



Financial Navigation Guide

Understanding costs and payment options for cancer care

If You Have Medical Aid

1. After your first appointment, NOC will register you as a cancer patient with your medical aid.
2. NOC will submit your chemotherapy or radiation therapy plan to your medical aid for authorisation - this typically takes 2 to 5 business days.
3. Once authorisation is received, NOC will contact you to book your treatment appointment.

*Each medical aid fund in Namibia has its own rules governing cancer cover.
NOC will liaise and navigate this conversation with your medical aid on your behalf.*



If You Don't Have Medical Aid

Treatment is still possible. Here are options to explore:

- Self-pay with payment arrangements
- Government facilities (public healthcare)
- Cancer Association of Namibia assistance programmes
- Employer support or compassionate funds
- Community fundraising



Understanding Your Costs

Cancer treatment costs vary significantly depending on the type and stage of cancer, treatment protocol, and duration.

Common cost components include:

- Consultation fees (oncologist appointments)
- Chemotherapy drugs and administration
- Radiation therapy sessions
- Blood tests and scans
- Hospital admission if needed
- Supportive medications (anti-nausea, pain relief)

Payment Options at NOC

Medical aid direct billing

We bill your medical aid directly

Upfront payment

EFT, card, or cash

Payment arrangements

Speak to our accounts department

Split payments

Over treatment duration

Speak to our accounts team before treatment begins to understand costs and make a plan.



Where to Get Financial Help

NOC Social Worker: Can connect you with assistance programmes

Cancer Association of Namibia: www.can.org.na

Your employer's HR department:

Ask about compassionate support

- Community organisations and churches
- GoFundMe or BackaBuddy for crowdfunding

? Questions to Ask About Costs

- How much will my full treatment cost (estimate)?
- What does my medical aid cover?
- What will I need to pay out of pocket?
- Can I get a detailed cost breakdown before we start?
- Are there any financial assistance programmes I qualify for?
- Can we set up a payment plan?
- What happens if I can't afford a treatment?



Namibian Oncology Centre

Don't Delay Treatment

Worrying about costs is one of the most common concerns after a cancer diagnosis.

You are not alone.

Don't delay treatment because of cost concerns. Speak to us first. There are often options we can explore together.

Contact our accounts team: +264 83 330 5015