

## QUESTIONS TO ASK ABOUT TREATMENT

### Insurance and disability coverage

Patients in the United States with private insurance coverage should be aware of their insurance benefits to understand what is covered, and what out-of-pocket costs to expect. The following questions can help learn about your coverage. You will likely need to speak with your insurance company, the billing department of the hospital where you are being treated, and/or the Human Resources department of your employer to get these questions answered.

The National Cancer Institute has excellent resources to help you understand medical coverage and costs, including charts you can print out to help you keep track of everything: [cancer.gov/about-cancer/managing-care/track-care-costs](https://cancer.gov/about-cancer/managing-care/track-care-costs)

You can also read about Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI), the U.S. government disability programs, here: [ssa.gov/disability/index.htm](https://ssa.gov/disability/index.htm)

### Questions to ask costs and coverage

1. What will my cost be after insurance pays its portion?
2. What is the maximum out-of-pocket on my policy and will the cost of this treatment meet that threshold?
3. What type of coverage do I have for rehabilitation or home health care after treatment?
4. If any special equipment such as a catheter, colostomy supplies, or other assistive devices are needed, will they be covered?
5. How much of my prescription costs will I be expected to pay each month?

6. Can you please help me determine whether I have disability insurance?
  
7. How much is my monthly disability benefit?
  
8. If my recovery takes longer than expected, when will my disability coverage start?
  
9. If I do not have disability insurance, can you please help me understand how to apply for short or long term disability benefits through the government (SSI and SSDI)?