



Paying for Clinical Trials

It is a common myth you could be stuck with big bills if you participate in a clinical trial – or that you will be paid or financial incentives to participate. While some research studies will pay participants for their time and effort, cancer clinical trials do not pay people to participate.

Federal law requires most insurance companies to cover “routine patient care costs” incurred during an approved clinical trial. These costs include routine blood and radiology tests that you may have as part of your cancer care—even if you weren’t on the trial. Your insurance company does not have to cover tests (i.e. blood and radiology tests) that are done specifically for the trial. For example, if the pharmaceutical company is concerned about liver damage caused by the study medication, they may request extra blood tests or scans. These do not have to be covered by insurance, but will typically be paid for by the pharmaceutical company or study sponsor.

If your healthcare plan does not include out-of-network doctors or hospitals, your plan does not need to cover the costs of trials conducted at an out-of-network practice or facility.

Medicare has been covering clinical trial costs since 2000. The study nurse or coordinator should review any out-of-pocket costs with you. You should also talk with a representative at your insurance company for coverage information.

Most trials do not cover out-of-pocket expenses. These include travel to the trial site, housing, transportation, parking, and meals. The study coordinator or oncology social worker can provide you with local resources and referrals.

Resources for More Information

NCI Clinical Trials Information Section

<https://www.cancer.gov/about-cancer/treatment/clinical-trials>

ASCO Health Insurance Coverage of Clinical Trials

<http://www.cancer.net/navigating-cancer-care/how-cancer-treated/clinical-trials/health-insurance-coverage-clinical-trials>

Lazarex Foundation

Non-profit dedicated to supporting patients in accessing clinical trials. Also provides some financial assistance for clinical trials participation.

<https://lazarex.org>

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