



*“How am I
going to manage
everything?”*

Handling **practical matters**
after cancer treatment

HELP FROM
GEORGIANS
ON YOUR SIDE

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After the upheaval caused by cancer treatment, many people struggle with work, money and household responsibilities.

As you enter the period after treatment, you may find you need help managing these challenges of everyday life.

Here's what Georgians who have finished cancer treatments often say about dealing with practical matters in their "new normal":



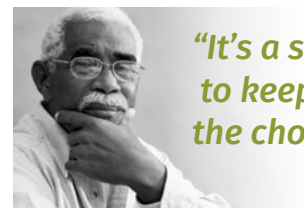
"I'm worried about money."

Cancer treatment is often very expensive. You may also have lost income during treatment if you had to work fewer hours or quit working altogether. Household bills and medical debt can feel overwhelming. In fact, money worries are one of the biggest concerns of Georgians who had cancer.



"What does going back to work look like?"

You may already be there or are planning your return. While it's good to get back to work, it can also be challenging and even scary. In the beginning, you might not perform like you used to, or your coworkers might treat you differently. Perhaps your boss isn't giving you the support you need.



"It's a struggle to keep up with the chores."

Maybe your family expects you to get right back to all your household responsibilities. Or you're putting pressure on yourself to keep the house, yard or car as neat as ever. But your body is still recovering and healing, and it's normal to get tired easily and not be able to do all your old chores.



"I need help dealing with health insurance."

Even if you feel fortunate to have health insurance, dealing with it can be confusing and exhausting. You might dread opening bills or having to call your insurance company. Maybe you just need some help sorting through all the information.



"I miss my old activities."

Returning to your previous hobbies and social life is an important part of getting back to normal. It's possible to look forward to it – yet also feel too tired or stressed to fully participate.

▼ **If these struggles sound familiar, here are a few things to keep in mind...**

It helps to know



Your health is still the highest priority.

It's normal to feel like you should stop worrying about your health and instead "catch up" on all the practical stuff. But survivorship is a journey, and your health must come first. Find ways to lower your stress, take breaks — and remember to go easy on yourself.



If you aren't ready to return to work, other sources of income are available.

You may be eligible for Social Security disability insurance (SSDI) or supplemental security income (SSI). SSDI is a disability benefit for people who have worked for years and paid into the program. SSI is for people with lower income or assets. If you don't get approved the first time you apply, keep applying.



You can lower your debt by talking to those you owe.

Few things are more stressful than big bills. But by talking to doctors, hospitals, utility companies and others you owe, you can usually lower your bills. Your hospital may also have a fund to help you pay for treatments that aren't covered by insurance.



If your health insurance has denied a claim, you can make an appeal.

Denied claims are one of the most frustrating parts of dealing with your health insurance. So, if your health insurance refuses to pay a claim, you can ask them to reconsider by filing an appeal. Don't pay any bills that seem inaccurate or unfair until you're appeal has been heard.



It's okay to ask for help.

You've been through a lot. Maybe it seems like you've asked for too much help already. But your family and friends are probably still concerned about you and willing to help you make this transition easier. Don't hesitate to let others know what you need.

Now, the good news: There are resources to help you get back to functioning the way you used to. ►

What you can do right now

Talk to your hospital's financial aid team about your bills.

Your hospital likely has people who are trained to help with money concerns. You might be able to talk to a financial counselor, an oncology social worker, a patient advocate or all of the above.

These folks can help you understand what your insurance does or doesn't cover. They can connect you to resources that help you manage your bills. They can also help you negotiate with the hospital billing department to reduce the amount you owe.

The website Cancer.org offers great info on how to manage the costs of cancer treatment, and what to do if you can't pay a bill. Here's how to get that:

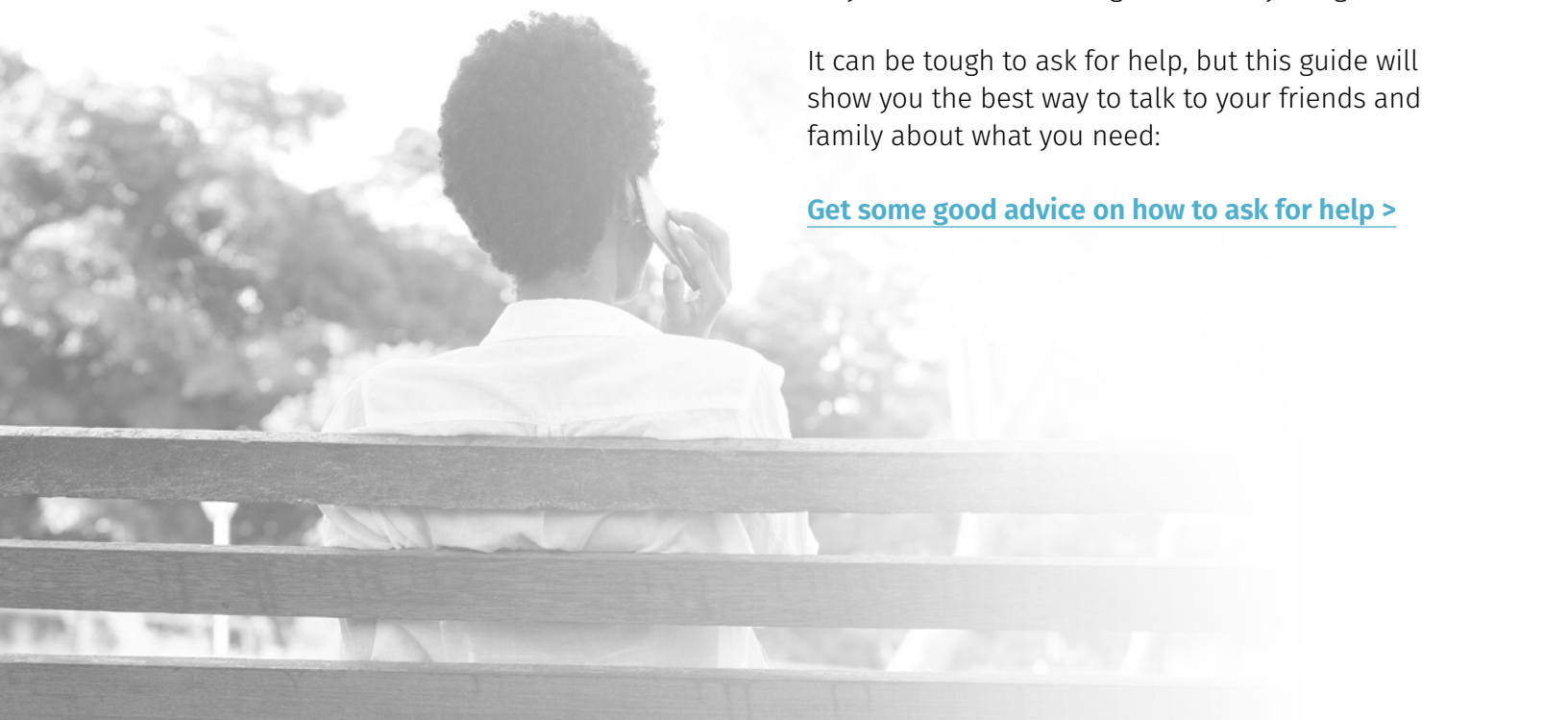
[Learn more about how to pay for your cancer treatment >](#)

If you have friends or family nearby, ask them to pitch in.

Draw on the supportive people in your life by asking for help with specific tasks, like mowing the lawn, walking the dog, folding a load of laundry or dropping off a cooked meal. People are often happy to help, especially if you give some guidance on what they can do to make things easier for you right now.

It can be tough to ask for help, but this guide will show you the best way to talk to your friends and family about what you need:

[Get some good advice on how to ask for help >](#)



Get the support you need as you return to work.

If you have an HR department at work, you can talk to them about your concerns. You might need some support in the beginning, especially if you're still dealing with side effects of cancer treatment, like fatigue, "brain fog" or chronic pain.

Under federal law, your employer is required by law to give you "reasonable accommodations" for these health issues. "Reasonable accommodations" might include extra time off for doctor appointments, more frequent rest breaks or a private place to take your medicine.

You might need to get a letter from your doctor confirming your needs. But remember: you don't have to share your private medical information with your employer.

[Learn about your employment rights in this free guide >](#)

[Here are some things to think about for your return to work >](#)

Learn about your rights when it comes to health insurance.

As a cancer survivor, health insurance is likely more important to you than ever. Since your follow-up care will continue, you will need coverage you can count on.

The good news is that state and federal laws protect your rights to health insurance. Under the Affordable Care Act (ACA), you cannot be denied coverage for a health condition you already had (a "pre-existing condition").

There are many different kinds of health insurance. You may be eligible for public options like Medicare or Medicaid, depending on your age or income level.

[Learn more about your health insurance rights >](#)



"I was determined to become an educated survivor. To plan life after treatment, I put together a lot of information to fully understand the short- and long-term impact cancer would have on my health. I realized that I must be my best advocate."

— Chris Parker, prostate cancer survivor

Create ways to help manage household tasks and errands.

The so-called "chemo brain" can make it hard for survivors to remember things or think clearly all the time. By creating ways to stay organized, you can save energy for the stuff that matters most.

Make to-do lists and spend time setting priorities so you can focus on the most important things, even if you're feeling brain fog. Create strong reminders for appointments, tasks and chores. You can set up reminders on your phone, carry a pocket calendar or notebook or leave notes for yourself in areas around the house.

Sort through your bills and make a plan.

You may be dealing with more than medical bills. Household expenses, personal loans and credit card debt can all pile up during cancer treatment.

Figure out which bills are most important, then make a plan to pay them. Organizing and planning can help you manage your stress about the situation by putting you in control. If it seems like too much to go through everything yourself, ask a trusted friend to give you a hand.

Dave Ramsey is an expert who offers important tips on how to make medical debt a little easier to handle.

[See Dave Ramsey's advice on easing medical debt >](#)

5 good ways to learn more

When looking for more information on survivorship, it's easy to get overwhelmed. There's so much out there. To help guide you through whatever practical challenges you face, we've found five good places to start.

1 Website: GeorgiaCancerInfo.org



This website serves Georgians with cancer – and an entire area is dedicated to connecting you with resources that can answer your

questions about medical debt, health insurance, employment challenges and more. Click on Survivorship, then For Survivors, then the square that says Economic and Employment Concerns for Cancer Survivors.

[Go to: GeorgiaCancerInfo.org/Survivorship](http://GeorgiaCancerInfo.org/Survivorship)

2 Booklet: “ASCO Answers Cancer Survivorship”

The American Society of Clinical Oncology created this 40-page booklet about life after cancer. The booklet covers topics like family relationships, going back to work and managing your finances. It will also point you to resources like support groups for cancer survivors.

[See: ASCO Answers Cancer Survivorship](#)

This brochure is published for cancer survivors by the Georgia Center for Oncology Research and Education, Inc. (Georgia CORE) GeorgiaCancerInfo.org

3 Help Line: 888-793-9355



If you just don't know where to turn, start with the Cancer Support Help Line. A trained volunteer will talk with you and then provide ways to

help. The toll-free line is run by a nonprofit called Cancer Support Community. Hours: Monday – Friday 9 a.m.–9 p.m. Eastern Time; Saturday – Sunday, 9 a.m.–5 p.m. Eastern Time.

▶ Call: 888-793-9355 and follow the instructions to talk with a helpful associate.

4 Booklet: “In Treatment: Financial Guidance for Cancer Survivors and Their Families”

This booklet will guide you through making a financial plan and creating a budget, understanding different terms related to health insurance, and exploring the health insurance options available to you. There are worksheets to help you create your own budget, and a list of financial resources and organizations that might be able to help.

[Read: In Treatment: Financial Guidance](#)

5 Website: [Livestrong Navigate Your Cancer Journey](http://Livestrong.org)

Livestrong is a nonprofit supporting the whole cancer survivorship journey. This section of their website contains articles and tools to help you understand the financial and practical challenges of life after treatment. It also offers ideas for solving common problems.

[Visit: Livestrong: Navigate Your Cancer Journey](#)