Medical Debt and Cancer

Medical debt can be a challenge for many cancer patients. This fact sheet will discuss:

- **Your rights and protections**
- **How to organize and negotiate your expenses**
- **Who can help**
- **Resources you have available**

You Have Rights and Protections

Debt collectors must follow federal law. For example, they cannot make harassing phone calls and you have the right to tell them to stop contacting you.

Debt collectors cannot collect amounts that you do not owe. Debt collectors must also follow rules about reporting debts to consumer reporting companies.

There are now other protections, such as the No Surprises Act, which protects patients from paying out-of-network fees, when they had no option to use an in-network health care provider.

Many states have further rights and protections for their residents. **See below for finding legal help.**

Organizing and Negotiating Your Bills

Ask for an itemized bill. Your healthcare provider or debt collector can give you a detailed list showing all of your medical costs. Look for charges that can legally be challenged. These include:

- Charges for a service that costs more than the one you received or higher than legal limits
- Charges for services you never received or have already been paid
- Charges with incorrect details, such as wrong dates, procedures or prescriptions

Watch out for collection agency notices. If possible, any bills turned over to a collection agency should be paid first. Failing to pay them can impact your credit.

Pay your important living expenses. Try to keep up with costs such as your rent, mortgage or car loan. Not paying these bills can lead to losing them.

Avoid using credit cards. Interest and fees for credit cards and loans can become very expensive. If possible, try to find other ways to pay for bills or set up a payment plan with the debt collector.

Negotiate the amount you owe. You may be able to reduce your costs by talking with any debt collector, your insurance agency or healthcare providers. Some ideas:

- Explain your challenges to the financial department of the hospital, clinic or doctor's office
- Ask for more time to pay your bills
- Work out a payment plan if possible

Get Help

Legal help. A lawyer can help you understand federal and state laws. You can also sue debt collectors when they violate the law. Local legal aid agencies or bar associations have information about finding lawyers who can help.

A patient advocate. Patient advocates can help you understand your costs and bills, request further details about medical charges and apply for financial help. Patient advocates can often be found at your hospital or clinic, or via the resources below.

Submit a complaint. Problems with a financial service or product, including debt collection, can be registered at consumerfinance.gov/complaint or by calling (855) 411-CFPB (2372).

CancerCare has oncology social workers and specialty navigators who help with resource navigation, answer questions about co-payment assistance and locate other forms of financial assistance. To learn more, visit www.cancercare.org or call 800-813-HOPE (4673).

Resources

LawHelp.org helps locate available lawyers and other legal help on a state-by-state basis.

www.lawhelp.org/find-help

Patient Advocate Foundation helps people with chronic or life-threatening illnesses receive and pay for care.

call 800-532-5274 or visit www.patientadvocate.org.

Centers for Medicare & Medicaid Services can help find patient advocates.

www.cms.gov/medical-bill-rights/help/guides/patient-advocate

Area Agencies on Aging can help older adults find health insurance specialists.

eldercare.acl.gov

Veteran Affairs facilities often have patient advocates who can help.

www.va.gov/find-locations

Triage Cancer can help gain access to essential legal and practical education on choosing a health insurance plan, managing medical bills and finances and more.

triagecancer.org/triage-health

CancerCare® Can Help

For over 80 years, CancerCare has empowered millions of people affected by cancer through free counseling, support groups, educational resources, advocacy and financial assistance. Our oncology social workers improve the lives of people diagnosed with cancer, caregivers, survivors and the bereaved, by addressing their emotional, practical and financial challenges. To learn more, visit us at www.cancercare.org.

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