

Don't Drown in Medical Debt

Celebrating a Second Chance at Life Survivorship Symposium

April 29 – May 5, 2023



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2023 SURVIVORSHIP SYMPOSIUM



Don't Drown in Medical Debt

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Cancer & Finances: Medical Debt

- About 4 in 10 individuals report having medical debt, roughly 100 million adults.
- About 1 in 5 individuals do not expect to pay off their medical debt
- **Who has medical debt?**
 - 44% of adults with health insurance
 - 62% of uninsured adults
 - 2x as common for adults under 30 and adults 65+
 - Black adults are 50% more likely than white adults
 - Hispanic adults are 35% more likely than white adults



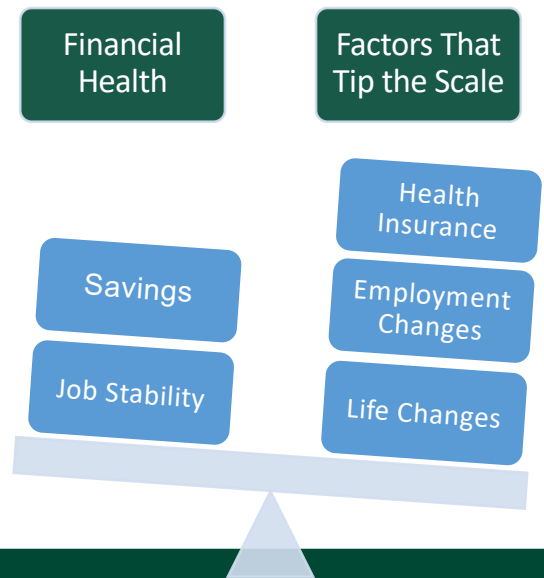
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Contributors to Financial Toxicity

- **Health Insurance Status**
 - Adequate coverage
 - Effective navigation of policies
 - Consumer Protections
 - Medical Bills
- **Employment Changes**
 - To work or not to work - accommodations
 - Disability Insurance
- **Life Changes**
 - Marriage/divorce, moving, graduating from school, etc.



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Health Insurance



Remember to...

- Purchase an adequate plan
- Understand your plan's details (e.g., deductible, co-pays, co-insurance, etc.)
- Use in-network providers when possible
- Use out-of-pocket maximum to your benefit



Health Insurance Terms

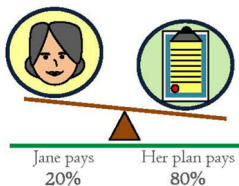
Cost to Have Health Insurance

- Premium – each month (fixed \$ amount)

Costs When You Use Your Health Insurance

- Deductible – each year (fixed \$ amount)
- Co-Payment – each time you get care (fixed \$ amount)
- Co-Insurance or Cost-Share – each time you get care (%)
- Out-of-Pocket Maximum (fixed \$ amount) =

deductible + co-payments + co-insurance





Case Study: Dan

Dan's Plan: Deductible = \$2,000
 Co-insurance = 80/20 plan
 OOP Max = \$8,000



If Dan has a \$102,000 hospital bill, what does he pay?

1. His deductible of \$2,000
 $\$102,000 - \$2,000 = \$100,000$ left
2. His co-insurance amount of 20%
 $20\% \text{ of } \$100,000 = \$20,000$

But OOP max is \$8,000. So, he would only pay the \$2,000 deductible + \$6,000 of the \$20,000 co-insurance amount, for a total of \$8,000.



Health Insurance Terms : Billing

Example:

- Provider charges \$100
- Allowed amount is \$70
- A preferred provider may not charge the patient the \$30 balance

- **Balance billing**
 - Billing patients for difference between what the provider charges and the insurance company pays for an out-of-network service
 - A preferred provider (i.e., in-network) may not balance bill
- **Surprise billing**
 - AZ, CA, CO, CT, FL, GA, IL, ME, MD, MA, MS, NH, NJ, MN, NY, OR, RI, TX, VA, & WA also have comprehensive laws protecting patients
 - Several other states have partial protections – mostly for ER visits
 - [TriageCancer.org/StateLaws](https://www.tragecancer.org/state-laws)



No Surprises Act

- New federal law; began 1/1/22
- Private insurance must treat surprise bills as if they are from in-network providers
- Applies to emergency medical services and non-emergency medical services
- Covers air ambulances; but not ground ambulances = loophole
- Out-of-network providers allowed to ask patients to waive NSA rights for non-emergency care. If patient refuses, provider can refuse care
- But, waiving rights not allowed for services such as anesthesiology, pathology, diagnostic services, or in situations where an out-of-network provider is the only option
- If uninsured or choosing not to use insurance, providers must give you a good faith estimate of cost of your care. If actual cost exceeds estimate by more than \$400, can file a dispute with HHS
- No Surprises Help Desk (800-985-3059) or online (www.cms.gov/nosurprises/consumers)



Minimize Future Medical Bills

Know your options!

TriageCancer.org/HealthInsurance

CancerFinances.org

Triage Cancer Webinar Series- recordings available



"Yes, we have 'All You Need To Know About The Health Care Legislation' but it is part of a twelve volume set."



When to Enroll?

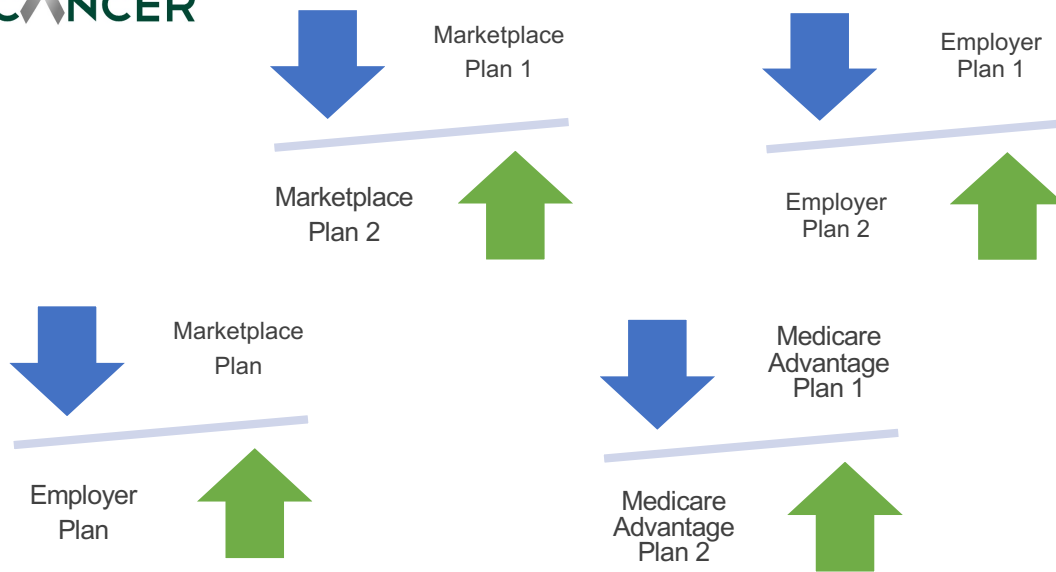



- Employer plans: Varies (often in the Fall)
- Medicaid applications accepted year round
- Medicare: Oct. 15 – Dec. 7*
- 2023 Marketplace Open Enrollment: Nov. 1, 2023 – Jan. 15, 2024*
 - Enroll by Dec. 15, 2023 for coverage that starts Jan. 1, 2024
 - Some states may have longer open enrollment periods (e.g., NY until Jan. 31)

*Plans are for a calendar year



Comparing Plan Options






Total Annual Cost

➔	Bronze: Monthly Premium	Deductible	Out-of-pocket Maximum
	\$200	\$6,000	\$8,000
➔	Silver: Monthly Premium	Deductible	Out-of-pocket Maximum
	\$275	\$2,500	\$6000
➔	Platinum: Monthly Premium	Deductible	Out-of-pocket Maximum
	\$400	\$0	\$2000

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Do the Math!

Note: for in-network providers only

Bronze: Monthly Premium	Deductible	Out-of-pocket Maximum
\$200	\$6,000	\$8,000
Silver: Monthly Premium	Deductible	Out-of-pocket Maximum
\$275	\$2,500	\$6,000
Platinum: Monthly Premium	Deductible	Out-of-pocket Maximum
\$400	\$0	\$2,000

Total possible costs for year = 12 months of premiums + OOP max

#1:
 $\$200 \times 12 = \$2,400$
 + OOP = \$8,000
 Total = \$10,400

#2:
 $\$275 \times 12 = \$3,300$
 + OOP = \$6,000
 Total = \$9,300

#3:
 $\$400 \times 12 = \$4,800$
 + OOP = \$2,000
 Total = \$6,800

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What are the differences between plans?

- Cost
 - Premiums, co-payments, deductibles, co-insurance, out-of-pocket maximums
- Network of providers and facilities
 - Check to make sure your providers and facilities (hospitals, labs, imaging centers, etc.) are covered by the plan you choose
- Prescription drug coverage
 - Which drugs are covered (i.e., formulary)?
 - Prior authorization or step therapy?
 - Are there separate out-of-pocket costs (e.g., co-payments, co-insurance, deductibles, out-of-pocket maximum)?



Picking a Health Insurance Plan

TriageCancer.org/video-pickingaplan

Plan Costs			
Option #1		Option #2	
Monthly Premium	Deductible	Monthly Premium	Deductible
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Co-insurance (Cost share) % <input type="text"/>	Out-of-pocket Maximum for an individual \$ <input type="text"/>	Co-insurance (Cost share) % <input type="text"/>	Out-of-pocket Maximum for an individual \$ <input type="text"/>
Out-of-pocket Maximum for a family \$ <input type="text"/>	Is there a separate deductible for prescription drugs? If yes, enter amount \$ <input type="text"/>	Out-of-pocket Maximum for a family \$ <input type="text"/>	Is there a separate deductible for prescription drugs? If yes, enter amount \$ <input type="text"/>
Is there a separate out-of-pocket maximum for prescription drugs? If yes, enter amount \$ <input type="text"/>	Does the plan have out-of-network coverage? If yes, enter percentage % <input type="text"/>	Is there a separate out-of-pocket maximum for prescription drugs? If yes, enter amount \$ <input type="text"/>	Does the plan have out-of-network coverage? If yes, enter percentage % <input type="text"/>
\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	% <input type="text"/>
NOTES		NOTES	

Doing the Math

Complete the following to determine your total out-of-pocket costs for your health care for the year, assuming you receive enough health care to reach the out-of-pocket maximum.

1. Does your plan have separate deductible and/or out-of-pocket maximum for prescription drugs? If yes, use this formula.

Option #1	Option #2
$(A \times 12) + B + C + D + E =$	$(A \times 12) + B + C + D + E =$

2. Does your plan include deductibles in the out-of-pocket maximum? If no, use this formula.

Option #1	Option #2
$(A \times 12) + E + C =$	$(A \times 12) + B + C =$


3. Does your plan include deductibles and prescription out-of-pocket costs in the out-of-pocket maximum? If yes, use this formula. (Note: Plans sold on the State Health Insurance Marketplace will always use this formula.)

Option #1	Option #2
$(A \times 12) + C =$	$(A \times 12) + C =$

TriageCancer.org/Worksheet-HealthInsurance



Lowering Bills Before Care

- Communicate with your healthcare team about expected costs
 - How much is treatment going to cost/last?
 - Make sure all providers are in-network!
 - Can portion of bill be waived or written off?
- Hospital social worker/navigator
 - Ability to pay programs
 - Discount programs or financial assistance
 - Dollar For <https://dollarfor.org/> 
- Health insurance company for a case manager



Lowering Bills Before Care

- Negotiate with your providers before care
- Arrange independent lab work
- Shop around for tests
 - www.healthcarebluebook.com
 - Community health centers may offer follow-up treatment at a lower cost
 - www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Medicare-Provider-Charge-Data/index.html
- Group follow-up appointments
- Cheaper/generic medications and treatments
 - Talk with your health care team
 - Make sure that you have weighed the benefits and risks of any alternate drugs





Managing Your Medical Bills

• From your insurance company:

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This is your Explanation of Health Care Benefits. This statement shows how we applied your coverage to claim(s) submitted to us. If you have a question, call the customer service number shown at the bottom of this page. This is **NOT** a bill.

BienStar, PO Box 1234, Tres Leches, Wyoming 56789-1011

POLICY HOLDER: IDA DONWANAPAY
MEMBER NUMBER: B-147341
GROUP NUMBER: BS4893-390-280
PATIENT NAME: IDA DONWANAPAY
CLAIM NUMBER: 12345678987654

SUMMARY
TOTAL BILLED: \$166.00
TOTAL BENEFITS APPROVED: \$70.00
AMOUNT YOU MAY OWE PROVIDER: \$5.00

Date of Service	Patient Account Number Health Care Provider	CPT Code	Type of Service	Amount Charged	Allowed Amount	Amount Paid by Health Plan	Deductible	Copayment	Coinsurance	Amount Not covered
02/19/2021	11223-11223344 Dr. Gottapay	90471	Immunization	\$100.00	\$50.00	\$50.00	\$0.00	\$0.00	20%	\$0.00
		81037	Lab Services	\$36.00	\$15.00	\$12.00	\$0.00	\$0.00	20%	\$3.00
		81037	Lab Services	\$30.00	\$10.00	\$8.00	\$0.00	\$0.00	20%	\$2.00
CLAIM TOTAL:				\$166.00	\$75.00	\$70.00	\$0.00	\$0.00	20%	\$5.00

For benefit year starting 1/1/2021
 \$350 of \$350 Annual Deductible Met to Date
 \$421.60 of \$1,500 Out of Pocket Maximum Used to Date
 \$803.90 of \$3,000 Family Out of Pocket Maximum Used to Date

You are responsible for \$5

THIS IS NOT A BILL

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Managing Your Medical Bills

- From your provider:
 - The bill
- Doesn't always happen in this order!
 - Wait for the EOB before paying any bills
 - Keep track and communicate with providers



Dealing With Medical Bills

- Review bills for accuracy
 - Don't be afraid to ask your provider to clarify codes!
 - Medical procedure billing codes: CPT (Current Procedural Terminology) codes, www.nlm.nih.gov/research/umls/sourcereleasedocs/current/CPT/sourcerepresentation.html
 - Medical diagnosis codes: International Classification of Diseases (ICD) codes, www.who.int/standards/classifications/classification-of-diseases
- Review EOBs
 - Tips on how to read EOB: <https://nhhealthcost.nh.gov/guide/question/how-do-i-read-explanation-benefits-eob>
- Consider professional bill reviewer/medical claims org
 - Alliance of Claims Assistance Professionals (ACAP) www.claims.org
- Appeal any denials of coverage



Consumer Protections: Appeals

- Denials of coverage (aka “adverse benefit determination” (ABD))
 - Internal appeals
 - External appeals (individual and employer plans)
 - AKA: Independent or External Medical Review
 - Conducted by an independent medical review organization (IRMO) or independent review entity (IRE*)
 - State Health Insurance Agency
 - [Triagecancer.org/StateResources](https://trigecancer.org/StateResources)

If your health plan denies treatment apply for an Independent Medical Review (IMR)





Hurdle: Staying Organized

- Keep track of:
 - Dates, times, and method of any contact (phone, email, etc.)
 - Names of people you talk to
 - Summaries of your conversations
 - Any documents you send or receive
 - Important dates
- Good time to delegate to family and friends

TRIGE CANCER Health Insurance Appeal Tracking Form

Insurance Company Name: _____ Policy Number: _____ Group Number: _____

Procedure: _____ Claim is for: Prior Authorization Benefits Already Received

Action	Date	Contact Person's Name	Method of Contact (e.g., fax, mail, email) & info	Expected Response Date	Notes
Claim Sent to Insurance Provider					
Received response from insurance company					
If claim denied, I talked to my health care team and asked for any supporting documentation I may need from them.					
Received supporting documentation from health care team					
Sent insurance company my internal appeal					
Received a response to my internal appeal from my insurance company					
If internal appeal is denied, my plan provided me with					

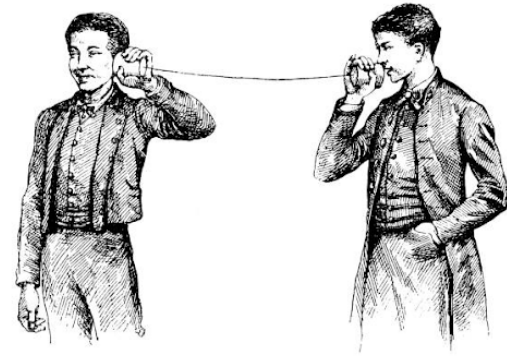
TriageCancer.org/AppealTrackingForm





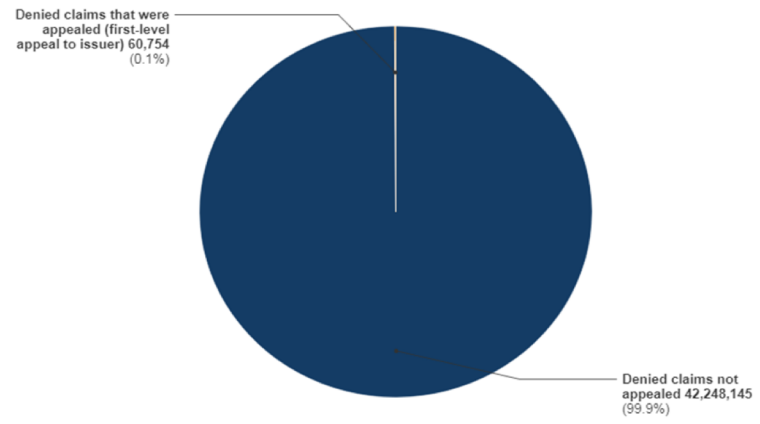
Hurdle: Peer Review

- Beware of “peer review” \neq external appeal



Hurdle: Knowledge

Figure 5
Consumers rarely appeal denied health insurance claims.
Share of 48.3 million denied claims appealed by consumers in 2021 through internal issuer appeals process:



SOURCE: CMS Transparency in coverage data for 2021 plan year. • PNG

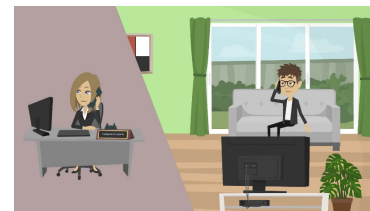




Health Insurance Appeals Resources

TriageCancer.org/HealthInsurance

- Quick Guide to Appeals for Employer-Sponsored & Individual Health Insurance
- Quick Guide to Access to Medical Records
- Health Insurance Appeals Tracking Form
- CancerFinances.org – Health Insurance Appeals Module
- Recorded Webinar: Health Insurance Appeals
- Animated Videos:
 - When an Insurance Company Says No



Negotiate!

- Contact providers if having trouble paying your bills
 - When:
 - Before unpaid bills sent to collections agencies
 - What:
 - Ask for more time
 - Check to see if they would be willing to:
 - Write off a portion of your bill;
 - Negotiate a payment plan; or
 - Accept a lower lump sum payment
 - Check to see if there is a charity care or financial assistance program available through the provider.



Medical Collection Debt

Important News from Equifax, Experian, and TransUnion

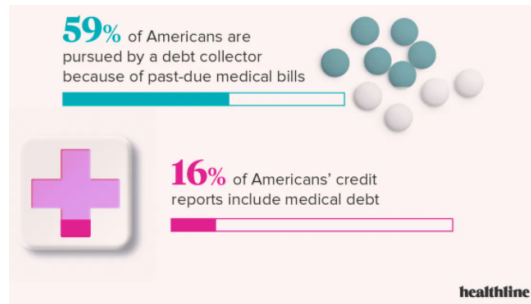
Effective 7/1/22

Paid medical collection debt no longer included on credit reports

Time period before unpaid medical collection debt appears on credit reports increased from six months to one year

Effective first half of 2023

No longer include medical collection debt under (at least) \$500 on credit reports



Financial Information: Staying Organized

• Create an organizational system

- File folders, 3 Ring Binder, Electronic files, etc.
- Prebuilt: Cancer 101 Planner (\$25), Bagit (\$25), LIVESTRONG GuideBook (\$31), CanPlan Cancer Planner (\$45)



Webinars:

- Drowning in Documents
- Healthy Organizing

TriageCancer.org/past-webinars



New Resource

TriageCancer.org/Worksheet-BillTracker

Medical Bill Tracker										
Plan Name:	BienStar Gold		Co-Insurance Amount	80/20						
Deductible Amount	\$	1,000.00	Out-of-Pocket Max	\$	8,000.00					
Total Billed YTD	\$1,800.00	Paid Out-of-Pocket YTD	\$1,000.00	Total Remaining to Meet Deductible	\$0.00					
Total Paid by Insurance YTD	\$800.00	Total Due	\$0.00	Total Remaining to Reach Out-of-Pocket Maximum	\$7,000.00					

Bill Date	Provider Name	Statement Number	Description of Services	Total Amount Billed	Amount Paid by Insurance	Amount Paid Out-of-Pocket	Amount Due	Method of Payment	Appeal Needed?	FSA/HSA Status	Notes
1/12/2022	Dr. Sue	1234	Office Visit	\$300.00	\$0.00	\$300.00	\$0.00	Bank Account	No	Submitted	
1/25/2022	Imaging Center	789	MRI	\$1,500.00	\$800.00	\$700.00	\$0.00	Credit Card	No	Need to Subn	
							\$0.00				
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This Medical Bill Tracker is a resource provided by Triage Cancer for personal use. Please feel free to share this resource with your communities or to post a link on your organization's website. However, this content may not be reproduced, in whole or in part, without the express permission of Triage Cancer. Please email us at info@TriageCancer.org to request permission. To find more resources on the practical and legal issues that arise after a cancer diagnosis, please visit: <https://triacancer.org>. © 2022 Triage Cancer

This worksheet is an example only. To input your own information, click on the sheet to the left called "My Medical Bill Tracker." To use that worksheet, download a copy to your computer and complete the following steps: **Step 1: fill out the information in the top 4 rows using information from your health insurance policy.**



Medical Bill Tracker										
Plan Name:	BienStar Gold		Co-Insurance Amount	80/20						
Deductible Amount	\$	1,000.00	Out-of-Pocket Max	\$	8,000.00					
Total Billed YTD	\$1,800.00	Paid Out-of-Pocket YTD	\$1,000.00	Total Remaining to Meet Deductible	\$0.00					
Total Paid by Insurance YTD	\$800.00	Total Due	\$0.00	Total Remaining to Reach Out-of-Pocket Maximum	\$7,000.00					

Bill Date	Provider Name	Statement Number	Description of Services	Total Amount Billed	Amount Paid by Insurance	Amount Paid Out-of-Pocket	Amount Due	Method of Payment	Appeal Needed?	FSA/HSA Status	Notes
1/12/2022	Dr. Sue	1234	Office Visit	\$300.00	\$0.00	\$300.00	\$0.00	Bank Account	No	Submitted	
1/25/2022	Imaging Center	789	MRI	\$1,500.00	\$800.00	\$700.00	\$0.00	Credit Card	No	Need to Subn	
							\$0.00				
							\$0.00				
							\$0.00				
							\$0.00				





Keep Records Of...

- ✓ Medical bills from all healthcare providers:
 - ✓ Hospital admissions, clinic visits, lab work, diagnostic tests, procedures, treatments
 - ✓ Drugs given & prescriptions ordered
 - ✓ Claims filed
- ✓ Payments from insurance companies and explanations of benefits
- ✓ Any pre-authorizations
- ✓ Dates, names, and outcomes of any correspondence with insurance companies or providers
- ✓ Non-reimbursed or outstanding medical and related costs
- ✓ Meals, lodging and travel expenses (including gas and parking)
- ✓ Your medical records

**Some of these may be tax-deductible!*



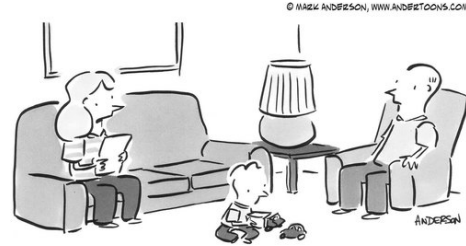
Taxes

- Tax Day (2023) – Tuesday, April 18th (e-file or mail in tax forms)
- How to prepare
 - DIY, Software, Tax prep services, Accountants, Tax Lawyers
- Free help
 - Volunteer Income Tax Assistance (VITA) www.irs.gov/individuals/find-a-location-for-free-tax-prep
 - Tax Counseling for the Elderly (TCE)
 - AARP Foundation Tax-Aide https://www.aarp.org/money/taxes/aarp_taxaide/
 - Taxpayer Advocate Service



Get Help Creating a Budget

- Contact consumer credit counseling agency
 - National Foundation for Credit Counseling: www.NFCC.org
- Talk with a financial planner
 - Financial Planning Association: www.fpanet.org



"We're on a shoestring budget, so I'd like us all to wear loafers instead."

Be aware:

some solutions may negatively affect your credit



Financial Assistance Options

Module: Financial Assistance Options

- Local, state, county, & community organizations
- Cancer organizations
 - BMTInfoNet
 - Bone Marrow & Cancer Foundation
 - Cancer Support Community Help Line
 - CancerCare
- Private programs
 - Patient Services, Inc.
 - Healthwell Foundation





Financial Assistance Options: Rx Drugs

Module: Managing Prescription Drug Costs

- Pharmaceutical & Specialty Pharmacy assistance programs
 - Prior authorization & benefits resources
 - Sample billing and coding information
 - Resources for denials and appeals
 - Referrals to appropriate patient assistance options
 - Co-pay assistance
 - Ex: For commercially insured patients may pay \$0 for oral products
 - Free drugs
 - Ex: for Medicare patients free medication, Medicare Extra Help, other foundations
 - Ex: for uninsured patients help finding coverage, 90 day-1 year supply
 - Free Trial Vouchers
 - Connection to help with transportation, lodging, etc.



Financial Assistance Options: Rx Drugs

Company Name	Disease State	Prescription Name	Phone Number	Program	Type of assistance (co-pay, free drug, other assistance, transportation etc)
AbbVie	mantle cell lymphoma, chronic lymphocytic leukemia, and Waldenström's macroglobulinemia	Imbruvica	18778773536	'YOU&I Support program'	co-pay, insurance delay.
AbbVie	prostate cancer	Lupron	18002226885	'Abbvie Assist'	free product
AbbVie	chronic lymphocytic leukemia, acute myeloid Leukemia, Small Lymphocytic Lymphoma	Venclexta	18882494918 / 8449260727	'BioOncology Copay program VenCompass'	Co-pay, insurance access, free starting dose if ins. Delays /nurse support
Agios Pharmaceuticals	acute myeloid leukemia	Tibsovo	18444091141	'myAgios'	financial assistance
Allergan	prostate cancer	Trelstar	1 844 424 6727	'Allergan Pharma, Inc. program'	3 months free
Amgen	ALL	Blincyto	1-888-427-7478	'Amgen Assist 360'	co-pay insurance
Amgen	melanoma	Imlygic	1-888-427-7478	'Amgen Assist 360'	co-pay insurance
Amgen	multiple myeloma	Kyprolis	1-888-427-7478	'Amgen Assist 360'	co-pay insurance
Amgen	colorectal cancer	Vectibix	1-888-427-7478	'Amgen Assist 360'	co-pay insurance
Amgen	multiple myeloma and bone metastases	Xgeva	1-888-427-7478	'Amgen Assist 360'	co-pay insurance
ANI Pharmaceuticals	breast cancer	Arimidex	1-855-250-2483	'Patient Direct'	prescription discount and auto fill
Astellas Pharma	AML	Xospata	844-632-9272	'XOSPATA Support Solutions'	co pay and/or free for qualifying patients
Astellas Pharma	prostate cancer	Xtandi	855-898-2634	'XTANDI Support	co pay and/or free for



Triage Cancer Drug Discount Card

- In partnership with NeedyMeds
- Free drug discount card offers a discount of up to 80% at more than 65,000 pharmacies nationwide
- Use instead of insurance coverage to lower out-of-pocket costs
- Anyone can use the card, regardless of income or insurance status
- Registration not required
- Card can be used to save on prescription drugs, over-the-counter drugs, and medical supplies written on a prescription form



TriageCancer.org/DrugDiscount



Temporary Assistance For Needy Families

- TANF
 - Federal grants to states to help low-income families with children achieve economic self-sufficiency
 - Time-limited cash assistance for those eligible
 - Other services like job training
 - Find programs in your state: www.acf.hhs.gov/ofa/map/about/help-families
- Note: if you qualify for another type of government benefit, you may qualify for others. For example:
 - If you get SSI, you may also get Medicaid
 - If you get SNAP, you may also get TANF



Food Assistance

- **If you're hungry now:**
 - USDA National Hunger Hotline (866-348-6479 or 877-842-6273 in Spanish). M-F, 7am-10pm EST
 - Contact local/religious organizations to find a local food bank or food pantry: www.feedingamerica.org
- **Supplemental Nutrition Assistance Program (SNAP)**
 - Federal nutrition program (aka "food stamps")
 - www.fns.usda.gov/snap/supplemental-nutrition-assistance-program
- **WIC Nutrition Program for Women, Infants, and Children**
 - Federal short-term program can help you get healthy food for yourself and your young children
 - www.fns.usda.gov/wic/wic-how-apply
- **Children**
 - Healthy meals for your children at their school, childcare center, or after-school program
 - www.usa.gov/food-help#item-213690
- **Seniors**
 - Two federally-sponsored programs aim to get nutritious foods to seniors with a low income
 - www.usa.gov/food-help#item-213706



Rental Assistance

- Privately owned apartments with reduced rents: <https://resources.hud.gov>
 - Apply: contact the apartment management office
- Apply for a spot in Public Housing for an affordable apartment for low-income families, seniors, and people with disabilities
 - Apply: contact public housing agency - www.hud.gov/program_offices/public_indian_housing/pha/contacts
- Housing Choice Voucher Program (Section 8) to pay for all or part of rent:
 - www.hud.gov/topics/housing_choice_voucher_program_section_8
 - Apply: contact public housing agency - www.hud.gov/program_offices/public_indian_housing/pha/contacts
- Need Help? Contact a HUD counseling agency at 800-569-4287 or <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

www.hud.gov/topics/rental_assistance




Utilities Assistance

- LIHEAP
 - Low Income Home Energy Assistance Program
 - Assistance for home heating & electricity for low-income households
 - www.acf.hhs.gov/ocs/low-income-home-energy-assistance-program-liheap
- LIHWAP
 - Low Income Household Water Assistance Program
 - New program to assist low-income families with water and wastewater bills
 - Grants to states, territories, tribes - find your local program:
 - www.acf.hhs.gov/ocs/map/lihwap-map-state-and-territory-contact-listing



Phone & Internet Assistance

- Lifeline Program
 - Discount on phone service for low-income households
 - Administered by Universal Service Administrative Company (USAC)
 - www.lifelinesupport.org
- Affordable Connectivity Program
 - Federal Communications Commission (FCC) offers broadband internet for low-income households
 - One-time discount to buy a laptop, desktop computer, or tablet
 - www.fcc.gov/acp



Checklist: Finding Financial Help

Cancer is expensive. Searching for financial assistance while dealing with cancer can be overwhelming. It's helpful to keep an open mind when thinking about financial assistance. Although you may need one type of help, if you are able to get assistance in a different category, funds you have saved can be shifted. For example, if you have money for your gas bill, but not your rent, you may be able to get utility assistance and shift those funds to help your rent. This Checklist has some key steps to finding financial assistance to help you with different types of help. Be creative when looking for help.

Are there state, county, or local government financial assistance programs?

- 2-1-1: When you call 2-1-1, you will be connected with resources for: basic human needs, such as help with clothing, rent, and utilities (e.g., gas, water, electricity, etc.); transportation to medical appointments; food, such as childcare, after-school programs, tutoring, and more. 2-1-1 is available 24/7 in all 50 states and Puerto Rico, but not in every city. Find your local area here: www.211.org/about-us/your-local-211
- Supplemental Nutrition Assistance Program (SNAP):** Provides nutrition assistance for low-income and families. In 2022, the net monthly income limit for an individual not residing in Alaska or Hawaii is \$1,341 in Alaska, the limit is \$1,341, and in Hawaii, the limit is \$1,235. For details: www.fns.usda.gov/snap/state
- There are other federal nutrition assistance programs. Learn more here: www.usa.gov/pubs/EN-05-10
- Local nonprofit foodbanks can also help with food: www.feedingamerica.org/find-your-local-foodbank
- Housing Choice Vouchers (Section 8):** Local public housing agencies provide low-income families with subsidies paid directly to the landlord. Find your public housing agency here: www.hud.gov/program_offices/public_indian_housing/pba/contacts
- Temporary Assistance for Needy Families (TANF):** TANF provides low-income families with financial help for food, housing, clothing, utilities, transportation, and more. For details: www.acf.hhs.gov/fmha/help-families
- Utilities:** Contact your utilities to see if they have assistance programs for low-income individuals and families. Some cities also offer bus passes, vouchers for taxi or ride-sharing services, or shuttle services for patients traveling to cancer treatments.
- Low Income Home Energy Assistance Program (LIHEAP):** LIHEAP helps with paying heating and cooling bills, services in cases of energy crisis, such as utility shutoffs, and weatherization improvements that make homes more energy efficient and lowers utility bills. For details: www.aclfi.org/campaign/liheap-map-america-territory-contact-listing
- Transportation:** Local transit systems may provide free or discounted rates for low-income individuals and families. Some cities also offer bus passes, vouchers for taxi or ride-sharing services, or shuttle services for patients traveling to cancer treatments.
- Medicaid:** Medicaid is a federal health insurance program for low-income individuals and families. Eligibility rules vary by state. For details: www.medicare.gov/about-us/learn-how-apply-for-coverage/index.html
- Medicare Prescription Drug Costs:** Individuals on Medicare who need help paying for prescription drug costs may qualify for the Extra Help Program, based on their income level. For details: www.ssa.gov/benefits/medicare/prescriptionhelp.html
- Children:** Local government programs may offer financial help for children. For example, the North

Are there private financial assistance programs in the health care community?

Private organizations may provide financial help to individuals with serious medical conditions. For example:

- Meals on Wheels:** Free or low-cost meals are delivered directly to the homes of seniors or individuals with a disability. For details: www.mealsonwheelsamerica.org
- NeedyMeds:** Provides prescription drug assistance and a free drug discount card that can be used at your local drugstore. www.needymeds.org
- Healthwell Foundation:** Provides financial assistance with health insurance premiums, deductibles, co-pays, co-insurance, travel costs, and treatment costs. For details: www.healthwellfoundation.org/patients/apply

Are there private financial assistance programs in the cancer community?

Private organizations may provide financial help specifically to individuals diagnosed with cancer. For example:

- Lazarex Cancer Foundation:** Helps pay the costs of participating in a cancer clinical trial, including airfare, gas, rental cars, taxi fare, parking/tolls, and lodging. www.lazarex.org/helping-you/looking-for-help
- Culinary Care:** Provides free meals prepared by local restaurants for cancer patients. www.culinarycare.org
- CancerCare:** Provides help for cancer-related costs. www.cancercares.org/financial_assistance
- Family Reach:** Helps pay for mortgage or rent, utilities, car expenses, childcare, treatment-related travel, hospital parking, prescription medications, other costs. www.familyreach.org

Are there pharmaceutical company assistance programs?

Some pharmaceutical companies that make prescription drugs have assistance programs for patients, such as coupons, discount cards, vouchers, and more. Uninsured patients may be eligible for free medications. Contact the company directly to learn more: TriageCancer.org/Pharma-Assistance

Are there other health care industry assistance programs?

- There are other health care companies that provide help accessing items other than prescription drugs. For example, if you are taking a nutritional supplement, there may be help to get those items.
- Abbott Nutrition Patient Assistance Program/Pathway Plus:** Provides brand name medications and Abbott products (Pediasure, Ensure, Juven, etc.) at no or low cost for low-income families. For details: www.patientsupport.abbott.com/patient.html
- Nestlé Health Science Patient Assistance Programs:** Provides a free, three-month supply of products for low-income individuals. For details: www.nestlehealthscience.us/patient-assistance-program


Are there other ways to access financial help?

- Local service organizations (e.g., Salvation Army, Rotary Club, Lion's Club, Kiwanis, etc.) and faith-based organizations (e.g., churches, synagogues, mosques, etc.) may offer some financial help.
- Crowdfunding:** Asking people to donate money using an online platform can be an effective way to pay for expenses. Learn more about Crowdfunding: TriageCancer.org/Quick-Guide-Crowdfunding


<https://trriagecancer.org/quick-guides/finding-financial-help>


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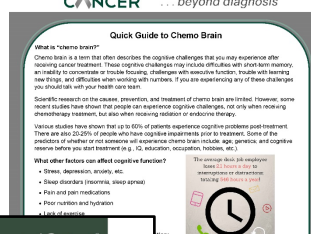
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Triage Cancer's Free Resources

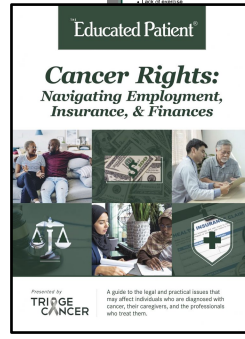


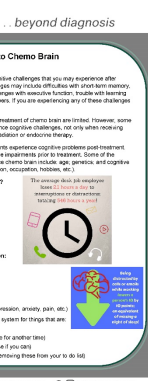




- TriageCancer.org
- Educational Events
 - Triage Cancer Conference: 5/20 & 10/14
 - Live & Recorded Webinars
- CancerFinances.org
- Quick Guides & Checklists
- Animated Videos
- State Resources & Chart of State Laws
- Legal & Financial Navigation Program







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Legal & Financial Navigation Program

Free, one-on-one help for:

- Individuals diagnosed with cancer
- Caregivers
- Health care professionals

**Health Insurance, Employment, Disability Insurance,
Finances, Estate Planning, & More**

Our Navigation services:

- Explain options
- Provide accurate information
- Empower you to take next steps



Start Online:

TriageCancer.org/GetHelp

For Spanish:

TriageCancer.org/ConsigueAyuda

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QUESTIONS?

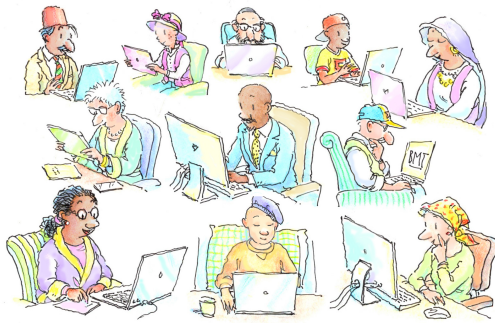


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Triage Cancer



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