



**International
Myeloma
Foundation**

Improving Lives • Finding the Cure®



Multiple Myeloma Insurance Questionnaire **Ask before you buy—Get the best coverage for you**

How do I know if the insurance plan I am buying will cover the care I need to treat my multiple myeloma?

Although there is no cure for multiple myeloma yet, new therapies have made it treatable, helping individuals with the disease live longer and healthier lives. By asking the questions listed below you can determine whether the insurance you are considering will cover your multiple myeloma care. Prior to choosing your insurance, ask your doctor for a multiple myeloma care plan.

Questions for the insurance plan you are considering:

- Are both blood and urine serum protein tests (electrophoresis and immunofixation) covered? If so, what will be my share of the costs? Are there annual or life-time limits on the number of tests that are covered?
- Does your plan cover bone marrow aspirations and biopsies? If so, what will be my share of the costs? Are there annual or lifetime limits on the number of services that are covered?
- Does your plan cover the imaging tests used for multiple myeloma care (X-rays, bone density scans, MRIs, PET and CAT scans) that will be used to further diagnose and monitor my disease? Are there any annual or lifetime limits on the number of imaging tests that are covered? What will be my share of the costs?
- Does your plan cover genetic testing for myeloma risk assessment, including, cytogenetics and FISH? What will be my share of the costs?
- Does your plan provide coverage for Autologous Stem Cell Transplants? If so, how many? Does this include stem cell harvesting and storage of the stem cells? What will be my share of the costs?
- Does your plan cover costs associated with clinical trials? If so, what do you cover and what would be my portion of those costs?
- Are nutritional and lifestyle counseling sessions covered? If so, can you describe what you cover and my share of the costs?
- Does your plan cover serum free light chain assays (Freelite®) to screen and monitor multiple myeloma? If so, what will be my share of the cost?
- Does your plan cover radiation therapy? What is my out of pocket expense? Are there any annual or lifetime limits on the number of radiation therapy treatments that are covered?
- Does your plan provide coverage for intravenously administered and subcutaneously administered drugs including Velcade, Cytosin and Kyprolis? What is my out-of-pocket expense to obtain these drugs?
- Does your plan cover bisphosphonate therapy such as Aredia or Zometa? What is my out of pocket expense? Will it also cover a pre-treatment dental exam?
- Do you carry Thalomid, Revlimid, and Pomalyst on your formularies? What is my out-of-pocket expense to obtain these drugs?
- Are my health care providers included in network? What is my out-of-pocket expense to see them? Can I access multiple myeloma experts from outside the network? If so, what is my out-of-pocket expense?

About the IMF

Founded in 1990, the International Myeloma Foundation (IMF) is the oldest and largest myeloma-specific charity in the world. With more than 230,000 members in 120 countries, the IMF serves myeloma patients, family members, and the medical community. The IMF provides a wide range of programs in the areas of **Research, Education, Support, and Advocacy**:

RESEARCH

The IMF is the leader in globally collaborative myeloma research. The IMF supports lab-based research and has awarded over 100 grants to top junior and senior researchers since 1995. In addition, the IMF brings together the world's leading experts in the most successful and unique way through the International Myeloma Working Group (IMWG), which is publishing in prestigious medical journals, charting the course to a cure, mentoring the next generation of innovative investigators, and improving lives through better care.

EDUCATION

The IMF's educational Patient & Family Seminars, Medical Center Workshops, and Regional Community Workshops are held around the world. These meetings provide up-to-date information presented by leading myeloma specialists and researchers directly to myeloma patients and their families. Our library of more than 100 publications, for patients and caregivers as well as for healthcare professionals, is updated annually and available free of charge. Publications are available in more than 20 languages.

SUPPORT

Our toll-free Hotline at 800-452-CURE (2873) is staffed by hotline coordinators who answer questions and provide support and information via phone and email to thousands of families each year. The IMF sustains a network of more than 150 support groups and offers training for the hundreds of dedicated patients, caregivers, and nurses who volunteer to lead these groups in their communities.

ADVOCACY

The IMF Advocacy program trains and supports concerned individuals to advocate on health issues that affect the myeloma community. Working both at the state and federal level, the IMF leads two coalitions to advocate for parity in insurance coverage. Thousands of IMF-trained advocates make a positive impact each year on issues critical to the myeloma community.

Learn more about the way the IMF is helping to improve the quality of life of myeloma patients while working toward prevention and a cure. Contact us at 800-452-CURE (2873) or visit myeloma.org.