

## An IRB Resource for Participants: Costs and Payments

### *About this document*

This document was created to be a resource for research participants. IRBs or HRPPs can disseminate this document to participants via Investigators and their research teams. As available, this document can also be posted on a web-portal that lists available clinical trials and research studies. This document should be adapted and revised to align with institutional policies and procedures.

## Costs and payments involved in joining a clinical research study

People join a clinical research study for many reasons. Before you decide if you want to join, you should know whether there will be costs associated with participation or payments made to you if you take part.

### Who will pay? Know before you decide!

**Care and procedures:** When funders or sponsors (e.g., drug companies, foundations, or federal agencies, etc.) run clinical trials, they often pay for the medicines being studied. Whether they also pay for other costs (such as a hospital stay or if you are injured in the study) is more varied. The informed consent form should tell you if there will be costs to you to participate, and you can always ask somebody on the study team.

If you have health insurance, your insurance company will often pay for charges related to routine care. These are items that would normally happen at your visit even if you are not in a study. Your health insurance may have co-pays and other deductibles. You can refer to the 'Questions to Ask the Study Team About Payment' list at the bottom of this page for guidance on questions to ask related to this topic.

For all studies, check with the study doctor and/or study team who recruited you into the study about costs that you may be responsible for.

**Study visits and time:** There may be costs related to study visits and your participation in the research study. For example, you may have to travel to the research center, pay for child or elder care, stay overnight in a hotel near the study site, or have someone come with you if you cannot travel alone. Some research studies—but not all—will pay you back for those expenses. **Ask ahead of time what the study will pay for so you know what to expect.** If the study plans to pay you back (reimburse) for your expenses, **keep all receipts!** This will make your reimbursement process easier. Note that you

should not have to pay taxes on the money you receive for your expenses. **Save your receipts** in an envelope just in case.

The list below provides a set of questions to ask the study team.

*Will I have to pay for anything if I decide to participate in this research?*

If Insured:

- Will my insurance be charged?
- Will I have to pay the deductible, co-pay or co-insurance?
- Before I participate, where can I find more information on what my insurance will/will not cover?

➤ If Uninsured:

- If I don't have insurance, will the study pay for the all of the costs to participate?
- If not all costs are covered by the study, what are the additional expected costs for me (e.g. transportation, child care, elder care etc.)?

*Will I be reimbursed for the costs/expenses related to my participation in the study?*

If Yes:

- Is there a list of the different kinds of costs I may experience (e.g. transportation, child care, elder care etc.)?
- What will I need to provide in order to be reimbursed (e.g. receipts)?
- When will I be reimbursed?
- How will the reimbursement be made?
- How will I be notified of the reimbursement?

➤ If No:

- What will I need to pay in order to participate in the research study? Is there an estimated amount that participation will cost me?

*Will I be paid to be part of the study (other than payment for my expenses)?*

If Yes,

- What will I need to provide in order to be paid?
- How will the payment be made?
- Do I pay taxes on these payments?

*Always ask: If I am injured or harmed as a consequence of participating in this study, who will pay for my medical needs?*