

Insurance FAQs

Questions and answers about insurance coverage from beBRCAware



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1. How can I find out what my insurance covers?

Call your insurance provider or, if you're insured through your employer, ask your plan's benefits representative for a copy of your health care plan. You may also be able to download a copy to your computer. Read it carefully, especially all sections referring to exclusion policies.

2. Does my insurance cover *BRCA* testing?

If you have ovarian cancer, testing for a *BRCA* mutation may be covered in many cases. If you do not have cancer but are considered to be at a high risk for developing cancer, testing for a *BRCA* mutation should also be covered. Call your insurance provider or talk to your health care team to ask about any specific limitations.

3. Is ovarian cancer treatment covered by my insurance?

Diagnosis, genetic testing, and treatment of ovarian cancer may be covered by some insurance plans, including Medicare and Medicaid. Become informed at the beginning of your journey by calling your insurance provider to ask about any limits to your plan's coverage.

4. Suppose I want a second opinion on my diagnosis?

This can vary depending on your insurance provider. Consult with your insurance provider to find out how much coverage you have for the extra opinion.

5. What if my insurance runs out?

Hospital financial aid departments may help by suggesting a payment plan. You may also find information about financial assistance at organizations such as patient advocacy groups or the American Cancer Society. In addition, you might consider participating in a clinical trial.

6. What if I'm not so knowledgeable about my insurance coverage?

Insurance coverage can be confusing, so ask for help. Your health care team or a caregiver, such as a family member or friend, can help you through the insurance process. You or your caregiver should write down your questions and their answers, so you can refer to them in the future. That way, you can focus your energy on getting better.

7. Will my insurance provider take care of all the paperwork?

No matter how well insurance providers keep records, you should also keep an organized record of your claims, payments, and your plan. Know when you've met your deductible and be aware of what your insurance provider is responsible for paying.

8. Will I be covered if I have to leave work because of ovarian cancer?

If you are currently covered by insurance through your employer, the Family and Medical Leave Act (FMLA) provides up to 12 weeks of job-protected, unpaid leave during any 12-month period to eligible, covered employees to either (1) care for their own serious health conditions or (2) care for an immediate family member with a serious health condition. FMLA also requires that employees' group health benefits be maintained during the leave.



Do you have any additional questions? Write them down so you know exactly what to ask your insurance provider.

These questions and answers should not take the place of talking with your insurance provider.

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