

## Stand up for your health

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A cancer diagnosis will bring you many new decisions and responsibilities. By being your own advocate, you can do more for your health and well-being. This includes taking a role in shared decision-making with your doctor. Start by learning about what lies ahead, asking questions, and getting the answers you need.

This article is meant to help you feel more comfortable asking those questions. When you know more, you can make more informed decisions as you navigate your treatment and day-to-day challenges.

**Think about your needs**

Doctor appointments and follow-up visits are your opportunity to ask questions and discuss topics that are important to you.

One way to help make the most of that time is to prepare. Sit down, perhaps with your caregiver, and think about your personal needs. You can use these topic examples as a starting point:

- Your treatment goals and any concerns you may have
- Any questions you may have on symptoms and possible side effects
- Lifestyle changes you could be making
- Whom you could bring with you to appointments, such as friends or family members

Either before or at your appointments, let your doctor or nurse know that you have a list of questions. That way they can be sure to leave time for discussion.

### **Take part in shared decision-making**

By asking questions about your treatment and lifestyle, you can be a part of the decision-making process. Your healthcare team wants to create a plan that not only works, but works for you. So your needs and values are a key part of the discussion.

### **Continue to advocate for yourself**

As you confront the challenges and decisions of your cancer diagnosis, remember to be your own advocate. Feel confident asking the questions you need answered. And take your time navigating treatment with the help of your healthcare team and loved ones.

### **Keep learning throughout treatment**

Continuing to build your knowledge is a good way to be your own advocate. There are many sources of information that can help you keep learning. See some suggestions below and talk with your healthcare team to learn more.

### **Find online resources and support**

There are reputable organizations that can provide you with information, support, and connections to get one-on-one help in your area. Here are a few organizations that may be helpful\*:

- American Cancer Society, [cancer.org](https://www.cancer.org), 1-800-227-2345
- Cancer Care, [cancercare.org](https://www.cancer.org), 1-800-813-4673
- National Cancer Institute, [cancer.gov](https://www.cancer.gov), 1-800-422-6237
- Cancer Support Community, [cancersupportcommunity.org](https://www.cancersupportcommunity.org), 1-888-793-9355

## **Understand your coverage**

Once you know what your health insurance covers, you can begin to look for available resources that may help with your healthcare costs.

Take time to look over your insurance policy so you're familiar with its co-pays, deductibles, and limits. This will help you plan for your out-of-pocket costs, which are the medical costs that aren't covered by insurance. You can ask a representative at your insurance company to help you understand your benefits.

## **Familiarize yourself with insurance-related terms, including:**

### **1. Prior authorization**

A decision from your insurer that your treatment is medically necessary. This is done before your prescription is filled, to check that your insurance will cover part of the cost. However, it's not a guarantee that the treatment will be covered.

### **2. Appeal**

A request for your insurer to reconsider a decision in which they denied coverage.

### **3. Deductible**

The amount of money you're required to pay for healthcare costs before your insurance begins covering the full allowable cost.

### **4. Co-payment (Co-pay)**

Once you've paid your deductible, this is the fixed amount you pay for a covered healthcare service.

Review more terms at: [healthcare.gov/glossary](https://www.healthcare.gov/glossary)

## **Ask questions and record the answers**

We created this list of questions to help you plan for conversations with your healthcare team.

## **Treatment questions**

- What should I do to get ready for treatment?
- Do you have any written materials that can tell me about my treatment?
- How long will treatment last? What will it involve?
- How will I know if the treatment is working?
- Are there any other ongoing tests I'll need during treatment?
- What side effects should I expect and what can be done about them?
- What symptoms or side effects should I tell you about right away?
- Where do I call if I need to speak to a doctor or nurse when the office is closed?

### **Lifestyle questions**

- How will treatment affect my daily activities?
- Will I be able to work during treatment?
- What are your recommendations for my diet and exercise?
- Should I change what I eat or make other lifestyle changes?
- Are there other individuals I should add to my team, such as a nutritionist or mental health professional?

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