

Tips for managing the financial cost of caregiving

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In [Hard Times](#), caregivers learn the cost of cancer caregiving can be both expensive and surprising. Not only do caregivers and patients deal with lost wages, co-pays, and deductibles, but also the hidden costs, such as travel expenses, support services, and special meals, in addition to time spent on researching, coordinating appointments, and endless hours on the phone with insurance companies. Caregivers who don't live with the patient must also factor in time away from work or their own family, possible travel and lodging expenses, and paid help when they are away from the patient.

Here are a few financial tips to get caregivers over the hump:

1. Set up a free website, such as [CaringBridge](#), [Lotsa Helping Hands](#), [Share The Care](#), and the [Patient/Partner Project](#), for your support team (and have them invite their friends and family who can help!) to let them know when you need help with child care, transportation, meals, errands, and other services. Many times people want to help, but they don't know how to ask or what to do. Having a list of needs available to everyone will prevent 15 calorie-rich casseroles on your doorstep the first week.
2. Several organizations offer free or discounted rates for travel and lodging if a patient must travel for treatment. [Corporate Angel Network](#) offers free rides for patients traveling to treatment. [Joe's House](#) offers discounted hotel rooms, and the American Cancer Society's [Hope Lodge](#) offers free lodging for patients and caregivers.
3. Tap into services that help pay for cancer care, such as the Patient Advocate Foundation's [Co-Pay Relief](#) and various [drug assistance programs](#).
4. It may take time, but it's worth keeping insurance statements, bills, and medical records organized. [Follow a strategy](#) to make sure you're getting the most out of your insurance plan.
5. Take advantage of [tax exemptions](#) for cancer expenses, including mileage and transportation costs associated with treatment.
6. It may take some searching online, but there are grants and services available through various local organizations that may help pay for child care, house cleaning, transportation, and other basic needs. Your local hospital and non-profit cancer organizations may also have information on these services.
7. Look into services and grants provided by non-profit organizations that focus on your cancer type. For example, the [Leukemia & Lymphoma Society](#) provides financial assistance to patients in significant financial need, and the [Colorectal CareLine Financial Aid Fund](#) provides assistance for travel, lodging, and child care.

8. Don't hesitate to flash the "cancer card" sometimes, even if the patient is past treatment. Ask about special discounts provided by companies for products or services used during cancer treatment. Many airlines offer discounted rates if traveling to a specific hospital. Childhood cancer survivors (and children of adult cancer survivors) are eligible for specific college scholarships from various organizations.

Know any other tips to help shoulder the financial burden of cancer caregiving? Please add your own!