

More than a quarter (28%) of all caregivers of people with illnesses, including cancer, have requested financial assistance for their loved one.

When a loved one has lung cancer, money may be the last thing you want to think about, but costs can add up between procedures, time in the hospital, clinic visits, treatment, in-home care and travel. Taking control of your finances early on may be the best way to prevent any concerns later. Below are some tips to help.

## Review Your Income and Expenses

Keep track of your expenses and compare them against your income to see if the costs can be covered. Make a list of how much you are spending, and on what, to see where you may be able to reduce costs. If things still don't even out, you may be able to get financial assistance through government programs or other organizations. Look at the **Cancer Financial Assistance Coalition** and **National Cancer Institute** websites for more information. Some pharmaceutical companies, like **Celgene**, offer drug assistance programs.

## Identify a Case Manager

Ask your insurance company to pair you with a case manager to answer questions about your loved one's healthcare coverage. It's likely that you may need to be in touch with them on an ongoing basis, so it will help to have a relationship with someone who knows about your situation.

## Talk to the Healthcare Team

Don't be afraid to ask your loved one's healthcare team how much procedures cost. Let the healthcare team know what insurance is or isn't covering. The team may be able to help with identifying resources to provide financial assistance or even determine if some tests and procedures are really necessary. There may be other benefits to which you or your loved one is entitled that the healthcare team can point out.

## Review Bills Carefully

Take time to review all medical bills carefully because sometimes mistakes happen. If something doesn't seem right or isn't clear, don't be afraid to ask questions. If bills are piling up, be proactive and let creditors know about the situation. You might be able to work out a payment plan.

## Set Up Power of Attorney

Your loved one might need you to take over the finances so he or she can focus on getting better. A Power of Attorney is a written legal document used when someone wants another adult to make financial (and/or healthcare) decisions on his/her behalf. Speak to an attorney with experience in estate planning or go to the **National Cancer Legal Services Network** for a directory of free services.



The "Your Journey Together" Program was created by Celgene Corporation in collaboration with LUNgevity Foundation for caregivers of people with lung cancer. This content is for information purposes only. The content is not intended to be a substitute for professional medical advice, diagnosis or treatment. Talk to your loved one's healthcare team for questions you have about managing your loved one's condition.

