

Managing the Financial Impact of Myeloma Care



Multiple myeloma care can be costly, but there are steps you can take to help you navigate its financial burden. This guide can help you navigate the costs of living with myeloma.

1 Identify key costs

Medications, appointments, and supportive care

- Out-of-pocket costs for appointments and myeloma treatment
- Supportive care such as physical therapy, mental health support, or dietary needs

Time away from work

- Lower pay when taking time off for medical appointments and myeloma treatment

Transportation and lodging

- Transportation costs, including fuel, parking fees, and public or private transit
- Patients receiving long-term treatment may need to pay for meals and temporary lodging

Caregiver and home care costs

- Professional caregiving services for nursing care or physical therapy may not be paid by insurance plans
- Childcare, eldercare, and pet care
- Durable medical equipment, such a wheelchair or walker

2 Know your resources

Insurance coverage

- Familiarize yourself with your insurance plan, including out-of-pocket costs (premium, deductible, copay, and coinsurance), and ways you can lower them by staying within your network or making a payment plan
- Medicare provides coverage for older adults, including prescription drugs under Part D
- Medicaid offers coverage for eligible low-income patients
- The VA offers benefits for eligible veterans

Social workers and financial navigators

- Social workers can provide counseling services and connect patients to resources
- Financial navigators help patients understand their insurance coverage

Financial assistance programs

- Many drug companies offer copay assistance programs, and some CAR T-cell therapy companies may offer more than just help with copays
- Patient assistance programs can provide free or discounted treatment for eligible patients

Clinical trial access funds

- Clinical trials may offer stipends or reimbursements for travel and lodging expenses
- Patients should discuss trial-related costs with their health care team

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Make a plan

Talk to your care team about costs

- Your care team can connect you with a social worker or financial navigator, who can guide you towards resources and financial assistance programs

Create a budget and financial plan

- Make a budget early in your treatment journey
- Use online budgeting tools to help track costs

Use patient and financial assistance programs

- Contact drug companies that offer copay and patient assistance programs

Explore options for less-expensive or better insurance coverage

Connect with the MMRF for support

- The MMRF can help you find resources to help manage health care costs

5 questions to ask your care team

1. Will my insurance cover all aspects of my care?
2. Are there programs or resources available to help cover my costs?
3. Can I speak with a social worker or financial navigator to help me understand my insurance and costs?
4. Will treatment interfere with work, and what support is there for that?
5. Will I need a caregiver for the treatment I am on?



The MMRF Patient Navigation Center

is a space for patients to connect with patient navigators—who are oncology professionals—for guidance, information, and support.



You can reach the MMRF Patient Navigation Center by phone at **1-888-841-6673**, Monday through Friday from 9:00 AM to 7:00 PM Eastern Time, or on the Web at themmrf.org/support/patient-navigation-center

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