

Financial assistance: It is more available than you might think

— Ron DiGiaino, MBA, BSHA

In today's environment, the concerns of patients struggling with a life-altering and too often life-threatening disease, are unfortunately compounded with financial woes that seem almost cruel. We as providers of care, business office administrators, cancer center directors, and "bean counters" must balance the humanity of caring for patients with the practical concerns of being able to make payroll, pay for our very expensive equipment, and still have enough money to provide care for the indigent and underinsured population. This daily task seems to be ever-increasing.

In an effort to assist our clients and the oncology community in general, we have for some time been researching alternate sources of reimbursement for patients struggling to make payments on their care. Our experience is that most patients feel an obligation to pay their provider and genuinely want to make their debt whole, but may do so in lieu of drugs, food or some other critical expense. This is a huge emotional toll on them and on the provider as well. Our AR collectors—diligent as they are—at times can not help but feel for the patient's circumstances; most likely the same is true for your patients wherever they may be.

With this as a background, we want to provide a list of resources that will hopefully ease if not alleviate even a portion of your patient's concerns. This is not a total and complete list but it is a beginning, and will hopefully serve as an impetus for you to update and maintain your own list. You will want to make sure that you routinely (we recommend quarterly) check for updates to the Web sites to see if any new items are added or removed.

1. The National Organization for Rare Diseases offers a variety of information from how to participate in grant-subsidized studies to enrollment of patients in clinical trials. With your participation, you may be able to increase their assistance programs. Two example programs are provided from the www.rarediseases.com Web site under programs, and then drug reimbursement section.
 - ▶ NORD Advanced Renal Cell Carcinoma Co-Payment Assistance Program Conditions: Advanced renal cell carcinoma contact: 866.828.8902
 - ▶ NORD Hodgkin's Lymphoma Co-Payment Assistance Program Conditions: Hodgkin's lymphoma contact: 800.999.6673

2. The Chronic Disease Fund Web site (www.cdfund.org) is quoted as stating "The Chronic Disease Fund is one of the few charitable organizations to provide direct and immediate financial assistance to underinsured patients with chronic disease, cancers or life-altering conditions who cannot afford the co-payments for the expensive medications they need."
 - ▶ Toll-free patient information: 877.968.7233
 - ▶ There is an amazing amount of really good and interesting information at this site and I would recommend it highly.
3. The Patient Access Network Foundation Web site (www.patient-access.org) states "Private insurance and Medicare are the most common types of health coverage for patients with breast cancer. Both can lead to access issues for many patients. As a result, low-to-moderate income beneficiaries are often unable to afford the out-of-pocket costs associated with their treatment."
 - ▶ For treatment assistance for breast, non-Hodgkin's disease, multiple myeloma, non-small cell lung cancer or colorectal cancer call 866.316.PANF (7263)
4. The HealthWell Foundation Web site (www.healthwell-foundation.org) states "The HealthWell Foundation takes into account an individual's financial, medical, and insurance situation when determining who is eligible for assistance. Financial criteria are based on multiples of the federal poverty level, which takes into account a family's size. Families with incomes up to four times the federal poverty level may qualify. The foundation also considers the cost of living in a particular city or state. The Foundation asks for the patient's diagnosis, which must be verified by a physician signature, and the patient must receive treatment dispensed in the United States. Individuals covered by private insurance, employer-sponsored plans, Medicare or Medicaid may be eligible."
 - ▶ Contacts are info@healthwellfoundation.org and toll-free at 800.675.8416
 - ▶ Current covered diagnoses include:
 - ▷ Breast cancer
 - ▷ Colorectal cancer
 - ▷ Cutaneous T-cell lymphoma
 - ▷ Head and neck cancer
 - ▷ Hodgkin's disease
 - ▷ Multiple myeloma
 - ▷ Non-Hodgkin's lymphoma
 - ▷ Non-small cell lung cancer
 - ▷ Wilm's tumor

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5. According to the Patient Advocate Foundation (www.copays.org), "The Patient Advocate Foundation (PAF) Co-Pay Relief Program (CPR) currently provides direct financial support to insured patients, including Medicare Part D beneficiaries, who must financially and medically qualify to access pharmaceutical co-payment assistance. The program offers personal service to all patients through the use of call counselors, personally guiding patients through the enrollment process." This Web site has quite a bit of helpful information along with patient testimonials.

- ▶ Toll-free contact at 866.512.3861
- ▶ Payments can be made directly to provider with patient signature
- ▶ Current covered diagnoses include:
 - ▷ Breast cancer
 - ▷ Sarcoma
 - ▷ Kidney cancer
 - ▷ Lymphoma
 - ▷ Lung cancer
 - ▷ Prostate cancer
 - ▷ Brain tumors

- ▶ State Children's Health Insurance Program (SCHIP) – Toll-free at 877.543.7669 or online at www.insurekidsnow.gov
- ▶ CancerCare – offers financial assistance for cancer patients and families. Toll-free 800.813.4673 or online at www.cancercares.org
- ▶ NeedyMeds – Anonymous and free. www.needymeds.com
- ▶ National Marrow Donor Program toll-free at 888.999.6743 or online at www.marrow.org
- ▶ National Brain Tumor Foundation (NBTF) – Awards from \$100–\$1,000. Toll-free at 800.934.CURE or online at www.braintumor.org

The above information is really great, but the key is to actually put it into routine use. This is one of those rare opportunities to both help your patients and your financial position at the same time. Good luck! **H**

6. The Patient Assistance Program Web site (www.uneedpsi.org) states, "PSI is the 'ground breaking' 501(c)(3) non-profit, charitable organization of its kind. For nearly two decades, PSI has helped people who live with certain chronic illnesses or conditions locate suitable health insurance coverage and access ways to satisfy expensive co-payments. PSI provides assistance with the cost of health insurance premiums associated with COBRAs, state high risk pools, open enrollment, guaranteed issue policies, HIPAA conversion policies; and prescriptions co-payments associated with private insurance as well as with Medicare Parts B and D."

- ▶ Toll-free contact at 800.366.7741
- ▶ Helps with COBRA premiums and 20% co-pays from Medicare and others

7. The Leukemia and Lymphoma Society Web site (www.leukemia-lymphoma.org) states, "The Society's Patient Financial Aid Program offers financial reimbursement for some medications, transportation and procedures for those in need. The Society's Co-Pay Assistance Program offers financial support towards the cost of insurance co-payments and/or insurance premium costs for prescription drugs. Patients must qualify both medically and financially for this program."

- ▶ Toll-free at 800.955.4572

8. According to the www.cancer.gov Web site, the below links are some similar organizations that can be helpful to your institution, financial counselor and patient.

- ▶ Medicaid – Toll-free at 877.267.2323 or online at www.cms.gov/medicaid/consumer.asp