

Questions to Ask Your Insurance Company and Health Care Provider

QUESTIONS TO ASK YOUR INSURANCE COMPANY

Insurance Coverage — General

- What type of insurance do I have?
- What is my coverage period?
- What will my insurance cover? Does my insurance cover cancer care?
- What is the deductible/out-of-pocket maximum for my policy?

QUESTIONS TO ASK YOUR HEALTH CARE PROVIDER

Insurance Coverage — General

- What are my in- and out-of-network benefits?
- Is this an in-network provider?
- If I am covered by more than one insurance policy, how do you coordinate benefits and determine which is primary and which is secondary?

Health Care Costs — General

- Are there associated co-pays with my visits?
- What services (if any) require prior authorizations?

Specific Costs for Non-Small Cell Lung Cancer Care

- If I have been newly diagnosed and want to seek care from someone other than my primary physician, will it be covered and, if so, what do I need to proceed?
- How can I estimate the total cost of the recommended treatment plan (e.g., office visits, biopsies, procedures, follow-ups, medications and clinical trials)? Who can help me with this estimate?
- If I can't afford this treatment plan, what other options exist that don't cost as much?
- Does my insurance cover other doctor visits, such as a second opinion?
- What programs exist that can help cover the costs of drugs for my cancer treatment and any side effects?
- What expenses will I have if I join a clinical trial?
- How do the costs of the clinical trial compare with the costs of the standard treatment? Does one cost more than another?

My Notes
