



Cost of Cancer

Cancer and its treatment are expensive. Not only are the costs of care high, but cancer can also interrupt the ability for you or your caregivers to earn money.

When cancer causes financial problems, it is known as *financial toxicity*. It is often helpful to figure out what your cancer and its treatment will mean for your financial situation. Not all health-related costs are covered by insurance. When health insurance does not cover a health or care related bill, it is called an *out-of-pocket (OOP)* expense. Knowing what your out-of-pocket responsibilities are will help you plan your finances.

- Ask how much your treatment will cost so you can estimate your OOP expenses no matter your financial status. Knowing your OOP financial responsibilities now and with every health insurance plan going forward through life, is important to understand.
- Ask how treatment may affect your (or your caregiver's) ability to work. This can help you be better prepared for any loss of income.

If you need financial assistance, a member of your cancer care team, sometimes a social worker, may be able to help you find financial resources. You can ask your cancer care team who the most appropriate person is to talk to about financial issues, concerns, and help.

Recursos en Español:

- [NIH, Instituto Nacional Del Cáncer, Adolescentes y adultos jóvenes con cáncer](#)
- [Cancer.Net, Ser un adulto joven o un adolescente con cancer](#)
- [Cancer.org, Programas y recursos para ayudar con los gastos relacionados con el cáncer](#)

General Financial Help Information and Tips:

- Verify what your health insurance covers and what it does not as soon as possible so you can plan for your cancer related out-of-pocket costs. Helpful video: [Cancer.Net Health Insurance – Young Adult](#)
- Educate yourself on what additional health related costs you may encounter throughout your cancer journey and through life.
- Ask your care team how your cancer and its treatment may affect your ability to work.
- Create a list of your necessary monthly expenses, cut back spending where possible to make more money available for medical expenses.
- Contact your landlord, mortgage holder, and utility companies to possibly identify new payment plan options if needed.
- Ask for financial help from your community and family. Asking for money isn't easy. People you are closest to you may be a source of emotional and financial support.
- Try starting a fundraiser with online platforms such as [GoFundMe](#).
- Use a checklist [Triage Cancer's Checklist to Avoid Financial Toxicity](#)
- See ASCO answers, Managing the Cost of Cancer Care [English](#) [Español](#)

General Resources and Information on Cancer Finances:

- [American Cancer Society, Programs and Resources to Help With Cancer-related Expenses](#) (some ACS programs on hold due to COVID)
- [Triage Cancer, Cancer Finances](#)
- [Cancer.Net, Financial Resources](#)

Search Engines for Financial Assistance:

- [CancerCare's Helping Hand](#)
- [Cancer Financial Assistance Coalition](#)
- [PAN Foundation, fund finder](#)
- [Findhelp.org, help paying bills](#)
- [Patient Advocate Foundation \(PAF\)](#)

Navigating Finances Related to Cancer:

- [Triage Cancer's, A Toolkit for Navigating Finances](#)
- [Cancer+Careers, help for working people with cancer](#)

Webinars and Podcasts

- Cancer.Net
 - [Navigating Challenges: Managing the Cost of Your Cancer Care](#)
 - [Bills and Medical Expenses – Young Adults with Cancer Series](#)
 - ["Moving Forward"](#)
 - [Understanding the Costs Related to Cancer Care](#)
- CancerCare's [Managing the Cost of Living with Cancer](#)
- Triage Cancer's [Avoiding Financial Toxicity](#) and [Adulting 101](#)

COVID Related Financial Resources

- <https://covidhelpillinois.org>
- [COVID-19 Financial Resources for People with Cancer](#)



Finding and Applying for Financial Help

There are organizations outside of your care team that can assist you with small grants for your medical costs and day-to-day expenses.

Applying for financial assistance grants is the responsibility of the person with cancer. Sometimes these applications require documents from a social worker or a doctor.

It can be frustrating to apply for these small grants; it can be a lot of work and be overwhelming at times. Spread out the applications over the course of your treatment. This will ensure you do not use all the available resources in the beginning of your cancer treatment.

Grant applications have open and close dates; applying early before funds run out, may be beneficial. Organizations sometime change what they fund. Check multiple times during the year for type of funding available, application dates and grants being offered.

Utility Expenses:

- [Citizens Utility Board](#), utility bill help
- [LIHEAP](#), help with energy bills
- [ComEd](#), Bill Payment Assistance
- [City of Chicago, Utility Billing Relief Program](#), provides low-income residents with a reduced rate on their water and sewer.

Financial Information and Resources for Cancer Related Expenses

Online at: cancer-help.me/Financial

General Living Expenses you can apply for:

- [Cal's Angels](#), under age of 19, diagnosed with cancer or relapsed within the last 12 months. As of 2020, \$500 towards small wish & \$500 financial assistance for utilities, mortgage or rent. Total \$1,000
- [Catholic Charities](#), rent and utility assistance
- [City of Chicago Rental Assistance](#) provides funding to Chicagoans who are at risk of becoming homeless.
- [L.I.F.E. Grants for young adults 18 – 30 years](#), fighting cancer and in financial need having lost their job, experienced sustained major wage losses, or have limited employment opportunities.
- [National Children's Cancer Society](#), diagnosed before 18, financial help for transportation and basic living expenses.
- [Pinkyswear](#), 21 or younger, helps with basic needs
- [Illinois Medicaid cash, food, & medical assistance](#)

General Living Expenses a social worker or other clinician submits for you:

- [Allyson Whitney Foundation](#), Life Interrupted Grants™, Life Interrupted Grants for Young Adults ages 16-36, must be a US Citizen, undergoing treatment or recently finished protocol (within 8 months) for a rare cancer. Grant amount for 2020, \$500-\$1,000.
- [Anthony Rizzo Foundation](#), under age of 18, in active treatment. Financial assistance towards utilities, mortgage, and rent. Under \$1,000 grant. A social worker's contact information is required.
- [B+ Foundation](#), diagnosed under age 21, gives qualified families money for expenses attributable to their child's cancer diagnosis. Application to be completed by family and social worker.
- [Bear Necessities](#), 19 years old or younger, currently in treatment, living in the state of Illinois, see website for additional qualifications. \$500 towards small wish and \$500 financial assistance for utilities, mortgage or rent. Reach out to your hospital's social worker or child life specialist for application.
- [Compassion Can't Wait](#), under age of 18, expense help for single parents of catastrophically sick children.
- [Family Reach](#), for cancer financial side effects.
- [Weish4Ever](#), providing direct financial relief and ensuring you're not alone in this fight, applications submitted by social worker go through committee for approval. \$5,000 grant directly paid to the patient.

Food Expenses:

- [Catholic Charities](#), Emergency Assistance, Food Panties and Suppers
- [Greater Chicago Food Depository](#), find food pantry locations
- [Illinois SNAP food assistance](#)



Cost of Treatment

- [Good Days](#), provides resources for life-saving and life-extending treatments to people in need of access to care, 877-968- 7233.
- [Health Well Foundation](#), financial help with Medical Treatments, 800-675-8416.
- [NIH National Human Genome Research Institute](#), Financial Aid for Medical Treatment

Medications

- [MedicineAssistanceTool.org](#), help to lower out-of-pocket costs for prescriptions.
- [NeedyMeds](#), Find help with the cost of medicine, 800-503-6897.
- [Patient Services Incorporated](#), help paying for medications, 800-366-7741.

Clinical Trial Expenses

- [Lazarex Cancer Foundation](#) clinical trial financial assistance for advanced stage cancer patients, and the medically underserved

Health Insurance

- [Health Well Foundation](#), help with copays, premiums, deductibles and out-of-pocket expenses, 800-675-8416.
- [Patient Services Incorporated](#), help paying for health insurance premiums and copay assistance, 800-366-7741.

Health Insurance, Co-Pay Assistance

- [CancerCare Co-Payment Assistance Foundation](#), 866-552-6729.
- [Leukemia & Lymphoma Society](#), Co-pay help for blood cancers
- [Patient Advocate Foundation](#), Co-Pay Relief for treatment, 866-512-3861.
- [PAN Foundation](#), help with out-of-pocket costs for those in need, 866-316-7263.

Social Security Benefits

- [Social Security Disability – How You Qualify](#)
- [Social Security Adult Disability Starter Kit \(18 and over\)](#)
- [Social Security SSI Child Disability Starter Kit \(under 18\)](#)
- [Social Security Survivor's Benefits Information](#)

Transportation

- [American Cancer Society's Road to Recovery](#), rides to cancer treatment, 800-227-2345
- [National Children's Cancer Society](#), transportation and lodging assistance
- [Uber Health](#), Provide access to care for those in need by scheduling reliable transportation using the Uber Health dashboard or API.
- [Ride United](#), addresses these unmet transportation needs for individuals and families in communities across the country.

Lodging & Travel

- [Joe's House, lodging Guide for Cancer Patients](#), lists cancer treatment centers and hospitals across the country with nearby lodging facilities that offer a discount.
- [Illinois Medical District Guest House](#) provides comfortable, affordable accommodation for patients and their families throughout their treatment.
- [The Catholic Charities, Housing Services](#) provides dignified, safe and affordable housing for individuals and families.
- [American Cancer Society Hope Lodge®](#) Ph: 800-227-2345
- [American Cancer Society, Extended Stay America Leave a Key help save a lifeSM](#) Ph: 800-227-2345
- [Ronald McDonald House Charities](#) provides all the comforts of home, plus the compassion and hospitality of staff, volunteers, and other families, steps away from the hospital.
- [National Children's Cancer Society](#), transportation / lodging

Military Financial Resources

- [Army Emergency Relief \(AER\)](#), [Navy-Marine Corps Relief Society](#), and the [Air Force Aid Society](#) provide zero-interest loans, grants and education scholarships to U.S. Army veterans.
- [Cancercare, bulding Connetions as a Veteran](#)
- [Coast Guard Mutual Assistance Programs](#) assist eligible clients with meeting their financial needs.
- [Fisher House Foundation](#), provides free housing for military and veteran families while a family member is in a VA hospital.
- [Operation Homefront](#), Military Families, financial assistance for overdue bills or other critical family needs.

Integrative Therapies

- [Sy's Fund](#) funding creative passions/hobbies as well as integrative therapies such as acupuncture, reflexology, and therapeutic massage.
- Google "Community Cancer Resource Center near me"
 - Chicagoland locations [HERE](#)



Financial Help With Wigs

Ask your care team for resources that may be available at your treatment site.

Private health insurance may pay for a wig. Call your insurance company and ask about their requirements. The cost of wigs can vary tremendously. You will likely need a prescription saying you have need for "hair prosthesis" or "cranial prosthesis" due to the specific cancer treatment. Plan ahead. The average time between the first chemotherapy infusion and hair loss is 18 days, and that of regrowth, 3.3 months after the completion of chemotherapy.

Chicago Organizations providing free wigs:

- [Wellness House, Unique Boutique](#), 630.654.5110
- [WaterfordPlace, Wig Boutique and Salon](#), 331-301-5280

National Organizations with wig assistance:

- [Children with Hair Loss](#), 734.379.4400, under age 21, provides human hair wigs at **no cost** to children and young adults with medically-related hair loss.
- [Ebeauty](#) supports woman undergoing treatment for cancer through the EBeauty Community, Wig Exchange Program.
- [Hair For You Foundation](#), 224.543.6533, distributes funds to assist in the purchase of a wig, due to medical hair loss, to children **18 and younger** treated in Illinois.
- [Hair We Share](#), gives free wigs to children 18 years old and under with a medical hair loss condition. If over 18, offer a free wig based on financial need and approval.
- [Locks of Love](#), 561.833.7332, provides highest quality free hair prosthetics to financially disadvantaged children.
- [Wigs for Kids](#), 440-333-4422, hair donation organization, custom-made hair replacements.
- [Verma Foundation](#) gives high-quality cap wigs to cancer patients with hair loss.

Resources by Cancer Type

Brain Cancer

- [American Brain Tumor Association, Financial Assistance](#)
- [Glenn Garcelon Foundation](#)
- [Darren Daulton Foundation](#)
- [Brain Tumor Drug Copayment Assistance Program](#)
- [Michael Matters Foundation](#)

Breast Cancer

- [The Pink Fund](#), provides 90-day non-medical cost-of-living expenses to breast cancer patients in active treatment for breast cancer
- [Sisters Network](#), financial help utilities, groceries, mammograms
- [Living Beyond Breast Cancer](#), for living expenses, transportation
- [Young Survival Coalition](#), financial assistance for young women with breast cancer
- [Komen Treatment Assistance Program](#) for treatment related costs
- [IBCCP, Illinois Breast & Cervical Cancer Program](#), for 35 and older
- [Support Connection Breast & Ovarian Cancer Support](#), SSI disability Info
- [Tigerlily Foundation](#), Funds for Families COVID-19 Relief Program
- [Cancer Recovery Group](#), for women, help with basic financial need

Blood Cancers

- [Leukemia & Lymphoma Society®](#), Financial Support 877-557-2672
- [National Foundation for Transplants](#), bone marrow and stem cell financial assistance
- [Leukemia Research Foundation](#), Patient Grant Program

Colorectal Cancer

- [Colorectal Cancer Alliance](#), Blue Hope Financial Assistance, daily living expenses such as household bills, childcare, transportation costs, or food
- [FIGHT Colorectal Cancer](#), help paying for treatment

Cervical Cancer

- [National Cervical Cancer Coalition](#)
- [Foundation for Women's Cancer](#)
- [IBCCP, Illinois Breast & Cervical Cancer Program](#) for 35 and older

Ovarian Cancer

- [Ovarian Cancer Research Alliance](#) insurance, financial, and legal issues & [Resources](#)
- [Foundation for Women's Cancer](#)
- [Support Connection Breast & Ovarian Cancer Support](#), SSI disability info
- [Cancer Recovery Group](#), for women, help with basic financial need

Testicular Cancer

- [Testicular Cancer Awareness Foundation](#)
- [Movember](#)

Skin Cancer

- [Melanoma Research Foundation](#)
- [American Academy of Dermatology Association](#)

Head & Neck Cancer

- [Head & Neck Cancer Alliance](#), gas card program, financial assistance to and from cancer treatments.
- [The Oral Cancer Foundation](#)

Sarcoma

- [Sarcoma Alliance](#), and [MORE](#)
- [The Liddy Shriver Sarcoma Initiative](#)



Financial Tips for Survivorship

Cancer is expensive. Related expenses often go into survivorship with medical expenses, loss of paid time at work, loss of a job, need to change careers etc.

This tool has resources to help you with a variety of cancer related financial concerns.

Follow up medical care as a person diagnosed with cancer is very important. Below are tips to help you navigate survivorship from medical a financial perspective:

- Know these costs of health insurance plan you consider at every renewal: max out of pocket cost, premiums, co-pays, in / out of network providers, medicines covered or not.
- Seek out lower-cost labs for bloodwork and other testing at an independent lab which may have a lower cost. Shop around. Save money by grouping covered annual wellbeing exam with your follow up appointment.
- Seek lower cost medications by asking if a generic is available or lower prices thru [GoodRx](#) [WebMDRx](#) [WellRx](#)
- Ask your provider for their suggestions how to reduce your costs, lower the cost of care
- Stay as healthy as you can. Both eating well and exercising can be affordable medicines. Eat a well-balanced diet with as many natural foods like fruits and vegetables as you can. Be physically active as much as possible. This will positively affect your physical and mental wellbeing, and maybe even lessen the cost of your health care.

General Living Expenses:

- [The Samfund](#), ages 21 – 39, direct financial assistance
- [Cuck Fancer](#), will contribute to anything necessary so young adult survivors can get their feet back on the ground: Rent, tuition, school supplies, car payments or medical bills, Cuck Fancer. strives to eliminate obstacles in any way possible so that young adult cancer survivors can move forward in their lives with a sense of purpose.

Wish Grants

- [Dear Jack Foundation, LifeList](#) offers hope and support to young adults who are currently receiving treatment for a life-threatening diagnosis
- [Dream Foundation](#) providing end-of-life Dreams that offer inspiration, comfort and closure.
- [Nikolas Ritschel Foundation](#) brings joy to young adults 18-24, and their loved ones, fighting cancer.
- [Wish Upon A Wedding](#) - grants weddings and vow renewals to couples facing serious illness or life-altering health circumstances.
- [Shay Sharpe's Pink Wishes](#), recipients must be 18-40 years old diagnosed with stage IV breast cancer and facing a terminal diagnosis, less than 1 year, by their physician.

Family Building

- [Tinina Q. CADE Foundation](#), provide information support and financial assistance to help needy infertile families OVERCOME infertility.
- [Ferring Pharmaceuticals](#) savings on Ferring fertility medication
- [Baby Quest Foundation](#) financial assistance through fertility grants to those who cannot afford the high costs of procedures such as IVF (in vitro fertilization), gestational surrogacy, egg and sperm donation, egg freezing, and embryo donation.
- [Family Formation Charitable Trust](#) financial assistance to those individuals and organizations seeking to create families through adoption and assisted reproductive technology
- [Footsteps for Fertility Foundation](#) provide grants for those who require fertility treatments such as: In Vitro Fertilization, Frozen Embryo Transfer, and Intrauterine Insemination through donations and strategic partnerships with fertility clinics.
- [Chicago Coalition for family building](#) offers grants to eligible individuals and couples to help defray the financial challenges of infertility treatment, adoption or third party reproduction or adoption.
- [The Samfund Family Building Grant](#) for young adult cancer survivors



Financial Tips for Survivorship

Below are tips to help you navigate survivorship from a quality of life financial perspective:

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The Resources on this page are in Progress, more to follow...

Search Engines:

- [CancerCare's Helping Hand](#)
- [Cancer Financial Assistance Coalition](#)
- [PAN Foundation, fund finder](#)
- [Findhelp.org, help paying bills](#)

Cancer Finance Toolkit:

- [Triage Cancer's, Navigating Finances](#)

Health Insurance Assistance

- [Health Well Foundation](#), help with copays, premiums, deductibles and out-of-pocket expenses, 800-675-8416.
- [Patient Services Incorporated](#), help paying for health insurance premiums and copay assistance, 800-366-7741.
- [CancerCare Co-Payment Assistance Foundation](#), 866-552-6729.
- [Leukemia & Lymphoma Society](#), Co-pay help
- [Patient Advocate Foundation](#), Co-Pay Relief for treatment, 866-512-3861
- [PAN Foundation](#), help with high out-of-pocket costs 866-316-7263.

Scholarships

- <https://www.ruthcheathamfoundation.org/scholarship-info>
- [Needy Meds](#) – apply for Scholarships
- <http://www.cancersurvivorsfund.org>
- PAF, Patient Advocate Foundation, [Apply for a Scholarship](#)
- <https://cancerforcollege.org/>
- <https://myhometownheroes.org> -national scholarship fund for college bound cancer survivors enrolled in universities, community colleges, and trade schools.
- <http://www.cancersurvivorsfund.org> - scholarship and/or financial assistance to obtain prosthetics and help to continue an education.
- [College Scholarship.org](#) for Cancer Survivors and Patients

Help by Cancer Type

- [Sisters Network](#), breast cancer assistance & mammograms

General Resources and Information for Cancer Finances:

- [Triage Cancer, Cancer Finances](#)
- [American Cancer Society, Programs and Resources to Help With Cancer-related Expenses](#)
- [Cancer.Net, Financial Resources](#)