



MPN Support

FINANCIAL Checklists

Below are checklists to help you think about the many financial concerns that may arise after a diagnosis of a blood cancer. Use these lists to keep track of questions to ask your healthcare and financial teams. Keeping organized can help decrease many financial stressors and allow you to focus on feeling better.

PART 1 I PREPARING FOR EXPENSES

I have thought about my anticipated medical expenses.

I have considered the impact of treatment and recovery on the household income.

I have considered additional expenses related to treatment and recovery, such as travel and child care.

I have thought about reducing or eliminating nonessential expenses.

I have researched disability insurance options, if needed, during my treatment and recovery.

I have checked to see if I have home mortgage or car payment insurance to help cover expenses during my illness.

I have looked at life insurance loans or other programs to help cover expenses.

I know I must speak to creditors early if I will have difficulty making payments.

I have reviewed my disability/time off/COBRA benefits from my employer (and I have a copy of that information).

or that information).

I have information about my rights as an employee.

PART 2 I ORGANIZATION



I have an advocate—a family member, friend or other trusted person—who can help me get and stay organized.

I know the names of my doctors/nurses/social worker, and how to contact them.

I keep and organize all my medical records and copies of tests.

I know what information I need to keep copies of for tax purposes.

I have kept a log of each person I have spoken to and when I have spoken to him or her regarding insurance concerns, payment questions or other details about medical records.

PART 3 I TREATMENT BENEFITS

		I know my doctor is covered under my insurance.
		I know how I will pay for treatment.
		If I don't have health insurance, I will learn about possible resources available at www.healthcare.gov.
		If I have gaps in my insurance coverage, I will learn about possible resources available.
		I know what insurance expenses I pay (co-pay, co-insurance, deductible) each month/year and the amount of my plan's out-of-pocket maximum.
	Ц	I have a copy or know where to get a copy of my insurance plan or Summary of Benefits and Coverage (SBC).
	Ш	I know my insurance plan's oncology benefits and what treatments and charges are covered, partially covered and not covered.
		I know when I need a referral from my doctor.
		I have asked my insurance company about coverage for a second opinion.
		I know what visits/procedures from my doctor/specialist are covered by my insurance.
		I know a timeline for my treatment.

PART 4 I TREATMENT AUTHORIZATIONS



I know when I need to call the insurance company for pre-authorization/pre-certification.

I know why the procedure is being done.

I have a pre-authorization/pre-certification for the treatment (if required).

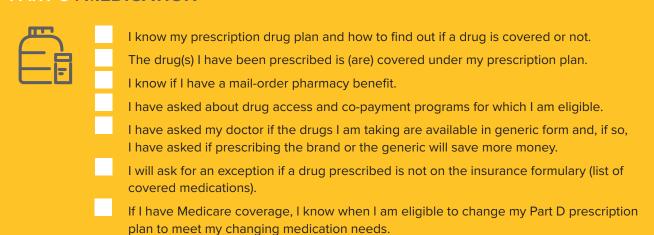
I know within what time frame a procedure/treatment needs to be done before the pre-authorization or pre-certification expires.

I have a case manager at the insurance company who I can speak to directly if I have a concern.

I have discussed payment options with my doctor's office and/or the hospital's billing department.

I know I can appeal a claim to the insurance company if a treatment or procedure is denied, and I can seek outside help if needed.

PART 5 I MEDICATION





GET SUPPORT. REACH OUT TO OUR INFORMATION SPECIALISTS

The Leukemia & Lymphoma Society team consists of master's level oncology social workers, nurses and health educators who are available by phone Monday through Friday, 9 a.m. to 9 p.m. (ET).

Contact us at 800.955.4572 or www.LLS.org/InformationSpecialists