



Financial Help for People with Cancer

Cancer can be a tremendous financial burden, on a patient as well as on a family. Besides hospital bills, cancer treatment includes many expenses that insurance often doesn't cover, such as transportation or child care. If the person with cancer or caregiver has to stop working, the financial crisis becomes greater. Some relief is available, but it will take effort to piece together what is available.

This checklist was developed to help guide you in finding options. Check off these options after you have explored them to help you keep track of all you have done.

Finding Assistance for Medicine and Treatment

- Hospitals operated by state and local government (“public hospitals”) and some nonprofit hospitals in your community provide a safety net for anyone who needs care, regardless of your ability to pay. Hospital social workers will be the most knowledgeable about sources of support in your community. Call your local hospital and ask to speak with a social worker about any “charity care” or “indigent care” programs. You may also contact your local health department to see what may be offered in your community. The National Cancer Institute’s Cancer Information Service can direct you to local programs as well. For more information call **1-800-4CANCER** or visit their website: **www.cancer.gov**
- The Breast and Cervical Cancer Treatment Act of 2000 extends Medicaid coverage for treatment to women who have been screened and diagnosed through the National Breast and Cervical Cancer Early Detection Program in states that have agreed to provide this service. For more information call **1-888-842-6355** or visit their website: **www.cdc.gov/cancer/nbccedp/index.htm**
- Pharmaceutical assistance programs can provide help with prescription drugs. Partnership for Prescription Assistance (PPA) can help you locate assistance programs from pharmaceutical companies, as well as state programs. Includes assistance for the uninsured. For more information call **1-888-477-2669** or visit their website: **www.pparx.org**
- Co-Pay Relief Programs provide payment assistance for medicines to insured patients who financially and medically qualify. For more information **see reverse side**.
- The Georgetown University Health Policy Institute has written “**A Consumer Guide for Getting and Keeping Health Insurance**” for each state. These free consumer guides list all insurance options. These guides can be accessed through their website: **www.healthinsuranceinfo.net**

Co-Pay Relief and Prescription Assistance

Organization	Contact Info	Program Information *funding is limited and can change - please call to confirm what is available
Patient Access Network Foundation	1-866-316-7263 www.patientaccessnetwork.org	Assists patients who cannot access the treatments they need due to out-of-pocket health care costs including deductibles, copayments, and coinsurance . Offers assistance for the following specific conditions: <ul style="list-style-type: none"> • Breast Cancer • Chemotherapy Induced Nausea • Colorectal Cancer • Cutaneous T-Cell Lymphoma • Multiple Myeloma • Non-Hodgkin's Lymphoma • Non-Small Cell Lung Cancer • Pancreatic Cancer • Secondary issues as a result of cancer treatment • Symptom Management
Healthwell Foundation	1-800-675-8416 www.healthwellfoundation.org	Addresses the needs of individuals who cannot afford their insurance copayments, premiums, coinsurance, or other out-of-pocket health care costs . Offers assistance for the following specific conditions: <ul style="list-style-type: none"> • Breast Cancer • Chemotherapy Induced Anemia/Neutropenia • Colorectal Cancer • Cutaneous T-Cell Lymphoma • Head and Neck Cancers • Hodgkin's Disease • Non-Hodgkin's Lymphoma • Non-Small Cell Lung Cancer • Wilms' Tumor
Patient Advocate Foundation's Co-Pay Relief Program	1-866-512-3861 www.copays.org	Provides direct co-payment assistance for pharmaceutical products to insured patients (including Medicare Part D beneficiaries) who financially and medically qualify. Offers assistance for the following specific conditions: <ul style="list-style-type: none"> • Breast Cancer • Colon Cancer • Lung Cancer • Lymphoma • Kidney Cancer • Malignant Brain Tumors • Pancreatic Cancer • Prostate Cancer • Sarcoma • Secondary issues as a result of cancer treatment
Patient Services Incorporated (PSI)	1-800-366-7741 www.uneedpsi.org	Assists patients with chronic medical illnesses in accessing health insurance (COBRA) and pharmacy co-payment assistance . Offers assistance for the following specific conditions: <ul style="list-style-type: none"> • Bone Metastases • Chronic Myeloid Leukemia or Chronic Myelocytic Leukemia • Gastrointestinal Stromal Tumors • Brain Tumors
National Organization for Rare Disorders (NORD)	1-203-744-0100 www.rarediseases.org	Assists uninsured or under-insured individuals in securing life-saving or life-sustaining medications . Offers assistance for the following specific conditions: <ul style="list-style-type: none"> • Bladder Cancer • Hodgkin's Disease • Multiple Myeloma • Advanced Renal Cell Carcinoma
Partnership for Prescription Assistance (PPA)	1-888-477-2669 www.pparx.org	Partnership for Prescription Assistance offers a single point of access to more than 475 public and private patient assistance programs, including more than 150 programs offered by pharmaceutical companies. Includes assistance for the uninsured.

Finding Assistance for Practical Needs
(e.g., transportation, household needs, and other concerns)

- American Cancer Society: **1-800-ACS-2345** or visit **www.cancer.org**
- United Way: **national.unitedway.org** (or find local office in phone book)
- Catholic Charities: **catholiccharitiesinfo.org** (or find local office in phone book)
- Also check your local phone book under “Social Service Organizations,” “Human Service Organizations,” or “Community Organizations”

Specific cancer organizations that provide financial assistance:

- Leukemia & Lymphoma Society: **1-800-955-4572** or visit **www.leukemia.org**
- Lymphoma Research Foundation: **1-800-500-9976** or visit **www.lymphoma.org**

Finding Assistance with Benefits or Entitlements

The government provides assistance programs known as entitlements or benefits. Getting to know the various programs will help you get the most out of those for which you may qualify.

- It is important to apply for any benefits as soon as possible. For information on Social Security Disability, Supplemental Security Income, and Medicare benefits call **1-800-772-1213** or visit: **www.ssa.gov**
- The Centers for Medicare & Medicaid Services offer extensive information on both Medicare and Medicaid. For information call **1-877-267-2323** or visit: **www.cms.hhs.gov**
- For information about other entitlements such as public assistance or food stamps, speak with your local Department of Human Services or Welfare Unit. For information, call **1-877-696-6775** or visit the U.S. Department of Health and Human Services at **www.os.dhhs.gov**
- If you have difficulties paying your utilities, your local Low Income Home Energy Assistance Program (LIHEAP) may be able to assist you with bill payments, an energy crisis, and weatherization and energy-related home repairs. You may apply to the LIHEAP program in your community. Call the National Energy Assistance Referral (NEAR) project toll-free at **1-866-674-6327** for information on where you can apply for LIHEAP.
- If you are an older person, you may be eligible for additional benefits. Eldercare Locator, a public service of the U.S. Administration on Aging, connects older Americans and their caregivers with sources of information on senior services. For more information call **1-800-677-1116** or visit **www.eldercare.gov**
- In many states, there are local organizations that help you with benefits. These organizations go by different names, but try looking up “Independent Living Centers,” “Centers for Independent Living (CIL),” and “Centers for the Independence of the Disabled.” These are usually nonprofit community-based organizations providing services and advocacy for people with all types of disabilities for issues such as housing, employment, transportation, health care benefits, and social services.

Taking Control of Financial Concerns

- Understand which entitlement programs you are qualified for. A hospital or community social worker can direct you to the proper governmental agency.
- Most entitlement programs take time to process your enrollment forms. The sooner you request information and send in your application, the sooner you will receive assistance.
- Take time to review your health insurance policy as well as other insurance policies you have to better understand your coverage. Ask your insurance company if they can assign you a case manager to help you and answer your questions.
- If you need help with hospital expenses, ask to speak to a financial counselor in the business office of the hospital. They can help you develop a monthly payment plan.
- If you expect to run out of money, or have already, and cannot meet your daily living expenses like rent and food, talk directly to your creditors. Many utility and mortgage companies, for example, will work out a payment plan with you before a crisis develops.
- Don't forget about the power of using your local elected officials. They often have resources and connections that can be useful. If you are having difficulty with Medicaid, calling the office of your state representative might help; for Medicare problems, your federal representative or senator's office may have information and assistance. To find out how to contact your elected officials, call Project Vote Smart at 1-888-VOTE-SMART (1-888-868-3762) or visit www.vote-smart.org.

In addition to limited financial assistance grants for people currently being treated for cancer for transportation, child care, and home care, *CancerCare* is available to help you with free, professional individual and group counseling and educational programs to help you cope with cancer. To get help in these ways, call **1-800-813-HOPE (4673)** or visit www.cancer.org to view the variety of program offerings.



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