

Massachusetts General Hospital BMT Survivorship Program

Stress about Money

The costs of cancer care can be high. Even people with reliable health insurance can be left with bills that quickly add up. Often, survivors have already lost income because they weren't able to work as much or at all during their treatment, making it difficult to pay for both medical and household expenses. This financial stress may increase if you are unable to return to work after finishing treatment.

Here are a few things to consider as you cope with the financial impact of cancer:

- **Look into other sources of income if you can't return to work.** If a disability or other long-term effect of BMT has made it impossible for you to return to work, there are many potential sources of income to consider. These can include long-term disability insurance, life insurance policies, or retirement plans. Some BMT survivors apply for Social Security Disability Insurance or Supplemental Security Income. To learn more about these federal programs, including eligibility requirements, call 1-800-772-1213, or visit www.socialsecurity.gov/disability.
- **Organize bills and rank them in order of priority.** As you open your bills, organize them into categories such as medical bills, household bills, credit card statements, taxes, and so on. Then figure out how much money you have in your budget to put toward payments. Your rent or mortgage, utilities, taxes, and medical expenses should be at the top of your bill-paying list.
- **Make an appeal.** If your insurance company has denied payment for a service or treatment, you have the right to ask them to conduct a full and fair review of its decision. If the company still denies payment after considering your appeal, the Affordable Care Act allows you to have an independent review organization decide whether to uphold or overturn the plan's decision.
- **Ask if the insurance payment can be considered "payment in full."** If you are not able to pay for tests, procedures, and other treatments that were not completely covered by your insurance plan, making this request is often more successful than people expect.

Mass General Resources

Patient Financial Services

617-726-2192

If you have concerns about the financial burden of your treatment, please talk to your treatment team in the Bone Marrow Transplant Survivorship Program. We can set up an appointment for you with the Mass General Financial Office to help discuss potentially successful strategies to reduce your financial burden.



Massachusetts General Hospital Bone Marrow Transplant Survivorship Program
Yawkey Center for Outpatient Care Suite 9E
massgeneral.org/bmtsurvivorship
Email: ktortora1@partners.org
Phone: (617) 726-5765 | Fax: (617) 643-5843