

INSURANCE AND FINANCIAL ASSISTANCE RESOURCES

PLEASE NOTE: This is not a comprehensive list. It will continued to be updated over time.

INSURANCE

Cancer Finances

<https://cancerfinances.org/>

“Provides individuals diagnosed with cancer with information and tools to help make sound financial decisions before, during, and after cancer treatment. Online ‘Toolkit’ offers targeted information about health insurance, disability insurance, education, employment, family building, medical bills, financial assistance, and more.”

Centers for Medicare and Medicaid Services (CMS)

<https://www.cms.gov/>

“CMS is the federal agency which administers Medicare, Medicaid, and the Children’s Insurance program; is a branch of the U.S. Department of Health and Human Services.”

Affordable Care Act: <https://www.healthcare.gov/>. *“You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP.”*

Medicare: <https://www.medicare.gov/>

Social Security Administration

<https://www.ssa.gov/>

Through “retirement, disability, and survivor benefits, Social Security is one of the most successful anti-poverty programs in our nation’s history.”

Veteran’s Health Administration

<https://www.va.gov/health/>

“The Veterans Health Administration is America’s largest integrated health care system, providing care of 1,255 health care facilities, including 170 medical centers and 1,074 outpatient sites of care of varying complexity (VHA outpatient clinics), serving 9 million veterans each year.”

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FINANCIAL

211.org

<http://211.org/>

2-1-1 is the telephone number of a call center that offers information and provides referrals to health and human services for everyday needs and in times of crisis. Services vary from community to community.

Examples of service referrals include:

- *Basic human need resources: food banks, clothing, shelters, rent assistance and utility assistance*
- *Physical and mental health resources: medical information lines, crisis intervention services, counseling, drug and alcohol intervention*
- *Employment support: unemployment benefits, financial assistance, job training, transportation assistance and education programs*
- *Support for older Americans and persons with disabilities: home healthcare, adult daycare, congregate meals, Meals on Wheels, respite care, transportation and homemaker services*
- *Support for children, youth and families: childcare, family resource centers, summer camps and recreation programs, mentoring, tutoring and protective services.*

Allyson Whitney Foundation

<https://www.allysonwhitney.org/grants/>

“Awards ‘Life Interrupted Grants’ to young adults for needs of medical bills, rent, utilities, car and health insurance premiums, IVF treatments, integrative therapies, travel expenses, and medical hair pieces.”

The Bone Marrow and Cancer Foundation

<https://www.bmtinfont.org/>

“The LifeLine Fund provides financial support to help cover the costs of donor searches, medications, home and child care services, medical equipment, transportation, cord blood banking, housing costs and other expenses associated with transplant.”

CancerCare®

<https://www.cancercare.org/>

“CancerCare provides telephone, online and face-to-face counseling, support groups, education, publications, and financial and co-payment assistance.”

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CancerCare® Co-Payment Assistance Foundation

<https://www.cancercares.org/copayfoundation#>

“We help people with cancer overcome financial access and treatment barriers by assisting them with co-payments for their prescribed treatments. We off easy-to-access, same-day approval over the phone and online.”

CancerCare® “A Helping Hand”

<https://www.cancercares.org/helpinghand>

“A searchable, online database of financial and practical assistance available for people with cancer. A Helping Hand is a comprehensive online tool featuring the most up-to-date contact information and descriptions for hundreds of national and regional organizations offering financial help to people with cancer. People with cancer and their loved ones can search by diagnosis, zip code, and type of assistance. The listings include contact information for each organization and a description of the type of help provided.”

CancerCare® Financial Edition of “A Helping Hand: The Resource Guide for People with Cancer”

https://media.cancercares.org/publications/original/178-helping_hand.pdf?1442411382

“For more detailed information about managing one’s finances during cancer... this downloadable booklet can guide patients and their loved ones in understanding their option, knowing their rights and knowing who to ask for help.”

Cancer Finances (Triage Cancer and the Sam Fund)

<https://cancerfinances.org/>

“Provides individuals diagnosed with cancer with information and tools to help make sound financial decisions before, during, and after cancer treatment. Online ‘Toolkit’ offers targeted information about health insurance, disability insurance, education, employment, family building, medical bills, financial assistance, and more.”

Cancer Financial Assistance Coalition (CFAC)

<https://www.cancerfac.org>

CFAC is a coalition of organizations helping cancer patients manage their financial challenges. Can search by type of cancer (or all cancers), zip code, specific population (children, teens, young adults), and select which types of assistance.

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Cancer Recovery Foundation

<https://cancerrecovery.org/>

*“From financial assistance for basic living expenses to education on how to eat healthfully, Cancer Recovery Foundation offers programs that equip individuals and families to survive cancer. Programs include: **The Women’s Cancer Fund** (provides rent and utility bill assistance to women who are struggling financially due to their battle with cancer); **New Era Cancer Fund** (a multi-layer initiative to a new era in cancer care—one in which cancer is no longer a life-threatening illness); **Nutrition as Medicine** (educating patients on how to eat healthfully—during treatment and for life); **Get the Lead Out** (M.D. Anderson Cancer Center study to understand the link between lead and cancerous diseases).*

Christina Applegate Foundation (See Right Action for Women)

Family Reach

<https://familyreach.org/crft/>

“We have developed the Family Reach Financial Treatment Program, a comprehensive, solutions-oriented approach to Cancer Related Financial Toxicity (CRFT) that zeroes in on areas crucial for financial health—education and awareness, financial planning, and financial assistance. It’s designed to reach families at the start of cancer treatment and lead to systemic change in the way CRFT is addressed today.”

Hope for Young Adults with Cancer (Ages 18-40)

<http://www.hope4yawc.org/>

<http://www.hope4yawc.org/giving-hope-fund/>

“The “Giving Hope Fund” allows young adults currently battling cancer, as well as those who have been in remission for up to 5 years after their treatment, the opportunity to help pay for necessities they encounter n everyday life. This includes but is not limited to obligations, such as rent and mortgage payments, cell phone and credit card bills, clothing, work and educational related materials along with department store and grocery gift cards.... We include the opportunity to make payments on all forms of medical bills, healthcare premiums, doctor visits, and prescription co-pays.”

Good Days from CDF

<https://www.mygooddays.org/>

“Our purpose is to lift the burdens of illness that force people to choose between available care and the necessities of everyday life... the status of the fund for each individual disease state may change throughout the year, from open to closed or closed to open...Types of assistance: Copay assistance; travel assistance; premium assistance; diagnostic testing assistance.”

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HealthWell Foundation

<https://www.healthwellfoundation.org/>

“When health insurance is not enough, we’re here to help—with copays, premiums, deductibles and out-of-pocket expenses for supplies, supplements, surgeries and more. We offer financial assistance through a number of disease funds, with new funds opening every year, so you can get the care you need.”

Hope for Young Adults with Cancer

<http://www.hope4yawc.org/>

“Provides direct financial support for those 18-40 battling, surviving and living with cancer. Provides direct financial support through “Giving Hope Fund” for young adults currently battling cancer, as well as those who have been in remission for up to 5 years after their treatment, the opportunity to help pay for necessities they encounter in everyday life. It is available twice a year.”

Oncology Nursing Society (ONS) Oncology Nurse Navigator (ONN) Toolkit: Helping Patients Navigate Financial Issues

https://www.ons.org/sites/default/files/2018-06/ONS_ONN_Toolkit_Financial_Issues_050417.pdf

“The ONS Oncology Nurse Navigator (ONN) Toolkit is a resource for newly assigned ONNs and current ONNs looking for tools and resources to help improve patient care coordination.... Helping Patients Navigate Financial Issues: This comprehensive resource provides information, resources, and links to assist ONNs navigate common financial issues and concerns their patients face.”

Patient Advocate Foundation (PAF)/ Patient Action Council National Financial Resource Directory

<https://www.patientadvocate.org/explore-our-resources/national-financial-resource-directory/>

“There are national and regional resources dedicated to improve access to quality care and decrease the financial burden of medical treatment, and we can help you located them quickly and easily.” Search by age range, state, medical diagnosis, and assistance type needed.

Patient Services Incorporated (PSI)

<https://www.patientservicesinc.org>

“Patient Services, Inc. continues to provide peace of mind to patients living with specific chronic illnesses by providing financial assistance to eligible persons by: Subsidizing the cost of health insurance premiums; providing pharmacy and treatment copayment assistance; assisting with Medicare Part D co-insurance; providing travel assistance for transportation reimbursement.”

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Right Action for Women (RAW)/ Christina Applegate Foundation

<https://www.rightactionforwomen.org/>

“Right Action for Women provides assistance to women who are at increased risk for breast cancer and do not have insurance or the financial flexibility to cover the high costs associated with breast screening.”

Susan G. Komen

<https://ww5.komen.org/FinancialAssistanceAndInsurance/>

“Assistance available for qualifying breast cancer patients: Assessment by a social worker; financial assistance for: Oral pain medication; anti-nausea medication; oral chemotherapy/ hormone therapy; child care/ elder care; transportation to and from treatment; lymphedema care and supplies; durable medical equipment. Breast cancer education; psychosocial support; Information about local resources.”

The Samfund (Ages 21-39)

<http://www.thesamfund.org/get-help/resources/financial-resources-assistance/>

“The Samfund provides support for young adult cancer survivors in the United States as they recover from the financial impact of cancer treatment. Through direct financial assistance and free online support and education, The Samfund helps young adults move forward towards their personal, professional, and academic goals. Programs include: Direct financial assistance; transportation assistance; temporary lodging assistance; specific diagnoses; prescription assistance; financial guidance.”

National Organization for Rare Disorders, Inc. (NORD)

<https://rarediseases.org/>

“NORD, a 501(c)(3) organization, is a patient advocacy organization dedicated to individuals with rare diseases and the organizations that serve them. NORD, along with its more than 300 patient organization members, is committed to the identification, treatment, and cure of rare disorders through programs of education, advocacy, research, and patient services... RareCare®: Since 1987, NORD has provided assistance programs to help patients obtain life-saving or life-sustaining medication they could not otherwise afford. These programs provide medication, financial assistance with insurance premiums and copays, diagnostic testing assistance, and travel assistance for clinical trials or consultation with disease specialists.”

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NetWish

<http://netwish.org/>

Mission: To provide assistance, up to \$200.00 for those who are able to demonstrate a financial need. NetWish will issue gift certificates or provide payments directly to pay bills.

Patient Access Network Foundation (PANF)

<https://panfoundation.org/index.php/en/>

“Offers nearly 70 disease-specific programs to help patients pay for their out-of-pocket costs such as deductibles, co-pays and co-insurance, travel expenses, and health insurance premiums. Offers FundFinder, a free resource available via any internet-enabled device that provides information about disease funds at charitable patient assistance foundations. In partnership with Roundtrip, the Treatment Transport pilot program reduces the cost of rideshare trips booked through their app or call center for qualifying patients being treated for any of their covered diseases. Call 1-833-662-3030 for eligibility criteria and to apply.”

Patient Advocate Foundation (PAF)

<https://www.patientadvocate.org/>

“To provide professional case management services to Americans with chronic, life threatening and debilitating illnesses. PAF Case Managers serve as active liaisons between the patient and their insurer, employer and/or creditors to resolve insurance, job retention and/or debt crisis matters as they relate to their diagnosis; may also be assisted by doctors and healthcare attorneys. PAF seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment and preservation of their financial stability. Offers PAF authored publications and content, distributes booklets and publications. Offers an annual scholarship program for survivors. PAF Co-Pay Relief Program provides direct financial assistance to insured patients who meet certain qualifications to help them pay for the prescriptions and/or treatments they need. This assistance helps patients afford the out-of-pocket costs for these items that their insurance companies require.”

Patient Services, Inc. (PSI)

<https://www.patientservicesinc.org/>

“PSI supports people with expensive chronic illnesses and conditions through locating solutions with health insurance and assisting with premiums and prescription co-payments to facilitate positive health and well-being. Evaluates an individual's financial, medical, and insurance situation to determine who is eligible for premium or co-payment assistance. Offers an interactive insurance navigation tool to help locate potential insurance options in the U.S.”

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MEDICATION ASSISTANCE

Association of Community Cancer Centers (ACCC) 2020 Patient Assistance and Reimbursement Guide

https://www.accc-cancer.org/docs/documents/publications/patient-assistance-and-reimbursement-guide-2020.pdf?sfvrsn=61ee4c4c_2

“The 2020 Patient Assistance and Reimbursement Guide has the most up-to-date information on cancer drug assistance and reimbursement programs to help your patients alleviate the financial burden of their treatment. This guide to financial assistance contains directions on program enrollment that grants eligible insured, underinsured, and uninsured patients access for more than 150 oncology medications and 30 companies at little or no cost.”

BenefitsCheckUp

<https://www.benefitscheckup.org/>

“National Council on Aging (ACOA) offers BenefitsCheckUp, a comprehensive, free online tool that connects older adults with benefits they may qualify for.”

The Bone Marrow & Cancer Foundation

<https://bonemarrow.org/>

“Improve the quality of life for cancer and transplant patients and their families by providing vital financial assistance, comprehensive resources, educational information, physician referrals, and emotional support programs. Lifeline Fund provides financial support to help cover the costs of donor searches, medications, home and child care services, medical equipment, transportation, cord blood banking, housing costs and other expenses associated with transplant.”

Good Days

www.mygooddays.org

“Copay Assistance: We cover what insurance does not—the copays for treatments that can extend life and alleviate suffering. Our ability to pay for otherwise unaffordable co-insurance means these extraordinary medicines—some of the most sophisticated treatments in healthcare, the result of years of research—can fulfill the promise for which they were developed.”

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GoodRx

<https://www.goodrx.com/>

“Helps consumers make better financial choices when filling prescriptions. Provides prices and discounts for prescription drugs at more than 70,000 local and mail-order pharmacies in the U.S. Enter the name of any drug (generic or brand-name) into an online form, enter a location (city, state, or ZIP), and information about prices at both local and mail order pharmacies will be provided. Offers information about drug side effects, prescription assistance programs (if available), and the availability of generics.”

HealthWell Foundation

<https://www.healthwellfoundation.org/>

“When health insurance is not enough, we’re here to help—with copays, premiums, deductibles and out-of-pocket expenses for supplies, supplements, surgeries and more. We offer financial assistance through a number of disease funds, with new funds opening every year, so you can get the care you need.”

Hope for Young Adults with Cancer (Ages 18-40): Giving Hope Fund

<http://www.hope4yawc.org/>

<http://www.hope4yawc.org/giving-hope-fund/>

“The “Giving Hope Fund” allows young adults currently battling cancer, as well as those who have been in remission for up to 5 years after their treatment, the opportunity to help pay for necessities they encounter n everyday life. This includes but is not limited to obligations, such as rent and mortgage payments, cell phone and credit card bills, clothing, work and educational related materials along with department store and grocery gift cards.... We include the opportunity to make payments on all forms of medical bills, healthcare premiums, doctor visits, and prescription co-pays.”

National Comprehensive Cancer Network (NCCN) Virtual Reimbursement Resource Guide

https://www.nccn.org/reimbursement_resource_room/pdf/vrrrguide.pdf

Explains reimbursements, co-pay support, assistance programs, and more for certain drug types. Free app available on Google Play or Apple Store. “Users can search by cancer type or supportive care indication, drug name, or by reimbursement or assistance program to learn about available services to help mitigate reimbursement challenges.”

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Needy Meds

<https://www.needymeds.org/>

“Help people in need find financial assistance programs that help them afford their medications and costs related to health care. Needy Meds is an online information resource. Offers information about: Coupons, rebates, discounts and more offered by various drug companies; application assistance: organizations that assist patients with completing Patient Assistance Program (PAP) applications for free or a small fee; disease-based assistance programs: for specific diseases or medical conditions; free and low cost clinics searchable by state; drug discount cards to help people save on their prescriptions (vary widely from company to company); Needy Meds free discount card that you can download from the website; requires no registration or identifying information.”

Partnership for Prescription Assistance

<https://medicineassistancetool.org/>

“Helps qualifying patients without prescription drug coverage get the medicines they need for free or nearly free. Offers a single point of access to more than 475 public and private programs, including nearly 200 offered by pharmaceutical companies. Offers additional website designed to help low-income, uninsured kids get access to patient assistance programs where they may qualify for free, or nearly free, prescription medicines.”

Patient Advocate Foundation (PAF) Co-Pay Relief

<https://copays.org/>

“Patient Advocate Foundation’s Co-Pay Relief Program exists to help reduce the financial distress patients, and their families face when paying for treatment. We believe that no patient should go without life changing medications because they cannot afford them. We are here to help.”

RxAssist

www.rxassist.org

“RxAssist is an online resource center with information about patient assistance programs, Medicare Part D, programs for low cost medications and other issues related to pharmaceutical access. Research current patient assistance programs and download applications. Print drug coupons that save patients up to 80% on their prescriptions. Find state-run and charitable programs that improve access to care.”

RxHope

<https://www.rxhope.com/>

“A helping hand to people in need in obtaining critical medications that they would normally have trouble affording. We act as your advocate in making the patient assistance program journey easier and faster by supplying vital information and help.”

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Rx Outreach

<https://rxoutreach.org/>

“A nonprofit organization that provides affordable medicines for those who qualify financially... Help is available to people regardless of age or whether they use another discount medicine or patient assistance program, and even to those who currently have a pharmacy benefit, such as Medicare Part D.”

The Samfund (Ages 21-39)

<http://www.thesamfund.org/get-help/resources/financial-resources-assistance/>

“The Samfund provides support for young adult cancer survivors in the United States as they recover from the financial impact of cancer treatment. Through direct financial assistance and free online support and education, The Samfund helps young adults move forward towards their personal, professional, and academic goals. Programs include: Direct financial assistance; transportation assistance; temporary lodging assistance; specific diagnoses; prescription assistance; financial guidance.”

Together Rx Access

<https://www.togetherrxaccess.com/>

“With Together Rx Access, individuals without prescription drug coverage can gain access to immediate savings on hundreds of prescription products at their local pharmacy.”