



CANCER PATIENT GUIDE

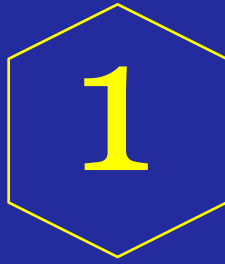


Tests & Treatments
recommended by
International
Standards
for your
cancer

6 Tips to
manage
your
cancer
expenses

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CHAPTER ONE

Six tips to maximize insurance claims and reduce claim rejections

1. Prefer cashless hospitals:

Opt for hospitals covered under cashless treatment under your insurance provider. This reduces the risk of claim rejections after treatment.

2. Reimbursement of Pre-Treatment diagnostics:

Usually, diagnostic tests performed before treatment are not covered as cashless under insurance. You will need to file for a reimbursement for the diagnostic expenses you incur once your treatment starts.

Check with your insurer about the time period prior to treatment when claiming test costs is allowed. Make it a habit to save all your bills for filing claims.

3. Diagnostics under admission:

There may be certain diagnostics tests and procedures which you can undergo under hospital admission. These are covered under cashless insurance.

Check with your doctor if it is possible to admit the patient for diagnostic procedures such as biopsy or endoscopy to ensure cashless coverage.

4. Seek a detailed treatment estimate from the hospital

Some types of treatment may not be covered by your insurance provider e.g., Robotic Surgery is generally not covered by insurance.

In such cases, you can seek a detailed estimate from the hospital with a breakdown of components covered by insurance and the components (such as Robotic surgery cost) that are not covered by insurance.

Patients can opt to pay the additional expense for Robotic surgery, while claiming the remaining component of the surgery from insurance.

5. Prior authorisation for multiple admissions

Usually, you will be required to do multiple chemotherapy cycles. You will mostly take each session on a day care admission basis.

Similarly, you will be given a plan for Radiation Therapy sessions e.g., 30 sessions, 5 times a week. Check with your insurance if you can get pre-authorisation for multiple treatment sessions beforehand to avoid paperwork.

6. Use a claim settlement service

There are specialised services available online to prepare your insurance claim and handle claim objections. You can use these experts to handle your insurance claims. Check out [SureClaim](#)



CHAPTER TWO

Treatment information for 25+ cancers from the NCCN guidelines

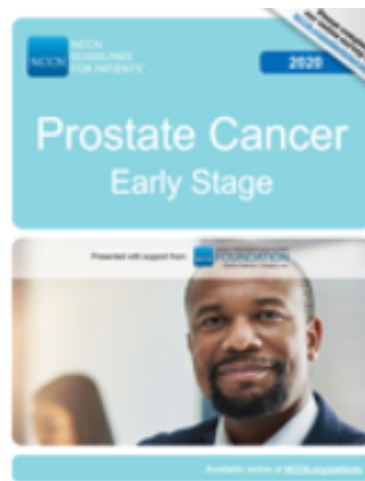


The NCCN is a US based research-based body that publishes guidelines for cancer patients. These guides are based on the same treatment information your doctors use and help you talk to your doctor about the best treatment options for your disease.

These step-by-step guides to the latest advances in cancer care, feature:

- Questions to ask your doctors
- Patient-friendly illustrations
- Glossaries of terms and acronyms

To access the NCCN Patient Guide for your cancer, [click here](#)





CHAPTER THREE

Common Cancer Procedures and Treatment



This is the best way to stop paying extra for cancer treatment.

[Click here](#) to Download the Latest Central Government Approved Rate List for 1700+ tests & procedures.

Private hospitals /labs should not charge more than 30-60% of this. Refer to this Rate List to not be overcharged

Sr. No	CGHS TREATMENT PROCEDURE	Rate List
1	Excisional Biopsies {HEAD AND NECK CANCER}	5175
2	Excision of Axillary Lymph Node Biopsies	2277
3	Tru-cut Needle Biopsy	1395
4	Treatment procedure Cardiovascular AVBD/PVBD	48300
5	Endoscopic Surgery	13800
6	Radiotherapy and Chemotherapy IMRT(Intensity Modulated radiotherapy)	90790
7	Ultrasound guided FNAC	575
8	Endoscopic biopsy	345
9	Whole body MRI (For oncological workup)	5100



CHAPTER FOUR

4 ways to save cancer care bill



Follow these steps to save up to 50 %of your cancer treatment bill:

- **Compare Costs Online**

The internet is a powerful tool, Do your research on google, ask questions on online forums such as Quora to learn about healthcare pricing, you will quickly be able to get a sense of fair pricing.

- **Ask for discount**

Yes, it's possible to negotiate and almost always, it works !This one simple question that takes 5 seconds to ask can save you 10%-15%of the bill.

- **Ask for generic medicines**

There are generic medicines and combination medicines. Generic medicines are off patent drugs, which can be manufactured by any pharma company without licence.

- **Choose affordable labs**

Scans and blood tests can account for 50% of OPD and upto 25% of impatient expenses. Many of these tests will not be covered under insurance.



CHAPTER FIVE

Cancer Survival Rate Estimator



You can now know your cancer survival rate, estimated from global experts. Use the Cancer Survival Rate Estimator, made by experts to calculate survival rate for your own cancer.

Follow these steps:

- Visit the online survival rate calculator ([Click Here](#))
- Select your type of cancer e.g. breast cancer
- Provide inputs on your case – sex, age, stage etc.
- The results bar will indicate survival rates for that cancer. Filter to see 1-year survival rate, 2-year survival rate and 5-year survival rate.

Note: This tool does not provide medical advice and is for informational purposes only. Please seek medical advice from a health care professional for any questions.



CHAPTER SIX

Local Resources for Emotional Support



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1) Indian Cancer Society

74, Jerbai Wadia Road, Bhoiwada, Parel,
Mumbai - 400012 (India)

Phone: +91- 22-2413 9445 / 51

Email: info@indiancancersociety.org

City-wise Contact information here

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2) Cansupport

Website: www.cansupport.org

CanSupport Helpline +91 11 41010539

Write at helpline@cansupport.org

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3) Cancer Healer center

Website: www.cancerhealercenter.com

Helpline +91 11 41010539

Write at helpline@canhealercenter.com

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CHAPTER SEVEN

Funding for Cancer Treatment in India



List of resources available in India for funding cancer treatment.

Contact us for special pricing and discounts for cancer treatment at contact@dcodecare.com

Medical Insurance

You can only avail insurance payments if you already hold a valid medical insurance which covers cancer. If you do, check with your insurer about cancer coverage.

Get a list of tests and procedures that are included and excluded. A lot of the care for cancer is outside the hospital e.g. chemotherapy, radiation therapy, advanced scans don't always need hospitalisation.

Hence, talk to your insurer about how to cover those costs into the treatment package. Your doctor can work with you to ensure you are able to maximize your insurance claim.

Some key drugs are not included in the coverage, so ensure you talk to your doctor about alternatives available that are accepted by your insurance.

Please do this before you start a treatment plan, as it may not be possible to change the medicines mid-way once you start a particular treatment. This way chances of your claim being rejected later are reduced.

Medical Loans / Payment Plans

Below are two ways of availing EMI payments – Take a loan directly from a bank OR Negotiate a payment plan with your hospital.

You can take a personal loan, subject to your credit history. Usually for medical purposes, you can take a loan with an interest of 11-35% depending on the conditions of the loan.

While loans are one way to borrow money, you can also negotiate a payment plan with your hospital. Most hospitals are open to this. They will work out EMI payment options to pay for your treatment.

Some hospitals such as Aster hospital have an Aster finance Service arm that facilitates medical loans for treatments. You must ask your hospital if there are such facilities. They generally work with a bank(s) to enable part payments for the bill value.

Crowdfunding

There are many online crowdfunding platforms that enable you to borrow money from donors over the internet.

These crowdfunding platforms have helped patients raised lakhs of rupees successfully for cancer treatments.

You can use crowdfunding portals such as **Milaap**, **Ketto**, **ImpactGuru** to set up a campaign easily and raise funds.

There are no eligibility criteria You need basic knowledge of the internet to tell your story through a campaign online.

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They generally work with a bank(s) to enable part payments for the bill value.

Funds from NGOs and Trusts

There are private funds setup by individuals that fund cancer treatment - **Nargis Dutt Memorial Trust** and **Yuvraj Singh Foundation** are few of these.

There are some NGOs that raise funds for treatment for the needy, below are a few you can contact.

- The Indian Cancer Society: [Learn how to apply here](#)
- The Cancer Patient Aid Association: [Learn more here](#)
- The Cancer Care Trust: [Learn more here](#)

In Bangalore there are charitable hospitals that fund treatment of the needy:

- [Bangalore Baptist Hospital](#) has a trust of its own to fund treatment for poor.
- [Sri Shankara Cancer Hospital](#) has a tie-up with Indian Cancer Society for funding treatment of the needy
- [Cytecure Hospital](#) assists paediatric cancer patients from financially weak section to fund their treatment through donations and subsidized costs

Funds from the Government

Below is a list of government schemes that can help you fund your treatment:

1. Health Minister's Cancer Patient Fund:

The Ministry of Health & Family Welfare offers the Health Minister's Cancer Patient Fund (HMCPF) under Rashtriya Arogya Nidhi. This is available for patients living below the poverty line.

[Apply here](#)

2. The Health Minister's Discretionary Grants:

The Ministry of Health & Family Welfare, offers up to a maximum of Rs. 50,000 to poor patients in cases where free medical facilities are not available at government hospitals.

Only those having an annual family income up to Rs.1.25,000 and below are eligible for financial assistance of up to 70% of the total bill.

[Apply here](#)

3. National Health Protection Scheme:

An Ayushman Bharat initiative, the National Health Protection Scheme provides coverage up to 5 lakh rupees per family per year for secondary and tertiary care hospitalization.

[Learn more here](#)

4. Prime Minister's National Relief Fund

Originally intended for victims of natural disasters also provides partial coverage for heart surgeries, kidney transplantation, cancer treatment, and more such treatments.

[Learn more here](#)

5. State Illness Assistance Fund

States/UTs (with Legislature) have set up Illness Assistance Fund that offers coverage up to Rs. 1 Lakh for cancer treatment at government hospitals within the state.

While some states do not have this scheme, Karnataka, Madhya Pradesh, Tripura, Andhra Pradesh, Tamil Nadu, Himachal Pradesh, Jammu & Kashmir, Maharashtra, West Bengal, Kerala, Mizoram, Rajasthan, Goa, Gujarat, Sikkim, Bihar, Chhattisgarh, Jharkhand, Haryana, Uttarakhand, Punjab and Uttar Pradesh and the NCT of Delhi and Puducherry support it.

[Apply here](#)

6. Chief Minister's Relief Fund

Under this, states provide financial assistance to the poor for cancer treatment. You can find complete details of the financial assistance available in Karnataka.

[Learn more here](#)

REACH US

Contact

To consult an experienced oncologist at Top cancer hospitals call us at : + **919606214047**

Email:
contact@dcodecare.com

Address:
91 Springboard, George Thangiah Complex 21, 80
feet road Indiranagar, Bengaluru,
Karnataka - 560038