



Resources for emotional and financial support after a cancer diagnosis



There are many resources to help with the emotional and financial aspects after being diagnosed with cancer.



Join a cancer support group

Many people with cancer find it helpful to share their experiences with others who are in a similar situation. Joining a cancer support group, online or in-person, can help you talk about your emotions, such as fear and anxiety. **Ask your case worker for a list of cancer support groups.**



Apply for financial help through the Social Security Disability Insurance program

If you have cancer, you might qualify for Social Security Disability Insurance (SSDI) to help pay for medical bills, medicine, and your cost of living.

You may qualify if you meet any of these criteria:

- Haven't worked in 12 months or more
- Will be unable to work for 12 months or more because of your cancer
- Have been told by a doctor that your cancer is terminal (can't be cured and will lead to death)

Learn more or apply for SSDI benefits:

- Visit the SSA website at www.ssa.gov
- Call the national SSA hotline at (800) 772-1213

There are SSDI lawyers who can help you apply and get approved more quickly.



Talk with your hospital's patient financial counselor

Many hospitals have a counselor to help patients with finances related to their diagnosis and treatment. **They can help you:**

- Understand your bills
- Set up a payment plan
- Find out if you qualify for financial assistance to help pay for medical costs
- Know what to do if insurance:
 - Won't cover a treatment your doctor says you need
 - Denies a claim (a request for payment that you or your health care provider send to your insurance company when you get a health care service)



Call the Nashville General Hospital Financial Counseling or Billing Department at **615-341-4517**.



Call your health insurance company

Talk to your health insurance company to understand how it will cover your cancer tests and treatments. **Examples of questions to ask:**

- Can you assign me a case manager who can help me?
 - Case managers are trained people, such as nurses or social workers, who follow your case and help to coordinate your care and insurance benefits.
- Do I need pre-approval or prior authorization for any treatments or medicines my doctor prescribes?
 - Pre-approval or prior authorization is permission you may need to get from your insurance company before you use certain health care services. If you do not get permission before you use the services, your insurance may not cover the costs.



Before you pay any bills, check the Explanation of Benefits (EOB) from your insurance company

An EOB is a summary page showing how much money your insurance plan paid and how much you must pay (if any) for a health service you got. Your insurance company sends an EOB in the mail or by email (patient login) every time you get a health service. An EOB is not a bill.

Before you pay any bills, check your EOBs to:

- Make sure you're being charged only for services you got
- Look for any health services that your insurance plan is not paying for but you think should be covered
- Compare the amounts shown on your EOB against the amounts on the provider bills to be sure they match



If you have any questions about your EOB, call your insurance company.

To schedule a visit at Robert E. Hardy Cancer Center, call 615-341-4383



Nashville General Hospital

