



CAN WE TALK ABOUT MY COSTS OF CARE?

Tips to Help You Manage the Financial Impact of Illness

If the costs of everything related to your medical care are worrying you, it's important and appropriate to ask for help. Here are five tips to help you advocate for what you need.

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National Patient Advocate Foundation

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Health Needs Navigation

EVER FELT LOST OR OVERWHELMED BY OUR HEALTH CARE SYSTEM?

If yes, you are not alone. The US health care system is complex and confusing to navigate. It can be expensive as well. When you're sick or caring for someone who is sick, it's easy to feel overwhelmed by all the new disease and treatment information, paperwork, costs and care commitments. People often give up when trying to understand their insurance plan, which doctors or treatments are covered or what programs they may be eligible for to help ease their financial burdens. Worries about escalating costs and making ends meet are common concerns even among people with "good" health insurance.

Fortunately, personalized assistance and resources are available to guide you to the help you need and to help you gain more control over costs as you plan for care. Here are five tips to help you manage the financial impact of illness.

1

Make a list of the most distressing concerns you have as it pertains to you or your loved one's healthcare and share them with your care team.

People sometimes find their biggest concerns are not related to the disease itself. Think about your specific circumstances and the frustrations you face.

- Are climbing costs you may have to cover an issue that is top of mind?
- Are you worried about missing your appointments because you don't have a ride?
- Maybe you are worried about the side effects of certain medications and how they may impact your daily life or ability to work?
- Do you need to make changes to your home to make it more accessible?

These are all relevant concerns that are important to raise in conversation with your doctor or others involved in your health care. Together, you can work as a team to address what matters most to YOU.

2

Ask your care team: *What options do I have to lower my out-of-pockets costs?*

Are you having to decide between paying for medications and paying for other household essentials like groceries or utility bills? Or maybe medical debt is a mounting concern. It's appropriate to talk to your health care providers about these financial concerns to see if there might be lower-cost medication alternatives, hospital payment plans or charitable assistance programs available to help fill the gaps.

#NPAFProTip: *Do an annual medication review with your doctor to see if there are ways you can save money on prescriptions by finding lower co-pay options or stopping some medications that are no longer needed. Open enrollment is a good time to do this medication review as part of choosing your health plan. Visit [NPAF.org](https://www.npaf.org) for the latest ACA and Medicare plan guides to help you compare coverage options.*

3

Ask for personalized help to find the financial resources and social programs that can address your needs.

Some hospitals and medical facilities have social workers or navigators that help people work through their insurance questions and concerns about specific financial or social needs. Ask if this personalized help is available so you can use this person's knowledge to find community resources or safety net programs that address transportation, food, caregiver support or other key needs. While they might not have the answers right away, these navigators are an important source of support that should be available to talk to patients and caregivers in all care settings.

4

Visit Patient Advocate Foundation's (PAF's) website for patient and caregiver resources.

You can search PAF's award-winning **National Financial Resource Directory** to find local and national resources customized for your circumstances. The **PAF website** also features other resources, like online training and other helpful tips and tools to overcome health care access and affordability barriers.

5

Contact Patient Advocate Foundation for free one-on-one navigation assistance by phone or online.

If you have been diagnosed with a complex condition and are receiving treatment within the United States, PAF navigators (called "case managers") are available to speak with you by phone during daytime hours to help sort through your circumstances that are concerning and identify options for assistance and programs that may help. These specialists help patients understand and access their insurance benefits, find solutions to help pay for treatment and/or living expenses, address employment issues and assist in applying for disability benefits.

Contact PAF by calling 1-800-532-5274 or visiting patientadvocate.org.