



[cancer.org](http://cancer.org) | 1.800.227.2345

## Programs and Resources to Help With Cancer-related Expenses

People with cancer can have many expenses related to the costs of cancer treatment and care. They might need to pay for transportation, lodging, food, and more. This is in addition to day-to-day expenses like rent or a mortgage, car payments, and food or childcare.

- [Help with short-term housing near the cancer treatment center](#)
- [Help with caregiver expenses](#)
- [Help with housing needs or mortgage payments](#)
- [Help with transportation costs](#)
- [Help with food costs](#)
- [Help finding and paying for dental care](#)
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People with cancer and their family members might have to miss work because of treatment or side effects. This can lead to a loss of all or part of their salary (see [Working During Cancer Treatment](#))<sup>1</sup>.

If you are not able to work, you might qualify for [Supplemental Security Income](#)<sup>2</sup> (SSI) or [Social Security Disability Insurance](#)<sup>3</sup> (SSDI). These programs are designed to help people who can't work because of disabilities. Cancer is often considered a disability under the [Americans with Disabilities Act](#)<sup>4</sup> (ADA).

Many people find it hard to turn to others or to public agencies and outside groups for help. The extra expenses of cancer may be the first time a family has had problems with money.

But there are resources to help with some of these costs. Ask your cancer care team if they can suggest people or groups that might be able to help. A social worker or patient navigator can also be helpful. They can suggest resources to help with health care costs, transportation, lodging, food and other needs.

Here are some ideas of where you might be able to get help with some of the costs of cancer and cancer treatment.

## **Help with short-term housing near the cancer treatment center**

Some people with cancer may need to travel far from home for treatment. Many treatment centers have short-term housing or discount programs set up with nearby motels and hotels. The social worker, patient navigator, or oncology nurse might know about no-cost or low-cost housing near the hospital or clinic.

**The American Cancer Society Hope Lodge®.** This program offers families a free place to stay when cancer treatment is given far from home. Contact us to find out if there's a [Hope Lodge](#)<sup>5</sup> location near your treatment center.

**Extended Stay America** has partnered with the American Cancer Society to offer discounted rooms for people who have to be away from home for cancer treatment. Contact us to find out more about [this program](#)<sup>6</sup>.

**Healthcare Hospitality Network** is a group of nearly 200 non-profit organizations throughout the US that provide free or low-cost lodging to families getting medical treatment far from home. You can check [online](#)<sup>7</sup> to see if they have a location that works for you.

**Ronald McDonald House.** This housing is for children with cancer who have to travel to a pediatric center for treatment. They provide low-cost or free housing for patients and their immediate families, or any family with a seriously ill child.

Families must be referred by medical staff or social workers at the treatment facility to stay at a Ronald McDonald House. Check with your cancer care team's social worker or nurse to learn more. Or, you can contact Ronald McDonald House Charities at 630-623-7048 or [www.rmhc.org](http://www.rmhc.org)<sup>8</sup>.

**Medicaid.** If you have Medicaid, check with your [state Medicaid provider](#)<sup>9</sup> to see if it offers lodging assistance. Not all Medicaid plans cover the cost of short-term housing during cancer treatment.



may be able to get paratransit (door-to-door) services. The options and costs vary, so check with your [local public transit agency](#)<sup>17</sup> to see what is available in your area.

The Leukemia & Lymphoma Society, through its [Patient Aid Program](#)<sup>18</sup>, can help some people with cancer with the cost of gas and parking for outpatient treatment. This program is for people with blood cancers (leukemia, lymphoma, and myeloma). There's a limit on the amount of financial help each person with cancer can get each year. Check with your team social worker about this program or contact the Leukemia & Lymphoma Society at 1-800-955-4572 or visit [www.lls.org](http://www.lls.org)<sup>19</sup>.

Mercy Medical Angels provides cost-effective non-emergency transportation for patients. This might include gas cards, or bus, train, or airfare for long distance travel. This organization partners with volunteers, along with private or commercial transportation providers. To find out if you are eligible for this service, you can find more information online at [mercymedical.org](http://mercymedical.org)<sup>20</sup>.

[NeedyMeds](#)<sup>21</sup> lists programs that can help with medical transportation services or travel expenses for people that have no other way to pay.

Community and church groups may also be sources of help with travel or its costs. Also, talk to your cancer care team social worker about getting help with hospital or clinic parking fees.

## Help with food costs

Some government programs help with food or food costs for low-income people. The programs listed below are from the US Department of Agriculture (although some are run by states) for different groups of people. And each may offer food help in different ways.

Some families may qualify for more than one type of help. For more information about these programs, call the National Hunger Hotline at 1-866-348-6479 (1-866-3-HUNGRY); for Spanish, call 1-877-842-6273. Or visit [www.whyhunger.org](http://www.whyhunger.org)<sup>22</sup>.

## Supplemental Nutrition Assistance Program (SNAP)

Formerly the Food Stamp Program, SNAP is the best known government program. It lets people shop for food in grocery stores using a special Electronic Benefits Transfer card, much like a bank card.

To ask about SNAP by phone, call your state or local health department, or social

services department or call 1-800-221-5689 to get the local number.

### **Meals on Wheels**

This program is designed for people who are disabled, homebound, or elderly. Volunteers deliver ready-to-eat meals to your home. Costs or fees vary depending on your age and where you live. Contact Meals on Wheels at 888-998-6325 or visit their website at [www.mealsonwheelsamerica.org](http://www.mealsonwheelsamerica.org)<sup>23</sup>.

Church groups can also be a good resource. They may have food pantries or other assistance for people who need help with food costs.

### **Help finding and paying for dental care**

Some people with cancer might need to see a dentist before starting treatment. Dental care needs can vary from an exam and cleaning to extraction of teeth that are not healthy. If you don't have dental insurance, you may need to pay for dental care out of pocket. If you don't have dental insurance, you may need to pay for dental care out of pocket.

**Temporary Assistance for Needy Families (TANF)** is a grant program for people with low incomes. It provides monthly payments to help pay for food, clothing, housing, utilities, transportation, phone, medical supplies not covered by Medicaid, and other basic needs. (TANF also helps states provide training and jobs for the people in welfare programs.)

A social worker can tell you about your state's plan or contact your local health or social services department. You can visit them online at <https://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.htm>.<sup>27</sup>

## Help with internet access

The Federal Communications Commission (FCC) has an Affordable Connectivity Program run by Universal Service Administrative Company (USAC). This program helps lower the cost of internet access if your income is low enough. Call your local internet provider or visit [affordableconnectivity.gov](https://affordableconnectivity.gov)<sup>28</sup> to learn more about this program.

You may notice that many groups and organizations now have a lot of information on the Internet, and it may be harder to call or reach a real person to ask questions. If you don't have Internet access, you may want to see if your local public library offers use of their computers and Internet access at no cost. An added benefit is that volunteers or staff there may be able to help if you're having trouble finding things.

Still, you don't need Internet access to find help. The American Cancer Society and many other organizations also provide toll-free phone numbers so that people without Internet access can learn about and ask for services.

You can reach the American Cancer Society at 800-227-2345 any time of day or night. We're here when you need us.

## Need more information?

**National Aging and Disability Transportation Center/Eldercare Locator** Toll-free number: 1-800-677-1116 Website: [www.nadtc.org](http://www.nadtc.org)<sup>29</sup>

**National Association of Area Agencies on Aging** Toll-free number: 1-800-677-1116 Website: [www.n4a.org](http://www.n4a.org)<sup>30</sup>

**National Hunger Hotline** Toll-free number: 1-866-348-6479 (1-866-3-HUNGRY) for Spanish, call 1-877-842-6273 Website: [www.whyhunger.org](http://www.whyhunger.org)<sup>31</sup>

## United Way of America and the Alliance of Information and Referral Systems

Call 211 to find out if help is available in your area. Website: [www.211.org](http://www.211.org)<sup>32</sup>

**The Universal Service Administrative Company (USAC)** Toll-free number: 1-888-641-8722 Website: [www.usac.org](http://www.usac.org)<sup>33</sup>

[Questions about help with cancer-related expenses?](#) <sup>34</sup>

Contact the ACS cancer helpline to get answers and information.

[Search for resources](#) <sup>35</sup>

Find free or low-cost resources from ACS and other organizations.

## Hyperlinks

1. [www.cancer.org/cancer/survivorship/coping/working-during-cancer-treatment.html](http://www.cancer.org/cancer/survivorship/coping/working-during-cancer-treatment.html)
2. [www.cancer.org/cancer/financial-insurance-matters/managing-costs/supplemental-security-income-for-people-with-cancer.html](http://www.cancer.org/cancer/financial-insurance-matters/managing-costs/supplemental-security-income-for-people-with-cancer.html)
3. [www.cancer.org/cancer/financial-insurance-matters/managing-costs/social-security-disability-income-for-people-with-cancer.html](http://www.cancer.org/cancer/financial-insurance-matters/managing-costs/social-security-disability-income-for-people-with-cancer.html)
4. [www.cancer.org/cancer/financial-insurance-matters/health-insurance-laws/americans-with-disabilities-act.html](http://www.cancer.org/cancer/financial-insurance-matters/health-insurance-laws/americans-with-disabilities-act.html)
5. [www.cancer.org/support-programs-and-services/patient-lodging/hope-lodge.html](http://www.cancer.org/support-programs-and-services/patient-lodging/hope-lodge.html)
6. [www.cancer.org/about-us/our-partners/extended-stay-america.html](http://www.cancer.org/about-us/our-partners/extended-stay-america.html)
7. [www.hhnetwork.org](http://www.hhnetwork.org)
8. [www.rmhc.org/](http://www.rmhc.org/)
9. [www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](http://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu)
10. [www.va.gov/resources/reimbursed-va-travel-expenses-and-mileage-rate/#:~:text=Meals%20and%20lodging-,Meals%20and%20lodging,Your%20medical%20condition%2C%20and](http://www.va.gov/resources/reimbursed-va-travel-expenses-and-mileage-rate/#:~:text=Meals%20and%20lodging-,Meals%20and%20lodging,Your%20medical%20condition%2C%20and)
11. [www.medicaid.gov/](http://www.medicaid.gov/)
12. [www.va.gov/pension/aid-attendance-housebound/](http://www.va.gov/pension/aid-attendance-housebound/)
13. [www.cancer.org/support-programs-and-services/road-to-recovery.html](http://www.cancer.org/support-programs-and-services/road-to-recovery.html)
14. [www.cms.gov/medicare-medicaid-coordination/fraud-prevention/medicaid-integrity-education/downloads/nemt-factsheet.pdf](http://www.cms.gov/medicare-medicaid-coordination/fraud-prevention/medicaid-integrity-education/downloads/nemt-factsheet.pdf)
15. [www.medicare.gov/](http://www.medicare.gov/)

16. [www.apta.com/research-technical-resources/public-transportation-links/](http://www.apta.com/research-technical-resources/public-transportation-links/)
17. [www.apta.com/research-technical-resources/public-transportation-links/](http://www.apta.com/research-technical-resources/public-transportation-links/)
18. [www.lls.org/support-resources/financial-support/patient-aid-program](http://www.lls.org/support-resources/financial-support/patient-aid-program)
19. [www.lls.org/](http://www.lls.org/)
20. [www.mercymedical.org/](http://www.mercymedical.org/)
21. [www.needymeds.org/medtrans-landing](http://www.needymeds.org/medtrans-landing)
22. [whyhunger.org/](http://whyhunger.org/)
23. [www.mealsonwheelsamerica.org/](http://www.mealsonwheelsamerica.org/)
24. [www.needymeds.org/dental-clinics](http://www.needymeds.org/dental-clinics)
25. [www.hhs.gov/answers/health-insurance-reform/where-can-i-find-low-cost-dental-care/index.html](http://www.hhs.gov/answers/health-insurance-reform/where-can-i-find-low-cost-dental-care/index.html)
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27. [www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html](http://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html)
28. [www.affordableconnectivity.gov/](http://www.affordableconnectivity.gov/)
29. [www.nadtc.org/](http://www.nadtc.org/)
30. [www.n4a.org/](http://www.n4a.org/)
31. [www.whyhunger.org/](http://www.whyhunger.org/)
32. [www.211.org/](http://www.211.org/)
33. [www.usac.org/](http://www.usac.org/)
34. [www.cancer.org/about-us/what-we-do/providing-support.html](http://www.cancer.org/about-us/what-we-do/providing-support.html)
35. [www.cancer.org/support-programs-and-services/resource-search.html](http://www.cancer.org/support-programs-and-services/resource-search.html)

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Last Revised: December 20, 2023

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