

# How Carrum Health eases cancer's financial burden

Cancer's toll isn't just physical; it's financial too. Surviving the disease often means having to battle medical debt, but Carrum Health can help ease that burden.

## The vicious cycle of medical debt

A recent American Cancer Society Cancer Action Network (ACS CAN) survey found that, despite having insurance, 51% of cancer patients still incurred medical debt. Here are just a few of the staggering statistics:

Of those surveyed with medical debt related to cancer: \*



Surviving cancer is a victory, but for many, the financial burden of treatment turns triumph into tragedy. Half of cancer patients and survivors face a harsh reality: medical debt significantly diminishes their quality of life.

## Cancer care without financial stress

If you're dealing with a cancer diagnosis, Carrum Health is here for you. We work with some of the top cancer centers in the country to ensure you receive the highest-quality comprehensive and compassionate care available. (Continued on page 2)

## Cancer and Medical Debt

51% of cancer patients and survivors face medical debt due to cancer care costs.



fightcancer.org polling survey Jan. 2024

## Carrum Health members enjoy:



### Better care

The surgeons and cancer specialists in our program achieve better outcomes and have exceptional bedside manner.



### No surprise bills

When you receive care through Carrum, your company often covers most, if not all, of the medical costs.\*



### Dedicated support

Our team helps with all the planning and paperwork, so you can focus on your health.

## How it works

It all starts with making sure you have the correct diagnosis. We'll arrange an expert second opinion—**at no cost to you**—from a team of leading cancer specialists.

They will review your records and outline the best treatment plan for you, based on the most up-to-date research and innovative options. This could include clinical trials and new treatments that may be more effective than standard treatment options. This service is fully covered and often provided online, allowing you to remain in the comfort of your own home.

And we can't emphasize enough, we will alleviate the potential financial burden of cancer so you don't end up as one of the fifty percent weighed down by medical debt. Cancer is bad enough. It shouldn't make you go broke, too.

With Carrum Health's cancer care benefit, you can protect yourself from cancer and debt. We want you to be cancer free and debt free, and we work hard to make both happen.

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I know my cancer journey would have been so much more stressful without Carrum Health and without Lily, who was compassionate and dedicated to facilitating every step of the way for me in this very complicated health journey.”

**Ruth C.**  
**Cancer patient**

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What you guys do changes people's lives in the in a time when people are most vulnerable. I'm incredibly grateful. I will never stop being grateful.”

**Abbie M.**