

**FINANCIAL
RESOURCES
GUIDE FOR
CANCER
TREATMENT**



**A Publication of the Cancer Advocacy Project
of the Community Outreach Law Program of the
Association of the Bar of the City of New York Fund, Inc.**

Financial Resources Guide for Cancer Treatment

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For more information

If you have any questions about this guide, suggestions for improving it, or the names of other organizations which you would like to see included in future editions, please contact the Cancer Advocacy Project at:

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INTRODUCTION

The Cancer Advocacy Project is a legal services program of the City Bar Fund's Community Outreach Law Program. Our insurance law component provides direct representation to cancer survivors and patients in insurance, Medicaid and Medicare disputes, and advice and counseling on federal legal rights under the FMLA (medical leave), COBRA and HIPAA (insurance portability). Our employment discrimination component provides information, advice and counseling on issues relating to workplace discrimination and employee benefits. Through a collaborative effort with Stroock & Stroock & Lavan LLP, we also offer clients currently undergoing treatment pro bono assistance in the preparation of a basic will. Through our APOYO project, we offer all our services in Spanish.

We developed this guide to help cancer survivors, patients and their families find financial assistance for medical treatment. Through our legal work on insurance and employment matters, we speak to many cancer patients and survivors who are uninsured or whose insurance policies are not paying for complete care. These individuals and their families often face enormous medical bills and do not know where to turn for assistance. We hope this guide provides a helpful starting point for finding the financial assistance they need.

FINDING FINANCIAL ASSISTANCE

There are many organizations providing support for people with cancer and their families. This guide contains a list of two types of organizations:

(a) organizations providing direct financial support for people with cancer and their families and (b) organizations providing counseling or referrals designed to help people find direct financial support.

Our experience in creating this guide has taught us that the process of researching and applying for financial assistance may be daunting. No one organization is likely to be your "magic solution" to financial issues - you can, however, work with a number of organizations to try and develop a network of support. If possible, enlist the help of a family member or friend who can do the leg work for you. Most of all, try not to become frustrated! Although you may not qualify for one or another financial assistance program, help may be just around the corner.

Important Tips for Patients, Survivors and Advocates.

Usually the best way to pay medical expenses is to be part of an insurance plan or enrolled in a government health care program. Before contacting the support organizations listed below, you should find out whether you may be eligible for federal or state-sponsored insurance programs such as Medicare, Medicaid, Family Health Plus, Child Health Plus and Healthy New York, which pay most of your medical expenses at little or no cost to you (see Section VI for contact information for these programs.) Also, if your insurance company only pays part of your expenses, you may want to consider purchasing another policy.

If you believe your insurance company is improperly denying payment or reimbursement for medical expenses, contact the Cancer Advocacy Project for legal assistance.

If you still have outstanding medical bills even after considering your health insurance options, keep in mind the following tips:

- Keep accurate records of all of your cancer-related expenses.
- When calling an organization to request assistance, know:
 - Your diagnosis
 - The names of your medications
 - Your physician's name and contact information (address & telephone number)
 - Your social worker's name and contact information (if you have one)
 - Your income (from all sources) - not all programs are need-based, but this information will be helpful for those that are.
- Keep records of your telephone conversations, including the name of the organization, the name of the representative you spoke to, and what was discussed. Keep photocopies of any paperwork you submit to them.
- Recruit a family member or friend to help you.

About this guide.

The organizations listed in this guide are divided into several subsections: certain organizations could be placed in more than one subsection - do not be deterred by the section headings.

There is no guarantee that the organizations listed below will continue to offer assistance in the future. If you are interested in a program described in the guide, please contact the relevant organization to confirm that the program is still being offered on the same terms.

This guide is not intended to serve as legal advice and neither the Cancer Advocacy Project nor The Association of the Bar of the City of New York are responsible for the accuracy or adequacy of any of the information contained in the guide or your reliance on this information.

The Cancer Advocacy Project does not provide financial assistance nor does it advise individuals on how to apply to other organizations.

GOOD LUCK IN YOUR SEARCH!

I. GENERAL

American Cancer Society

National Office: 1599 Clifton Road, N.E., Atlanta, GA 30329

Phone: (800) ACS-2345

Website: www.cancer.org

Manhattan/Bronx Region - Main Office:

19 West 56th Street, New York, NY 10019

Phone: (212) 586-8700

Fax: (212) 237-3855

Limited direct assistance for travel expenses to and from treatment, childcare and pain/symptom management medications not covered by insurance. Phone and website services in Spanish.

Budget & Credit Counseling Services, Inc.

55 Fifth Avenue, New York, NY 10003

Phone: (212) 675-5070/(800) 475-1994

Website: www.buccs.com

Email: info@buccs.com

Free counseling to people with financial difficulties and education programs for consumers about subjects such as financial management, bankruptcy, home ownership and debt management. Spanish spoken.

Cancer Care

275 Seventh Avenue, New York, NY 10001

Phone: (800) 813-HOPE/(212) 712-8080

Website: www.cancercare.org

Email: info@cancercare.org

Provides limited financial assistance nationally and in the New York City, Long Island, New Jersey & Connecticut areas with transportation, home care, child care, and some treatment costs. Additional help available for women with findings on mammography and pap smears who are unable to afford diagnostic tests. Website has additional financial assistance hints located in the Helping Hand Resource Guide. Spanish spoken. Website available in Spanish.

Cancer Fund of America, Inc.

2901 Breezewood Lane, Knoxville, TN 37921

Phone: (800) 578-5284/(865) 938-5281

Website: www.cfoa.org

Email: info@cfoa.org

Patient assistance programs that provide certain medical supplies to needy patients. Call CFA's toll-free telephone number for an application. Spanish spoken.

National Institutes of Health/National Cancer Institute

NCI Public Inquiries Office

Suite 3036A, 6116 Executive Boulevard, MSC8322, Bethesda, MD 20892-8322

Phone: (800) 422-6237 (800-4-CANCER) or (301) 496-5583

Website: www.cancernet.nci.nih.gov

Email: cancernet@icicb.nci.nih.gov

Comprehensive database listing resources available to persons with cancer and their families. Neither of these organizations provides direct financial assistance. Phone and website services in Spanish.

Oncolink (University of Pennsylvania Cancer Center)

Website: www.oncolink.com

Comprehensive database listing resources available to persons with cancer and their families. Oncolink does not provide direct financial assistance.

Patient Advocate Foundation

753 Thimble Shoals Boulevard, Suite B, Newport News, VA 23606

Phone: (757) 873-6668, (800) 532-5274

Fax: (757) 873-8999

Website: www.patientadvocate.org

Email: help@patientadvocate.org

Liaison between patients and their insurers, employers and creditors to resolve insurance, job discrimination and debt crisis matters. Publishes The National Financial Resource Guide for Patients: A State-by-State Directory. PAF does not provide direct financial assistance. Spanish spoken.

II. ASSISTANCE FOR PEOPLE WITH SPECIFIC TYPES OF CANCER

American Amputee Foundation

P.O. Box 250218, Hillcrest Station, Little Rock, AR 72225

Phone: (501) 666-2523

Fax: (501) 666-8367

Assistance with insurance claims and financial aid for obtaining prosthetic devices. For other information concerning financial assistance with prosthetic care (including a list of organizations which provide direct financial aid), contact the National Limb Loss Information Center by telephone (888-AMP-KNOW), online at www.amputee-coalition.org, or via email at info@amputee-coalition.org. Spanish spoken. American Kidney Fund 6110 Executive Boulevard, Suite 1010, Rockville, MD 20852

Phone: (800) 638-8299 (Help Line)/(301) 881-3052

Fax: (301) 881-0898

Website: www.akfinc.org

Email: helpline@akfinc.org

Financial assistance to needy dialysis patients, transplant recipients and kidney donors to help cover treatment-specific expenses such as prescriptions and transportation.

Bone Marrow Foundation

337 East 88th Street, Suite 1B, New York, NY 10128

Phone: (800) 365-1336/(212) 838-3029

Website: www.bonemarrow.org

Patient Aid Program covers the cost for donor searches, compatibility testing, bone marrow procurement, medication, transportation, housing costs and other ancillary costs associated with transplants. The program is available at certain treatment facilities and applications should be made through a patient's social worker.

Children's Organ Transplant Association
2501 COTA Drive, Bloomington, IN 47403
Phone: (800) 366-2682/(812) 336-8872
Website: www.cota.org
Email: cota@cota.org
Helps patients raise funds necessary to meet the costs of transplantation.

The Leukemia & Lymphoma Society
1311 Mamaroneck Avenue, White Plains, NY 10605
Phone: (914) 949-5213/(800) 955-4572
Fax: (914) 949-6691
Website: www.leukemia-lymphoma.org

475 Park Avenue South, 8th Floor, New York, NY 10016
Phone: (212) 448-9206
Fax: (212) 448-9214
Provides up to \$750 per year for treatment-related expenses (including drugs, radiation therapy, transportation, blood and marrow transfusions and testing) for leukemia, lymphoma, Hodgkin's disease or myeloma patients. Phone and website services in Spanish.

Lymphoma Research Foundation
111 Broadway, 19th Floor, New York, NY 10006
Phone: (212) 349-2910/(800) CFL-6848
Fax: (212) 349-2886
Website: www.lymphoma.org
E-Mail: LRF@lymphoma.org

Los Angeles office
8800 Venice Boulevard., Suite 207, Los Angeles, CA 90034
Phone: (310) 204-7040
Fax: (310) 204-7043
Patient Services: (800)500-9976 Spanish spoken
Patient Aid Program provides up to \$500 each year for lymphoma patients who need financial assistance for quality of life expenses not covered by insurance (like childcare, travel/transportation to treatment or transplant, medical aids and devices, education and support meetings or camps or cosmetic aids and hygienic products).

National Foundation for Transplants
1102 Brookfield, Suite 200, Memphis, TN 38119
Phone: (800) 489-3863/(901) 684-1697
Fax: (901) 684-1128
Website: www.transplants.org
Email: jhill@transplants.org
Works with transplant candidates and recipients who need \$10,000 or more for their transplant care and medications to raise money through fund-drives in their communities. NFT also has a medication grant program and an emergency grant program covering transplant-related needs such as travel or lodging costs and home health care nursing. The grants are designed to assist individuals whose insurance will pay for most, but not all, of their transplant-related needs.

National Transplant Assistance Fund
3475 West Chester Pike, Suite 230, Newton Square, PA 19073
Phone: (800) 642-8399/(610) 353-9684
Fax: (610) 353-1616

Website: www.transplantfund.org

Email: NTAF@transplantfund.org

Fund-raising advice and assistance for patients raising money for medically related transplant expenses. Contributes a one-time assistance grant of \$1,000 to eligible patients after \$1,000 has been generated through fund-raising activities.

III. ASSISTANCE WITH PRESCRIPTION DRUGS

Pharmaceutical Research and Manufacturers of America (PhRMA) Patient Assistance Programs
1100 Fifteenth Street, NW, Washington, DC 20005

Phone: (202) 835-3400

Website: www.phrma.org

PhRMA is an industry trade group which represents many United States pharmaceutical and biotechnology companies. Some PhRMA members offer free medications for patients who cannot otherwise afford them. Eligibility, terms and application procedures differ based upon manufacturer. A complete list of the companies which participate in this program is available in PhRMA's Directory of Prescription Drug Patient Assistance Programs (visit PhRMA's website). Applications are processed through your health care provider.

The Medicine Program

P.O. Box 515, Doniphan, MO 63935-0515

Phone: (573) 996-7300

Website: www.themedicineprogram.com

Assists patients who wish to apply for prescription drug patient assistance programs. There is a \$5 processing fee per medication, which is refunded if a patient's application is rejected.

Needy Meds

Website: www.needymeds.com

Maintains a website which contains information about prescription drug patient assistance programs.

State Pharmaceutical Assistance Programs

New York State Elderly Pharmaceutical Insurance Coverage (EPIC) P.O. Box 15018, Albany, NY 12212-5018

Phone: (800) 332-3742/(518) 452-3773

Website: www.health.state.ny.us

Email: nyhealth@health.state.ny.us

Available to individuals 65 or older. Pays more than half the cost of most prescription drugs after individual pays premium or deductible. Spanish spoken.

New Jersey PAAD Program (PADD)

Pharmacy Assistance to the Aged and Disabled

P.O. Box 715, Trenton, NJ 08625

Phone: (800) 792-9745/(609) 588-7049

Website: www.state.nj.us/health/senior/benefits

Available to low income New Jersey residents who are 65 and older, or SSD recipients who are 18

and older. Helps pay for prescription drugs, insulin, insulin needles, certain diabetic testing materials and syringes and needles for injectable medicines used for the treatment of multiple sclerosis. Spanish spoken.

IV. RESOURCES FOR CHILDREN WITH CANCER

Candlelighters Childhood Cancer Foundation

P.O. Box 498, Kensington, MD 20895-0498

Phone: (800) 366-2223/(301) 962-3520

Fax: (301) 962-3521

Website: www.candlelighters.org

Email: info@candlelighters.org

Information on many aspects of childhood cancer and a network of parent support groups across the country. Services provided by local groups include transportation and emergency funding.

Children's Leukemia Research Association, Inc.

585 Stewart Avenue, Suite 18, Garden City, NY 11530

Phone: (516) 222-1944

Fax: (516) 222-0457

Website: www.childrensleukemia.org

clra@childrensleukemia.org

Financial aid to leukemia patients and their families to help with the costs of laboratory fees, x-ray therapy, chemotherapy and other drugs. Applications are available through CLRA's website or by calling the organization. Each application must be accompanied by a letter of diagnosis from a patient's attending physician.

DreamLine, Inc.

c/o Bob Iverson

117 North Merrill Street, Park Ridge, IL 60068

Phone: (847) 910-3940 (urgent calls only)

Fax: (520) 563-6437

Website: www.bobiverson.com/dreamline

Email: bobiverson@bobiverson.com

Free airline/vacation travel for children currently undergoing and/or recovering from a brain tumor, cancer or leukemia.

National Children's Cancer Society

1015 Locust, Suite 600, St. Louis, MO 63101

Phone: (800) 532-6459/(314) 241-1600

Fax: (314) 241-1996

Website: www.children-cancer.com

Email: PFS@children-cancer.com

Financial support for children with cancer and their families for medical procedures, supplies, prescriptions, food, lodging and travel costs, and ordinary living expenses (like rent and health insurance premiums).

V. ASSISTANCE WITH TRANSPORTATION & LODGING EXPENSES

Air Care Alliance

Doug Vincent, Director Air Care Alliance
1515 East 71st Street, Suite 312, Tulsa, OK 74136
Phone: (918) 745-0384, (888) 260-9707
Fax: (918) 745-0879
Website: www.aircareall.org

Email: mail@aircareall.org

Alliance of flying organizations dedicated to community service. Volunteers transport patients to and from treatment when they have a financial need which is not met by insurance or other means.

AirLifeLine Operations Center

50 Fullerton Court, Suite 200, Sacramento, CA 95825
Toll Free: 877-AIRLIFE, Phone: (916) 641-7800
Fax: (916) 641-0600

Website: www.airlifeline.org

Email: annie@airlifeline.org

Organization of private pilots who fly ambulatory patients who cannot afford the cost of travel to medical facilities for diagnosis and treatment. Spanish spoken.

Children's Angel Flight

4620 Haygood Road, Suite #1, Virginia Beach, VA 23455
Phone: (800) 296-1217/(757) 318-9174
Fax: (757) 318-9107

Website: www.childtransport.org

Email: childrensangleflight@erols.com

Free or reduced-rate patient travel services for needy child patients and their families. Parents may access help provided by CAF by calling the NPTC Helpline at 800-296-1217. Information specialists will talk with the parents and determine the exact travel need and then refer them to the best type of assistance.

Corporate Angel Network

Westchester County Airport
One Loop Road, White Plains, NY 10604
Toll Free: 866-328-1313, Phone: (914) 328-1313

Email: info@corpangelnetwork.org

Website: www.corpangelnetwork.org

Free air transportation for cancer patients traveling to and from recognized treatment centers in the US without regard to their financial resources. Arranges for patients to utilize empty seats on corporate aircraft operating on business flights. Patients can call to register when there is a specific travel date; requests can be taken up to three weeks in advance. Patients must also make back-up travel arrangements.

National Association of Hospital Hospitality Houses, Inc.

P.O. Box 18087

Asheville, NC 28814-0087

Phone: (800) 542-9730 (Hospitality Hotline)/(828) 253-1188

Fax: (828) 253-8082

Website: www.nahhh.org

Email: helpinghomes@nahhh.org

Provides inexpensive (usually \$5-\$15, sometimes free) lodging for families of hospital patients and/or hospital outpatients.

National Patient Travel Center

Phone: National Patient Travel Helpline (800) 296-1217 (Private & Corporate Aviation Resources);

National Patient Ticket Helpline (800) 325-8908

(Discounts on Commercial Airlines)

(888) 675-1405 (office)

Website: www.patienttravel.org

Facilitates patient access to charitable medical air transportation resources. NPTC/Angel Flight America Network helps connect patients with volunteer pilots, airline programs and corporate aviation departments which donate resources.

Ronald McDonald House Charities

One Kroc Drive, Oak Brook, IL 60523

Phone: (630) 623-7048

Website: www.rmhc.com

Provides temporary lodging for families of seriously ill children receiving treatment at nearby health-care facilities. Families staying at a Ronald McDonald house pay \$20 per day (if unable to pay, free lodging is

available.) By using the above-listed website, you can search for a Ronald McDonald House in the area where your child needs medical treatment.

VI. GOVERNMENT ASSISTANCE

Federal and State Programs

Hill-Burton Free Care Program

5600 Fishers Lane, Room 7-47, Rockville, MD 20857

Phone: (301) 443-5656 (office)/(800) 638-0742 (hotline)/(800)492-0359 (MD

Residents)

Website: www.hrsa.gov/osp/dfcr

Federal government program that arranges for certain medical facilities to provide free or low-cost care. Each Hill-Burton facility may choose which types of services to provide at no charge or reduced charge. Eligibility depends upon income. Application should be made to the individual facility where you are seeking treatment. Spanish spoken.

Medicare

Phone: (800) 633-4227, (800-MEDICAR)

TTY/TDD: (877) 486-2048

Website: www.medicare.gov

Federal health insurance program. Eligible individuals include people age 65 and older and some people with disabilities who are under the age of 65, as well as people with end-stage renal disease.

Medicare has two parts: Part A helps pay for care in hospitals as an inpatient, critical access hospitals, skilled nursing facilities, hospice care and some home health care; Part B helps pay for doctors' services, outpatient hospital care and certain other medical services. Phone and website services in Spanish.

Medicaid

Phone: (877) 267-2323

National Website: <http://cms.hhs.gov>, NYS Website: <http://health.state.ny.us/home.html>

Federal program providing health insurance for low income people who are elderly, blind or disabled, as well as for certain groups of children. Spanish spoken.

Medicaid Excess Income Program

Available to some applicants for Medicaid who exceed the income guidelines. Applicants become eligible for Medicaid once they spend their "excess income" on medical expenses. This program can be very helpful for low income people with high medical expenses who do not qualify for Medicaid.

Child Health Plus - Children's Health Insurance Program

Phone: (800) 698-4KIDS (698-4543)

Website: www.health.state.ny.us/home.html

New York State's health insurance plan for children under the age of 19 who are not eligible for Medicaid and have limited or no health insurance. Families with high income are also eligible to enroll. Spanish spoken.

Family Health Plus

Phone: (877)-9FHPLUS

Website: www.health.state.ny.us/home.html

Family Health Plus is a public health insurance program for adults between the ages of 19 and 64 who do not have health insurance - either on their own or through their employers - but have incomes too high to qualify for Medicaid. Family Health Plus is available to single adults, couples without children, and parents with limited income who are residents of New York State and are United States citizens or fall under one of many immigration categories. Family Health Plus provides comprehensive coverage, including prevention, primary care, hospitalization, prescriptions and other services. There are no costs to participate in Family Health Plus. Spanish spoken.

Healthy New York

Phone: 866-432-5849 (866-HEALTHY-NY)

Website: www.ins.state.ny.us/healthny.htm

Healthy NY is a state-assisted medical insurance program designed to help working uninsured individuals and their families afford health insurance. In addition, this program offers small employers the opportunity to purchase health insurance for their employees and dependents at a more affordable rate. Phone and website services in Spanish.

Health and Hospital Corporation (HHC)

Website: www.nyc.gov/html/hhc

HHC administrates New York City's public hospitals, centers, clinics and long-term care facilities. HHC treats all people, regardless of their immigration status or ability to pay. The following are HHC hospitals and

clinics: Bellevue Hospital, Coney Island Hospital, Cumberland Diagnostic & Treatment Center, East New York Diagnostic & Treatment Center, Elmhurst Hospital, Gouverneur Healthcare Services , Harlem Hospital, Jacobi Medical Center, Kings County Hospital, Lincoln Medical and Mental Health

Center, Metropolitan Hospital Center, Morrisania Diagnostic & Treatment Center, North Central Bronx Hospital, Queens Hospital, Renaissance Health Care Network Diagnostic & Treatment Center, Segundo Ruiz Belvis Diagnostic & Treatment Center and Woodhull Medical and Mental Health Center.

Social Security Administration - Disability Benefits

Phone: (800) 772-1213/(800) 325-0778 (TTY)

Website: www.ssa.gov

Contact the SSA for information about whether you qualify for federal disability benefits under the Social Security disability insurance program

(SSD) or the Supplemental Security Income (SSI) program. Medical requirements for both programs are similar. SSD eligibility is based on prior work under Social Security. SSI eligibility is based on financial need. Spanish spoken.

Veterans Benefits

Phone: (800) 827-1000

Website: www.vba.va.gov

Eligible veterans and certain family members may receive treatments at Veterans Administration medical facilities.

Other Helpful Government Numbers

New York Department of Insurance

Phone: Consumer Services: (800) 342-3736

Website: www.ins.state.ny.us

Supervises and regulates all insurance business in New York State. The Insurance Department provides information to consumers so they can evaluate and compare health insurance options.

Consumer Services processes consumer complaints against insurance companies, agents, brokers and adjusters.

New York State Attorney General's Office

Phone: Consumer Helpline: (800) 771-7755

Website: www.oag.state.ny.us

The Attorney General's Health Care Bureau advocates on behalf of consumers and providers in disputes with managed care organizations. Website and phone services in Spanish.

New York State Department of Family Assistance

(formerly Social Services)

Phone: (800) 342-3009, (877) 472-8411

Website: www.dfa.state.ny.us

Evaluates eligibility for and/or administers the following programs for NY residents: Medicaid, SSI and SSD, Family Assistance, Safety Net Assistance, Emergency Assistance, Food Stamps, and Home Energy Assistance Program (HEAP). Spanish spoken.