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 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 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 that include assistance for the uninsured. For more information call 1-888-477-2669 or visit www.pparx.org

- Co-Pay Relief Programs provide payment assistance for medicines to insured patients who financially and medically qualify. For more information see attached list of Co-Pay Relief and Prescription Assistance Programs for People with Cancer.
Finding Assistance for Practical Needs  
*(e.g., transportation, household needs, and other concerns)*

- **United Way**: Check website ([national.unitedway.org](http://national.unitedway.org)) or a phonebook to see if your local United Way has an information and referral line. In many communities, the information line can be reached by dialing “211.” (This service is not available in all communities.)

- **Catholic Charities**: Check website ([catholiccharitiesinfo.org](http://catholiccharitiesinfo.org)) or a phonebook to find a local Catholic Charities agency.

- **Other Local Organizations**: Other organizations that may provide financial assistance or referrals for practical needs can be found in your local yellow pages under “Social Service Organizations,” “Human Service Organizations,” or “Community Organizations.”

*Various cancer organizations also provide financial assistance. See attached list of Other National Cancer Financial Assistance Programs.*

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](http://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](http://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](http://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 adult, 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](http://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.
## Co-Pay Relief and Prescription Assistance Programs for People with Cancer – Page 1

<table>
<thead>
<tr>
<th>Organization</th>
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| **CancerCare Co-Payment Assistance Foundation** | 1-866-55-COPAY [www.cancercarecopay.org](http://www.cancercarecopay.org) | Provides **co-payment assistance for pharmaceutical products** to insured individuals who are covered by private insurance, employer-sponsored health plan or have Medicare Part D or Medicare Advantage. Household income must be at or within 400% US Federal Poverty guidelines for people residing and receiving treatment in the United States or its territories. Must be US citizen or valid resident alien. Conditions covered:  
- Breast Cancer  
- Lung Cancer  
- Colorectal Cancer  
- Pancreatic Cancer |
| **Chronic Disease Fund** | 1-877-968-7233 [www.cdfund.org](http://www.cdfund.org) | **Co-payment assistance for pharmaceutical products** for patients with private insurance or Medicare Part D. Patients who utilize a participating pharmacy can have their out of pocket expenses remitted by the fund directly to the pharmacy. Patients using non-participating pharmacies can submit receipts for reimbursement. The following conditions covered are:  
- Breast Cancer  
- Colon Cancer  
- Multiple Myeloma  
- Non-small Cell Lung Cancer |
| **Healthwell Foundation** | 1-800-675-8416 [www.healthwellfoundation.org](http://www.healthwellfoundation.org) | Addresses the needs of individuals who cannot afford their insurance co-payments, premiums, co-insurance, or other out-of-pocket health care costs. Offers assistance for the following specific conditions:  
- Breast Cancer  
- Carcinoid tumors and related symptoms  
- 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 |
| **The Leukemia & Lymphoma Society’s Co-Pay Assistance Program** | 1-877-557-2672 [www.LLS.org/copay](http://www.LLS.org/copay) | This program helps patients meet their health insurance or Medicare Plan B or D premiums or co-payment obligations. Household income must be at or within 500% above the US Federal Poverty guidelines for people residing in the United States and Puerto Rico. Offers assistance for the following conditions:  
- Acute Myelogenous Leukemia  
- Chronic Lymphocytic Leukemia  
- Lymphoma  
- Multiple Myeloma  
- Myelodysplastic Syndrome |
| **National Organization for Rare Disorders (NORD)** | 1-800-999-6673 (voicemail only)  
1-203-744-0100 [www.rarediseases.org](http://www.rarediseases.org) | Assists uninsured or under-insured individuals in securing life-saving or life-sustaining medications including Trisenox, Theracycs, and Matulane. Offers **co-payment assistance** for:  
- Advanced Renal Cell Carcinoma  
- Hepatocellular Carcinoma  
- Hodgkin’s Lymphoma  
- Paroxysmal Nocturnal Hemoglobinuria (PNH) |
## Co-Pay Relief and Prescription Assistance Programs for People with Cancer – Page 2

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<thead>
<tr>
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<tr>
<td>Partnership for Prescription Assistance (PPA)</td>
<td>1-888-477-2669, <a href="http://www.pparx.org">www.pparx.org</a></td>
<td>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.</td>
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| 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, co-payments, and co-insurance. Offers assistance for the following specific conditions:  
  - Breast Cancer  
  - Colorectal Cancer  
  - Cutaneous T-Cell Lymphoma  
  - Multiple Myeloma  
  - Myelodysplastic Syndrome (MDS)  
  - Anemia (Covers all patient groups including those with Chemo Induced)  
  - Non-Hodgkin’s Lymphoma  
  - Non-Small Cell Lung Cancer  
  - Pancreatic Cancer  
  - Oncology Cytoprotection |
| 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:  
  - Breast Cancer  
  - Colon Cancer  
  - Head and Neck  
  - Lung Cancer  
  - Lymphoma  
  - Kidney Cancer  
  - Malignant Brain Tumors  
  - Multiple Myeloma  
  - 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 in locating health insurance policies. Provides health insurance premium assistance (including COBRA) and co-payment assistance (including helping satisfy Medicare Part D true-out-of-pocket). Offers assistance for the following specific conditions:  
  - Bone Metastases  
  - Chronic Myeloid Leukemia  
  - Chronic Myelocytic Leukemia  
  - Cutaneous T-Cell Lymphoma  
  - Gastrointestinal Stromal Tumors |
## Other National Cancer Financial Assistance Programs

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| **American Cancer Society** | 1-800-ACS-2345  
www.cancer.org | All Cancer Diagnoses  
Access to referrals for financial assistance. Some local offices may provide transportation assistance, temporary housing, wigs or prescription assistance. |
| **CancerCare** | 1-800-813-HOPE (4673)  
www.cancercare.org | All Cancer Diagnoses  
Limited financial grants for transportation, homecare, childcare and pain medications. Also, Linking Arms Program can provide grant for breast cancer patients to help with oral medications and lymphedema supply costs. See website for changes in the availability of assistance for men. |
| **The Leukemia & Lymphoma Society** | 1-800-955-4572  
www.LLS.org | Leukemia, Lymphoma, Hodgkin’s diseases and Myeloma  
Grants up to $500 a year for some uncovered expenses including prescriptions, certain medical tests and transportation costs. |
| **Lymphoma Research Foundation** | 1-800-500-9976  
www.lymphoma.org | Lymphomas  
Limited financial assistance for unpaid medical expenses decided on a case by case basis. Reimbursement is made to the provider and is based on availability of funds. |
| **National Brain Tumor Society** | Patient Line: 1-800-934-2873  
Email: info@braintumor.org  
www.braintumor.org | For patients of all ages with Primary or Metastatic Brain Tumors. Limited financial assistance for transportation, co-pay assistance, home care, child care and home adaptation. |
| **National Marrow Donor Program** | Office of Patient Advocacy Case Management: 1-888-999-6743  
Email: patientinfo@nmdp.org  
www.marrow.org | For patients in need of a life saving bone marrow or cord blood cell transplant through the National Marrow Donor Program (NMDP). Funds available for unrelated donor search through the NMDP as well as out of pocket expenses following an unrelated donor or cord blood transplant through the NMDP, such as: lodging, food, transportation, co-pays and insurance premiums. Grant applications only accepted through qualified NMDP affiliated transplant center personnel. |
| **Patient Advocate Foundation Colorectal Care Line** | 1-866-657-8634  
www.colorectalcareline.org | Limited financial grant for Colorectal patients for transportation reimbursement, temporary lodging, childcare and food costs associated with out of town treatment. |
| **Sarcoma Alliance** | 415-381-7236  
www.sarcomaalliance.org | All Sarcoma diagnoses  
Suzanne R. Lieder Memorial Hand in Hand Assistance Fund  
Grants up to $1000 to reimburse medical and other expenses directly related to getting a second opinion from a sarcoma specialist. Application available online. |
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.

CancerCare Can Help

CancerCare provides limited financial assistance grants to eligible individuals for certain cancer-related costs, such as transportation, child care, and home care. In addition, our professional oncology social workers are available to help you cope with cancer. We provide free individual counseling and support groups, educational programs, and referrals to other resources. To learn more about how we help, call us toll-free at 1-800-813-HOPE (4673) or visit www.cancercare.org.