

CANCER COSTS – and Coverage Options

No one wants to worry about cancer, but it will affect many of us. When receiving treatment, the last thing anyone wants to worry about is the cost. That's why thinking about cancer coverage matters.

81% of all cancer-diagnosed individuals are **over 55 years old**¹

**CANCER
DIAGNOSIS
INFORMATION**

4 out of every 10 people are diagnosed with cancer in their lifetime¹



Cancer Costs

Original Medicare offers some cancer coverage, but it may be less than you think. Newly-diagnosed patients without supplemental coverage pay a mean of 23% of their total annual household income in out-of-pocket costs³ in the first year!

- Medicare Part B covers chemotherapy, but you may have coinsurance to pay²
- Part D prescription coverage may cover some cancer medication costs
- Some peripheral costs are not covered by Medicare, such as travel, extra help and more

Cancer Coverage Beyond Original Medicare

Cancer Coverage can offer relief by giving you resources like a lump sum cash payout upon diagnosis. You could use this money to pay for:

- Travel, second opinions or uncovered costs of care
- Extra help in the home
- Time off work for family/friends helping with care
- Alternative treatments not covered by insurance

Average **out-of-pocket costs associated with cancer**³ by kinds of health insurance:

VA Benefits: \$2,367	Medicaid: \$2,116	Employer Plans: \$5,492
MA (HMO): \$5,976	Med Supp: \$5,670	Original Medicare: \$8,115

I'm Here to Help You

Make sure you are prepared and can access the care you deserve – reach out today!

Licensed Insurance Agent

1. National Cancer Institute, <https://seer.cancer.gov/statfacts/html/all.html>, accessed August 2024

2. <https://www.medicare.gov/coverage/chemotherapy>, accessed August 2024

3. "Out-of-Pocket Spending and Financial Burden Among Medicare Beneficiaries With Cancer", JAMA Oncology, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5441971/>, accessed September 2024

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