



spotlight on health care

Can The Cost Of Cancer Catch You By Surprise?

(NAPSA)—Cancer may be the most democratic disease in existence. It can strike young or old, black or white, rich or poor. There are so many types of cancer that no quick quiz can tell you if you're at risk—and some, like breast cancer, often show up in women with no known risk factors.

Here are some questions that can help you find out if cancer could take your wallet by surprise:

1. Does your major medical insurance pay for most of the medical care you or a family member would need if diagnosed with cancer, including hospitalization and drugs?

2. Would you be able to pay the medical expenses your insurance doesn't cover, such as deductibles and coinsurance?

3. Does your major medical insurance allow for out-of-network care if you needed to go to a regional or national treatment center?

4. Could you afford to take time off from work to be with a family member who developed cancer?

Help Protect Your Wallet

The fewer "yes" answers you have to the questions above, the more likely you are to be financially unprepared if you or a family member develops cancer. An important way you can help protect your family's finances from the possibility of cancer is through a voluntary cancer insurance policy.

"Most cancer insurance plans pay benefits for specific losses as they occur," explains Monica Francis, director of product marketing at Colonial Supplemental Insurance, one of the nation's largest providers of voluntary cancer



Voluntary cancer insurance can help protect you and your family in case of a cancer diagnosis.

insurance.* "This provides dollars to help you deal with the financial losses you're likely to experience. For example, Colonial's policy has an initial diagnosis benefit rider that pays you a lump sum when you're first diagnosed with cancer. You can use this money any way you want—for medical bills, special foods, home modifications, whatever you want."

Benefits may be paid for radiation, chemotherapy, initial diagnosis of cancer, surgery and other treatments. Some policies also provide specified cancer screening benefits, or specified wellness benefits, that encourage you to get regular exams. Voluntary cancer plans also have the advantage of portability: because they're individual plans, you can keep your coverage if you change jobs or retire.

"Cancer affects more than the patient—it affects the whole family," Francis says. "The goal of cancer insurance is to help a family keep its balance and maintain its lifestyle during a difficult time."

*Note to Editors: *A.M. Best's Sales Studies: Health Sales Results, 2000 Edition. Colonial Supplemental Insurance products are underwritten by Colonial Life & Accident Insurance Company.*