## Questions to ask

If you are thinking about joining a clinical trial, make sure you find out all you can about the costs and payment or reimbursement options.

#### Questions to ask the trial staff:

- ☐ What costs might I be responsible for?
- ☐ Will the trial sponsor reimburse me for travel or other expenses?
- ☐ Is there a limit on reimbursement?
- ☐ How ( 'sit the site?
- ☐ How n the trial af ny da 2
- Has it be ifficult for other trial insurance coverage for trial care?

#### Questions to ask your health insurance provider:

- ☐ What costs will you cover if I participate in a clinical trial?
- ☐ Will you cover routine care that the trial requires?
- ☐ Is care at my trial site in-network?
- ☐ If I have complications or medical problems due to participating in a trial, will you cover these costs?

#### General resources

#### **CISCRP's Education Center**

You may have many other questions about clinical research. CISCRP's website has videos, brochures, FAQs, Questions to Ask, and other resources to help you learn more.

www.CISCRP.org/education-center 1-877 MED HERO

#### **Search Clinical Trials**

If you are ready to find trials in your area, CISCRP's free service will provide you a list of reading your ted doctors by, as ends.

1-877 MF PRO

#### ClinicalTrials.gov

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An editorial panel of patients, public, and professional representatives reviewed this educational brochure.

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Removing the barriers of cost and inconvenience in clinical trials

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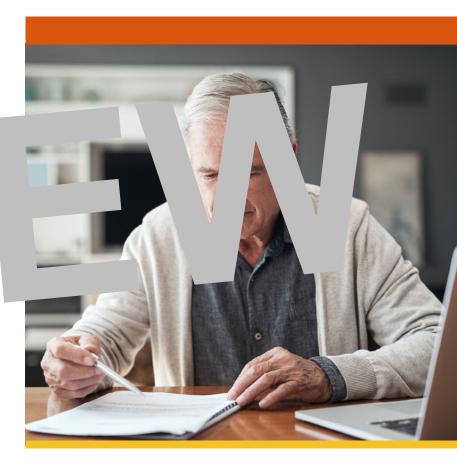


CISCRP is an independent non-profit organization dedicated to engaging the public and patients as partners in the clinical research process.

CISCRP does not recruit patients for clinical trials and does not conduct clinical research. CISCRP is also known as the Center for Information and Study on Clinical Research Participation.

Visit www.CISCRP.org or call toll free 1-877-633-4376

# A Guide to Costs and Payments in Clinical Trials



This brochure gives you the basic facts about costs and payments in clinical trials. It also suggests some questions to ask the doctors and staff of a specific trial.

#### Will there be any cost to me?

Usually, most of the costs in a trial are covered by the trial sponsor. The sponsor is the organization that funds and conducts the trial. Every trial has an Informed Consent Form that explains the possible costs, payments you may receive, and expenses that will be covered.

In addition to travel costs like taxi, gas mileage, or hotel, a trial may require that you take time away from work. There could also be costs for the care you receive in a trial. Some of those costs can be covered by health insurance. If there are costs that insurance might not cover, the Informed Consent Form will explain those costs.

### Health insurance and clinical trials

You do not need to have health insurance to participate in a clinical trial. If you do you should taff abo ns in place i options. So ve pr would not d by insura pay for care be c

If you do ha urance, c ge w would for yo ی. So, tł for copayments s are usua e same

Insurance pla Il only cover care in that are approved by stitutional Review Bo also called a you join an IRB. Most hea surers cannot refuse rial or limit your benefits because you approved clir are participating.

#### Talk to your health insurance provider

Before joining a trial, it is important to ask your health insurance provider what trial costs they will cover. Some insurance plans may not cover the routine care that the trial requires.

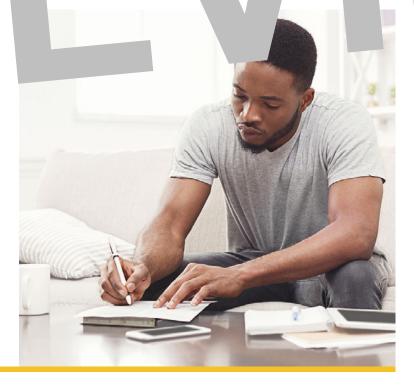
If your insurance plan does not have out-of-network coverage, then the trial care must be in-network to be covered. Tell your insurance provider the name of the trial site where you will receive care to find out if it is in your network.

Some insurance plans will cover trial care only if it is for a life-threatening condition. The definition of lifethreatening can be different among insurance carriers, so it is important to ask.

Ask your insurance provider about their policies for addressing complications or medical problems caused by participating in a trial. They usually consider these coverage requests on a case-by-case basis.

## Costs that may not be covered by health insurance

Often, clinical trials include physical examinations procedures that would done as part ıtin€ ıf tl. health insu ove ire only for th I, thes ... Jeaures ne be covered. For exa. the trial or may od tests to collect info on spe lly for tl ers may ver ost for th וטקע nsor may \



### Will I be paid, and will my costs be covered?

Each trial will have its own guidelines that tell you if you will be paid and how much cost will be covered.

Payments in clinical trials
Payments in trials are made for your time and possible inconvenience of participating in the trial. These payments are also called compensation or stipends. The amount is usually based on the trial length, number of visits, the types of procedures, and other factors

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t is diff n a stip Jurse because it means being re for ac lated 3 you covered. These ex ed t es m bе vel to trial s hc ed to ays. ma I staff a /our € p<sup>1</sup>

#### Fair payme linical

Any reimbursen payment i approved rd to make sure that it is nal Revie ....e United States Food and Drug Administration (FDA) and the National Institutes of Health (NIH) have regulations in place to make sure that clinical trial payments are reasonable.

#### Receiving payments in clinical trials

If your trial offers reimbursement or payment of any sort, there are different ways that you may receive it. You might get cash or a check. You could receive a card that works like a debit card, where money is automatically deposited.

#### Taxes on payments in clinical trials

If you receive compensation for being in a trial, you may have to report it on your taxes. If you receive \$600 or more in a year, the trial site will send you an IRS Form 1099. Include this with your tax return and report the amount you received. You do not need to report any reimbursement you receive for your expenses related to being in the trial.