



## Financial Help for People with Cancer

Being diagnosed with cancer can be a tremendous financial burden, on a patient as well as on a family. Besides hospital bills, cancer treatment can include many expenses that insurance doesn't cover, such as medications, transportation, or child care. If lost wages compound this situation, then the diagnosis of cancer can also become a financial crisis. Some relief is available, but it will take effort to piece together what is out there.

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 Medically Related Concerns

- Hospitals operated by state and local government (“public hospitals”) and some non-profit hospitals in your community provide a safety net for those who need care regardless of their 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](http://www.cancer.gov)
- The federal government runs a program called "Hill-Burton". The Hill-Burton Program can arrange for certain medical facilities or hospitals to provide you with free or low cost care. Funding and participating facilities are limited. For more information call **1-800-638-0742** or visit their website: [www.hhs.gov/ocr/hburton.html](http://www.hhs.gov/ocr/hburton.html)
- The Breast and Cervical Cancer Treatment Act (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](http://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, both through the pharmaceutical companies and also through state programs. For more information call **1-888-477-2669** or visit their website: [www.pparx.org](http://www.pparx.org)
- Patient Advocate Foundation's Patient Assistance Program provides limited payment assistance for pharmaceutical products to insured patients who financially and medically qualify. For more information call **1-866-512-3861** or visit their website: [www.copays.org](http://www.copays.org)

- 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](http://www.healthinsuranceinfo.net)

### Finding Assistance for Practical Needs (i.e., transportation, wigs, utilities and other items)

- American Cancer Society: **1-800-ACS-2345** or visit [www.cancer.org](http://www.cancer.org)
- United Way: [national.unitedway.org](http://national.unitedway.org)
- Catholic Charities: (find local office in phone book) or visit [catholiccharitiesinfo.org](http://catholiccharitiesinfo.org)
- Also try your local Yellow Pages by looking under "Social Service Organizations", "Human Service Organizations", or "Community Organizations"

*Specific Cancer Organizations which provide financial assistance:*

- Leukemia & Lymphoma Society: **1-800-955-4572** or visit [www.leukemia.org](http://www.leukemia.org)
- Lymphoma Research Foundation: **1-800-500-9976** or visit [www.lymphoma.org](http://www.lymphoma.org)

### Finding Assistance with Entitlements/Benefits/Advocacy

- 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 and 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 home page for 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. You can 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 elderly, 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)
- Community organizations may exist which will help you advocate for benefits and navigate the system. These organizations have different names according to each state, but you might

try looking up “Independent Living Centers”, “Centers for Independent Living (CIL)”, and “Centers for the Independence of the Disabled”. These are usually non-profit community-based organizations providing services and advocacy for people with all types of disabilities. They provide advocacy around issues such as housing, employment, transportation, and health care benefits and social services.

### Taking Control of Financial Issues

- Understand what you are entitled to under the law. A hospital or community social worker can direct you to the proper governmental agency.
- Most entitlement programs take time to process your enrollment forms. Don't delay in seeking information or making applications.
- Take time to review your health insurance policy as well as other insurance policies you have to better understand your coverage.
- 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 who your elected officials are and how to contact them, The League of Women Voters web site allows you to search for your state and federal legislators [www.capwiz.com/lwv/home](http://www.capwiz.com/lwv/home).

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.cancercare.org](http://www.cancercare.org) to view the variety of program offerings.



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