

# Understanding Survivorship: Your Financial Future

**An individual is considered a cancer survivor from the time of diagnosis throughout treatment and the remaining years of life.**

There are an increasing number of lymphoma survivors each year. Current data show 88 percent of patients with Hodgkin lymphoma (HL) and 73 percent of patients with non-Hodgkin lymphoma (NHL) are still alive five years following their diagnosis. Better diagnostic tools and more effective treatments are associated with improved survival rates; however, the challenge now facing many survivors is how to achieve long-term quality of life after treatment has ended.

Cancer can dramatically affect your financial security. You may find yourself burdened with medical debts and reduced income. This may make it hard to pay bills on time, which can negatively affect your credit score and your ability to get a loan or access medical treatments in the future. However, there are steps that survivors can take to address these financial issues. Below are some ways survivors can pursue a more financially secure future.

## SECURING YOUR FINANCIAL FUTURE

Keep track of all claims and paperwork (letters of medical necessity, bills, receipts and requests for sick leave), phone conversations with your insurance provider, previous coverage ("certificate of creditable coverage"), and unreimbursed medical expenses (may be used for tax purposes). There are printable worksheets you can use to get these matters organized (visit [lls.org/managing-your-cancer](https://www.lymphoma.org/managing-your-cancer)).

If you expect to run into financial difficulties, reaching out to the people involved (hospital billing departments, creditors, landlords, utilities or mortgage companies) and working out payment plans early on can be helpful to avoid a negative impact on your credit score. You can also consider talking to your healthcare team about switching to generic drugs, stopping non-essential drugs or joining prescription assistance programs. You may also consider reaching out to free credit counseling services that will design personalized plans to help you manage your debt. If you find this option is right for you, make sure to use services credited by the National Foundation for Credit Counseling (visit [nfcc.org](https://www.nfcc.org))

Credit reporting agencies are required by law to wait 6 months (180 days) before including medical debts on your credit report. You can use this waiting period to handle pending disputes with your insurance company and take care of delayed payments. If you experience a denial of coverage by your insurance, it is important that you know how to file an appeal. Online resources from TriageCancer will help you navigate this process (visit [triagecancer.org/cancer-finances-appeals](https://www.triagecancer.org/cancer-finances-appeals)).

Additional resources for cancer survivors requiring financial help include:

- Triage Cancer: visit [triagecancer.org/gethelp](https://www.triagecancer.org/gethelp) and [triagecancer.org/cancer-finances](https://www.triagecancer.org/cancer-finances)

- Medicine Assistance Tool: visit [medicineassistancetool.org](https://www.medicineassistancetool.org)
- CancerCare: call **800-813-HOPE** [4673] or visit [cancercare.org](https://www.cancercare.org)
- Patient Advocate Foundation: call **800-532-5274** or visit [patientadvocate.org](https://www.patientadvocate.org)
- Drug manufacturers and other institutions may offer financial assistance programs for certain drugs that are too expensive. Ask your healthcare team or pharmacy to determine what is available to you.

## PROTECTING YOUR FINANCIAL ASSETS

Due to the financial impact of lymphoma, it is important that you and your loved ones take steps to preserve your finances. This means making a plan to protect your investments, insurance, emergency and disability planning, retirement and other needs. It is important that you tailor the financial plan to your circumstances. Because financial issues can be ongoing after treatment has ended, having someone experienced in handling financial concerns related to a cancer diagnosis can be especially beneficial in developing a plan that works for a survivor's individual and specific needs. Your attorney, accountant, financial planner or insurance consultant may help you gather information and provide counseling in this process. Other suggested resources for finding a financial planner include:

- Certified Financial Planner Board of Standards (CFP Board): call **800-487-1497** or visit [cfp.net](https://www.cfp.net)
- Financial Planning Association: call **800-322-4237** or visit [financialplanningassociation.org](https://www.financialplanningassociation.org)
- Society of Financial Service Professionals: call **800-392-6900** or visit [national.societyoffsp.org](https://www.national.societyoffsp.org)



## QUESTIONS TO ASK A FINANCIAL PLANNER

Before meeting with a financial planner, write down questions regarding your concerns and goals. Some specific questions to consider asking the financial planner include:

- Have you ever worked with a client who has cancer?
- How would your financial advice for me be different from a typical client?
- What are some of the financial issues you see regarding my specific situation?
- Are you familiar with all aspects of medical coverage, disability benefits, life insurance, and viatical settlements (a provision in a life insurance policy that allows an insured person with a life-threatening illness to redeem the policy for an amount close to its face value)?
- Are you familiar with the employee rights of a cancer patient?
- How are your fees determined (e.g., flat fee, hourly fee, commission from the sale of financial products, fee plus commission)?



## LRF'S HELPLINE AND LYMPHOMA SUPPORT NETWORK

A lymphoma diagnosis often triggers a range of feelings and concerns. In addition, cancer treatment can cause physical discomfort. The LRF Helpline staff members are available to answer your general questions about a lymphoma diagnosis and treatment information, as well as provide individual support and referrals to you and your loved ones. Callers may request the services of a language interpreter. A part of the Helpline is LRF's one-to-one peer support programs, *Lymphoma Support Network*. This program connects patients and caregivers with volunteers who have experience with lymphomas, similar treatments, or challenges, for mutual emotional support and encouragement. You may find this useful whether you or a loved one is newly diagnosed, in treatment, or in remission.

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## MOBILE APP

*Focus On Lymphoma* is the first mobile application (app) that provides patients and caregivers comprehensive content based on their lymphoma subtype and tools to help manage their lymphoma such as, keep track of medications and blood work, track symptoms, and document treatment side effects. The *Focus On Lymphoma* mobile app is available for download for iOS and Android devices in the Apple App Store and Google Play. For additional information on the mobile app, visit **FocusOnLymphoma.org**. To learn more about any of these resources, visit our website at **lymphoma.org**, or contact the LRF Helpline at **800-500-9976** or **helpline@lymphoma.org**.

### Resources

LRF offers a wide range of free resources that address treatment options, the latest research advances, and ways to cope with all aspects of lymphoma and CLL/SLL including our award-winning mobile app. LRF also provides many educational activities, including our in-person meetings, podcasts, webinars for people with lymphoma, as well as patient guides and e-Updates that provide the latest disease-specific news and treatment options. To learn more about any of these resources, visit our website at **www.lymphoma.org**, or contact the LRF Helpline at **(800) 500-9976** or **helpline@lymphoma.org**.

Contact LRF:

Helpline: (800) 500-9976

Email: [helpline@lymphoma.org](mailto:helpline@lymphoma.org)

[www.lymphoma.org](http://www.lymphoma.org)

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