

Insurance Costs Checklist and Budget Form

Budgeting Worksheet

Step 1: Understand Your Health Insurance Costs

To estimate the cost of medical care, you must understand your health insurance plan. Use this chart to view all the plan specifics in one place.

Plan Name		
Type of Plan		
Primary Care Provider	Covered In Network <input type="checkbox"/>	Covered Out of Network <input type="checkbox"/>
Specialists	Covered In Network <input type="checkbox"/>	Covered Out of Network <input type="checkbox"/>
Treatment Center	Covered In Network <input type="checkbox"/>	Covered Out of Network <input type="checkbox"/>
Other Medical Service Providers (Lab Tests, Infusions, Radiology)	Covered In Network <input type="checkbox"/>	Covered Out of Network <input type="checkbox"/>
Premium	Per Month: \$ _____	Per Year: \$ _____
Maximum Out-of-Pocket Expense	Per Individual Per Year: \$ _____	Per Family Per Year: \$ _____
Co-pays and/or Co-insurance	Co-Pay	Co-Insurance
	Primary Care Visits:	\$ _____ %
	Specialist Visits:	\$ _____ %
	Hospitalization:	\$ _____ %
	Emergency Room:	\$ _____ %
	Urgent Care:	\$ _____ %
Prescription Drugs:	\$ _____ %	
Plan Status as of this Date: _____	\$ _____ of patient's \$ _____ individual deductible has been met \$ _____ of patient's \$ _____ family deductible has been met \$ _____ of patient's \$ _____ individual maximum out-of-pocket expense has been met \$ _____ of patient's \$ _____ family maximum out-of-pocket expense has been met	

Once a treatment plan is in place, talk to the treatment center's financial department about estimated costs and payment plan options to better estimate your health insurance costs.

Step 2: Anticipate Monthly Expenses

Fill in the following chart to prepare a monthly budget. Write in the actual amounts as you pay bills.

Expense Changes to Consider

- Transportation and lodging for the caregiver and patient if the treatment center is far from home
- Additional medical expenses such as nutritional supplements, over-the-counter medications, hygiene products, wig, etc
- Child care and/or pet sitter for when you are away for treatment or at appointments

Tips to Reduce Expenses

- Shop around for a different phone/cable plan or home insurance quote.
- Reach out to family and friends to help with childcare or pet care.
- Use coupons when grocery shopping and save money by eating at home instead of in restaurants.
- Apply for financial assistance programs offered by both government and nonprofit organizations:
 - Supplemental Nutrition Assistance Program (SNAP) (food stamps)
 - Low Income Heating Energy Assistance Program (LIHEAP)
 - Prescription assistance programs
 - Co-pay assistance programs

Monthly Expenses	Expected	Actual
Health Insurance Premium and Other Anticipated Medical Bills		
Rent/Mortgage		
Utilities (Electric, Gas, Water)		
Groceries/Food		
Phone/Cell Phone		
Cable/Internet/Streaming Services		
Transportation (Car Payment, Gas, Bus Fare)		
Debt Payments (Credit Cards/Loans)		
Insurance Premiums (Car/Life)		
Housecleaning/Landscaping		
Child Care		
Other Expenses		
Total Monthly Expenses		

Step 3: Determine Income

Sources of Monthly Income	Expected	Actual
Salary (net income*)		
Supplemental Security Income (SSI)/ Social Security Disability Insurance (SSDI)		
Employment Benefits: Disability (Short- or Long-Term)		
Retirement (Private and/or Social Security Administration [SSA])		
Financial Assistance		
Other Forms of Income		
Total Monthly Income		

*Net income is your take-home pay after taxes and other payroll deductions.

Income Changes to Consider

- When determining income, remember to take into account lost wages due to time away from work for treatment.

Tips to Supplement Income

- If the patient is unable to work due to treatment, consider applying for Social Security Disability Insurance or other disability insurance options to replace lost income.

Step 4: Final

	Expected	Actual
Total Monthly Income:		
Total Monthly Expenses:		
After Expenses: (Total Income minus Total Expenses = After Expenses)		

Now that you have completed the budgeting worksheet, continue using it to record actual expenses and income and make adjustments as necessary. Consider moving any income left over after you have met your expenses into a savings account as a backup in case of unexpected expenses or loss of future income.

To learn more about available financial assistance programs, contact one of The Leukemia & Lymphoma Society's Information Specialists at (800) 955-4572 or visit www.LLS.org/finances.