your insurance policy: as part of the Major Illness/Catastrophic Illness portion of most health plans, case management services are available. To use this service, all you need to do is call the number on your insurance card, and tell the company you want a case manager. Case managers are often specialists in particular diseases, so it's likely you will be asked to reveal your diagnosis. Most often, an intake person will contact you to get basic information and assign a case manager. The case manager will then contact you and begin working with you to assure your questions are answered and needs are met. Ask your case manager for his or her direct extension, so you can avoid time-consuming menu selections and recordings when you call in the future.

And finally, if you don't have insurance, get help through a social worker and/or financial counselor at your local hospital or cancer treatment center. Many states now have "health exchanges" or "health insurance marketplaces" to help uninsured people find health coverage. If

you live in a state without its own exchange, you can still purchase insurance through a federal exchange. For more information, visit www.healthcare.gov, or go to your state health exchange online.