Financial Assistance for People With Cancer

Real financial help exists for people with cancer: national helplines like NCI (1-800-422-6237) and the American Cancer Society (1-800-227-2345), copay foundations like HealthWell, drug-company assistance programs, and searchable databases like the Cancer Financial Assistance Coalition's. Start with your hospital social worker, who knows what you qualify for.

The simple version

This page is for patients and families who are struggling with the cost of cancer care. It lists helplines, copay foundations, drug company programs, government benefits and local help.

Many organizations exist to help people with cancer pay for care and stay afloat. They include copay foundations, drug-company programs, government benefits, and local charities. Each one has its own rules. So the best first move is to ask your hospital's **social worker or financial counselor** to match you with the right ones.

Program details change, so confirm them when you call.

Ask even if you have insurance. Some programs help with copays and other out-of-pocket costs.

Start with two free helplines

- **NCI's Cancer Information Service** — **1-800-4-CANCER (1-800-422-6237)**. Staff can point you to emotional, practical, and financial support.
- **American Cancer Society** — **1-800-227-2345**, available 24/7. Specialists can refer you to programs and resources. ACS runs Hope Lodge (free lodging during treatment) and Road to Recovery (free rides to treatment) in some areas.

Help with drug copays, premiums, and deductibles

Copay assistance means a program pays part of your share of the bill. Nonprofit copay foundations do this for out-of-pocket drug and treatment costs. Funds open and close by diagnosis. Check back if one is closed.

- **HealthWell Foundation** helps with copays, premiums, deductibles, and other out-of-pocket costs.
- **CancerCare** offers financial assistance and a searchable database of other resources.

- **The Leukemia & Lymphoma Society** runs financial programs for people with blood cancers.

Other copay foundations exist too. Your social worker or the databases below can show which funds are open for your diagnosis.

Help straight from drug companies

Drug makers run **patient assistance programs**. These give you their medicines free or at reduced cost if you qualify. Some also help with insurance copays. To find them:

- **NeedyMeds** lists assistance programs, including some by drug name.
- Ask your doctor about generic medicines or other ways to lower drug costs.
- Ask your oncology pharmacist or clinic. Many offices help with these applications.

General cancer organizations

- **CancerCare** — limited financial assistance for cancer-related costs, plus social workers who can help you find more.
- **The Leukemia & Lymphoma Society** — financial programs for people with blood cancers.

Searchable databases for your situation

- **CancerCare** (cancercare.org) offers financial assistance and a searchable database of resources.
- **Cancer Financial Assistance Coalition** (cancerfac.org) keeps a database of groups that give financial help to people with cancer.

Government programs

- **Medicare** — 1-800-MEDICARE (800-633-4227). Health insurance for people 65 and older, and some younger people with disabilities.
- **Medicaid** — through your state. Coverage for people with limited income.
- **Social Security Administration** (ssa.gov) — ask about disability benefits if illness keeps you from working.
- **Eldercare Locator** — 800-677-1116. Connects older adults and families to local services.

Coverage, work, and income questions

Money problems during cancer care are often about timing. A treatment may need prior authorization, which is your insurer's approval before you get it. Time away from work may require FMLA paperwork. Income may depend on short-term disability. A job change can trigger COBRA decisions. Older adults may need to learn Medicare Advantage networks and rules.

Community and household help

Local groups help with general living costs during treatment. Ask your social worker about local charities and community funds. Hospital chaplains and local congregations may know of small funds too.

Apply broadly and early. Ask your social worker which programs take applications before a crisis hits.

The takeaway

Financial help for cancer is scattered but real. Tell your care team that costs are a concern. Get a social worker involved. Call the two national helplines. Apply to the copay and assistance programs that fit your diagnosis. Use the searchable databases for the rest.

More cost and benefits help

New practical pages cover copay cards and manufacturer assistance. Others cover charity care, surprise bills, and SSDI and SSI. There are also pages on Medicaid spend-down, medical debt, and travel and lodging help.

Sources

- National Cancer Institute: Managing Cancer Care Costs (cancer.gov/about-cancer/managing-care/track-care-costs)
- American Cancer Society: Financial and Insurance Matters (cancer.org/cancer/financial-insurance-matters.html)
- Medicare.gov: Get started with Medicare (medicare.gov/basics/get-started-with-medicare)
- Eldercare Locator (Administration for Community Living) (eldercare.acl.gov)

Source: National Cancer Institute (cancer.gov/about-cancer/managing-care/track-care-costs)

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