

The logo for the City Bar Justice Center, featuring the text "CITY BAR JUSTICE CENTER" in a bold, serif font, centered between two thick, black horizontal bars.

**CITY BAR  
JUSTICE  
CENTER**

**FINANCIAL AND MEDICAL  
RESOURCES FOR CANCER PATIENTS  
AND SURVIVORS**

A PUBLICATION OF  
THE CANCER ADVOCACY PROJECT OF  
THE CITY BAR JUSTICE CENTER

**This guide was created and produced with support from  
Judges and Lawyers Breast Cancer Alert (JALBCA)  
and  
Greater New York City Affiliate of Susan G. Komen®**



## TABLE OF CONTENTS

	<b>INTRODUCTION</b>	<b>1</b>
<b>1.</b>	<b>FINANCIAL ASSISTANCE - BASIC LIVING EXPENSES</b>	<b>2</b>
	• <b>Any/Multiple Cancer Diagnosis</b>	<b>2</b>
	• <b>Specific Cancers</b>	<b>4</b>
	<i>Breast Cancer</i>	<b>4</b>
	<i>Colon Cancer</i>	<b>6</b>
	<i>Ovarian Cancer</i>	<b>7</b>
	<i>Pancreatic Cancer</i>	<b>7</b>
	<i>Prostate Cancer</i>	<b>7</b>
	• <b>Other Financial Assistance: Not Specific to Cancer</b>	<b>7</b>
<b>2.</b>	<b>CHILDREN AND FAMILIES</b>	<b>11</b>
<b>3.</b>	<b>YOUNG ADULTS</b>	<b>13</b>
<b>4.</b>	<b>VETERANS</b>	<b>14</b>
<b>5.</b>	<b>MEDICAL CARE, SERVICES AND COSTS</b>	<b>15</b>
	• <b>Clinical Trials</b>	<b>19</b>
<b>6.</b>	<b>MEDICAL INSURANCE AND CO-PAYMENTS</b>	<b>20</b>
<b>7.</b>	<b>PRESCRIPTION ASSISTANCE PROGRAMS</b>	<b>23</b>
	• <b>Drug Discount Cards</b>	<b>28</b>
<b>8.</b>	<b>GOVERNMENT PROGRAMS</b>	<b>29</b>
<b>9.</b>	<b>PERSONAL SERVICES</b>	<b>32</b>

<b>10.</b>	<b>TRAVEL COSTS AND TRANSPORT</b>	<b>34</b>
	• <b>Travel Expenses</b>	<b>34</b>
	• <b>Bus and Flights</b>	<b>35</b>
<b>11.</b>	<b>TEMPORARY LODGING</b>	<b>36</b>
<b>12.</b>	<b>CAMPS AND RETREATS</b>	<b>37</b>
<b>13.</b>	<b>IMMIGRANTS (NON-U.S. CITIZEN/LEGAL PERMANENT RESIDENT)</b>	<b>39</b>
	• <b>Financial Assistance</b>	<b>39</b>
	• <b>Medical Care and Insurance</b>	<b>40</b>
<b>14.</b>	<b>TIPS FOR MEDICAL CONSUMERS</b>	<b>43</b>
<b>15.</b>	<b>INFORMATION, ADVICE AND ADVOCACY RESOURCES</b>	<b>44</b>

## **INTRODUCTION**

The Cancer Advocacy Project is a legal services program of the City Bar Justice Center. The project provides cancer patients and survivors with no-cost legal information and advice in three areas: life (estate) planning, health law and cancer-related employment discrimination. Experienced volunteer attorneys provide advice and assistance with the preparation of simple wills, advance directives, denial of medical insurance coverage, federal legal rights related to employees with disabilities, leave, continuation of health insurance upon terminations; and workplace discrimination and employee rights.

As well as its physical and emotional impact, a cancer diagnosis can have a devastating financial impact on the lives of patients, survivors and their families. For the uninsured, a health issue requiring medical treatment or prescription medications is a frightening prospect. Even for those with medical insurance, out-of-pocket expenses can severely reduce the amount of money available for general living expenses, such as rent, food and utilities.

Through our work with individual clients and community groups, we speak to many people experiencing financial strain following their diagnosis. We developed this guide to help cancer patients, survivors, and their families to identify possible sources of assistance for household bills, medical care, prescriptions and other services at no- or low-cost. It provides an overview of some of the support that is available to cancer patients to help alleviate the financial burdens - but it is impossible to include every option. There are many sources of financial and other aid available, from large foundations and corporations, to smaller non-profits and charities – the key is to locate them and to submit a compelling application. While there is no guarantee that your request will succeed, since many other people are seeking the same help, it is certainly worth trying – more than once. Also, if your main concern is rent arrears, but your request for that form of aid is unsuccessful, perhaps a request for co-pay assistance will succeed – freeing up some of your money which can be used for rent. We hope this guide will be a useful resource to help you access beneficial financial and medical assistance.

## **IMPORTANT INFORMATION ABOUT THIS GUIDE**

This guide is not intended to serve as legal advice and the Cancer Advocacy Project is not responsible for the accuracy or adequacy of any of the information contained in the guide, or your reliance on this information. Also, the resources in this guide are not an endorsement of the organizations, their claims or actions. The guide is intended to serve as a starting point from which users can begin to fully research the resources provided.

## 1. FINANCIAL ASSISTANCE – BASIC LIVING EXPENSES

*There are more resources available than can be included in this guide and their availability may be affected for many reasons, both temporary and permanent. Regularly checking the websites of these and other organizations will keep you aware of any updates to their resources that could be beneficial to you.*

*Many programs claim to provide help for people diagnosed with cancer; however, it is important to recognize that organizations that offer financial assistance are especially likely to receive more requests for help than can be granted. If you apply and are turned down, consider trying again at a later date. The organization may be experiencing a shortage of funds and have to reduce the number of grants they approve. Perhaps trying again a few months later will succeed if they have more funds available at that time. Similarly, you may be refused because your circumstances do not meet their criteria; if your circumstances subsequently change, apply again.*

- **Any/Multiple Cancer Diagnosis**

### **AVONCares Program**

A program for medically underserved women administered through CancerCare. Provides financial assistance for low-income and un- or under-insured women who need supportive services, e.g. general living expenses, child care, transportation, and home care. Help is available for women with breast cancer and other female cancers.

For more information, call (212) 712 4673 or (800) 813 4673.

### **Brenda Mehling Cancer Fund**

The fund provides financial assistance for patients ages 18-40 who are going through cancer treatment. Grants are awarded to cover rent/mortgage, co-payments, transportation, car insurance, repairs, and groceries. Contact the organization through their website email.

For more information, visit [www.bmcf.net](http://www.bmcf.net)

### **CancerCare Financial Assistance**

CancerCare offers assistance with cancer-related costs including transportation, child care, home care, and pain medication. It does not assist with general living expenses, e.g. rent or utilities. Its team of professional oncology social workers can help patients find additional resources. To qualify you must:

- live in the U.S.

- have a documented cancer diagnosis
- be in active treatment
- meet income eligibility requirements (income limit of 250% of the Federal Poverty Level)

For more information, visit [www.cancercare.org/financial](http://www.cancercare.org/financial) or call: 1-800-813-4673.

### **C.H.A.I.N Fund, The**

The CHAIN Fund assists financially needy cancer patients with their mortgage, rent, utilities, insurance, prescription and doctor visit co-pays, and special foods payments. Payments are made directly to provider. Applicants must currently be in treatment (after diagnosis, post-surgery or receiving chemo or radiation therapy) and must not be receiving disability benefits, financial aid, a pension check from former employer, or assistance through HEAP.

For more information and to access the application, visit <https://www.thechainfund.com/> or call 1-203-530-3439.

### **Christians Overcoming Cancer:**

The Dollars Allocated to Assist (DATA) project provides financial assistance to those in active cancer treatment. It does not discriminate on the basis of religion.

For more information, visit [www.christiansovercomingcancer.com](http://www.christiansovercomingcancer.com) or call 1-614-985-3750

### **Joe Andruzzo Foundation**

This foundation provides grants to families and individuals who are suffering from the financial burden of a cancer diagnosis. Applicants must be in active treatment for cancer and demonstrate their financial need.

For more information, visit <http://joendruzzifoundation.org/wp/> or call 1-508-261-0630.

### **Rise Above It (RAI)**

RAI assists cancer patients with the costs of living expenses, medication, medical equipment, medical supplies, and travel expenses. To qualify you must have been diagnosed with cancer between the ages of 15 and 39, have no insurance for prescribed medication or treatment, demonstrate financial need, and be undergoing OR actively pursuing Phase I, II, or III clinical trial treatment options.

For more information, visit [www.raibenefit.org](http://www.raibenefit.org).

## Team Continuum

Team Continuum has a number of different programs that provide support to cancer patients and their families. The services they offer includes help with advanced medical care and assistance with non-medical needs such as rent, mortgage, utilities, transportation, out-of-town accommodations, theatre tickets, reunion-related expenses, holiday gifts, school books and nutritional cooking classes. Applications must be submitted by a licensed social worker who is working on your behalf.

For more information, visit [www.teamcontinuum.net](http://www.teamcontinuum.net) or call 917-595-4169.

- **Specific Cancers**

***Many cancer organizations have their own 'dedicated' foundations, organizations and support groups that provide information, guidance and, sometimes, financial or other assistance for patients with a specific cancer-type. This guide cannot encompass the full range of cancer-specific organizations and the options they offer. However, a sample of such resources is provided here. For help with locating other cancer-specific resources, visit the Cancer Financial Assistance Coalition's website at: [www.cancerfac.org](http://www.cancerfac.org) . Alternatively, contact the American Cancer Society at 1-800-227-2345 for help with locating dedicated foundations and organizations.***

## Breast Cancer

### Babylon Breast Cancer Coalition

BBCC provides support, referrals, and financial assistance to breast or gynecological cancer patients in Babylon, Long Island. The coalition's Lend a Helping Hand program offers various services, including housecleaning, transportation to and from appointments, help purchasing prostheses, salon services, and more. Its "SOS" program provides financial help with funeral costs or services like child care and housecleaning for three months following the death of a loved one due to breast cancer. *(Babylon, Long Island residents only)*

For more information, visit [www.babylonbreastcancer.org](http://www.babylonbreastcancer.org) or call: 631-893-4110.

### Breast Cancer Charities of America, The

The organization provides emergency financial services to assist women with breast cancer, and their families, with their general expenses, including past-due utilities bills, rent arrears and transportation. Applications to the organization are accepted on a quarterly basis and must be submitted by a social worker or nurse. Qualified applicants may receive up to \$500.

For more information, call 281-296 5755, or visit: [www.thebreastcancercharities.org](http://www.thebreastcancercharities.org) .

### **Breast Cancer Charities Help Now Fund, The**

BCCA provides a "Help Now Fund" providing counseling and one-time emergency financial services (maximum, \$500) to assist women and their families. Funding is limited to utilities and rent only. Applicants must be in active treatment for breast cancer, and demonstrate financial strain. The Fund accepts applications from 1<sup>st</sup> through 7<sup>th</sup> of each month.

For more information, visit <http://www.thebreastcancercharities.org/help-now-fund/> or call 1-936-231-8460.

### **Cure Mommy's Breast Cancer**

The program provides grants of up to \$500 to help cover expenses relating to rent/utility costs, housecleaning, travel expenses durable medical equipment, insurance premiums, , and more. To qualify you must be a resident of Long Island, NY (*Suffolk and Nassau Counties only*), and have a cancer diagnosis.

For more information, visit [www.curemommy.org](http://www.curemommy.org) or call 1-516-967-1148

### **Linking A.R.M.S. Program**

The program is a partnership between CancerCare and Susan G. Komen®. It provides limited financial assistance for hormonal and oral chemotherapy, pain and anti nausea meds, lymphedema supplies, and prostheses for women with breast cancer. Grants are available on a once-per-year basis. No citizenship or residency requirements.

For more information, call: 1-800-813-4673.

### **North Fork Breast Health Coalition**

Provides one-time "Lend A Helping Hand" grants for breast cancer patients who live in the North Fork of Long Island, and are undergoing chemotherapy or radiation. These grants may be used for services such as housecleaning, meal preparation, and transportation. (*North Fork, LI residents only*)

For more information, visit [www.northforkbreasthealth.org](http://www.northforkbreasthealth.org) , or call: 631-208-8889.

### **Pink Fund, The**

The Pink Fund provides short-term financial aid to patients who are in treatment for breast cancer. The aid covers both medical and non-medical related expenses, including health insurance premiums, prescriptions, house or rent payments, car insurance payments, and utility payments. Applicants must be employed, in active treatment and experiencing a loss or reduction in income as a result. Payments are made directly to creditors.

For more information, visit [www.thepinkfund.org](http://www.thepinkfund.org) or call 1-877-234-7465.

## **Sisters Network**

Addresses the needs of African American women. Their Breast Cancer Assistance Program (BCAP) provides financial assistance for mammograms, co-pays, office visits, prescriptions and medical-related lodging and transportation. Visit their website for an application form.

For more information, visit <http://www.sistersnetworkinc.org> or call: 713-781-0255.

## **South Fork Breast Health Coalition**

Provides financial and transportation assistance to people living in the South Fork of Long Island or Shelter Island who are undergoing chemotherapy or radiation for breast cancer. Also offers support groups and wellness workshops. *(South Fork, LI and Shelter Island residents only)*

For more information, visit [www.southforkbreast.com](http://www.southforkbreast.com) or call: 631-726-8606.

## **Tigerlily Foundation- Funds for Families Foundation**

The Tigerlily Foundation provides financial assistance to families with a member who has breast cancer. Applicants must have a documented diagnosis of breast cancer and be between the ages of 15 and 40 years old.

For more information, visit <http://tigerlilyfoundation.org/programs/support/funds-for-families-program/> or call 1-888-580-6253.

## **Colon Cancer**

### **Chris4Life Fund**

The fund distributes \$250 grants to patients with colon cancer to alleviate the financial burden associated with cancer treatment. Patients must be in treatment for colorectal cancer and a section of the application must be completed by your doctor, nurse or social worker. Other eligibility requirements include:

Applicants must:

- Have a family income of less than three times the federal poverty level;
- Not have received financial support from the Chris4Life fund within the last year;

For more information, visit [www.chris4life.org](http://www.chris4life.org) or call: 1-855-610-1733.

## **Ovarian Cancer**

### **Sisterhood Ovarian Cancer Foundation**

The foundation provides financial assistance to individuals living with or affected by ovarian cancer who need help to maintain their quality of life. Applications should be sent by mail or email and should include a brief summary of your situation, relative to how ovarian cancer is affecting your , including why you should receive assistance, and an outline of how SOCF can assist with improving the quality of your life.

For more information, visit [www.sisterhoodovc.com](http://www.sisterhoodovc.com) or email: [sisterhood\\_ovc@comcast.net](mailto:sisterhood_ovc@comcast.net).

## **Pancreatic Cancer**

### **National Pancreatic Cancer Foundation**

NPCF provides direct financial assistance to patients currently in treatment for pancreatic cancer in need of assistance with cost of living expenses. Help is provided for rent/mortgage, utilities, grocery bills and moving/downsizing. You can apply once a month for up to a total of 6 months. To be eligible, you must be a U.S. citizen and live in the U.S. All correspondence and communication is by mail and email.

For more information, visit [www.pancreaticcancerfoundation.com](http://www.pancreaticcancerfoundation.com)

Email: [info@pancreaticcancerfoundation.com](mailto:info@pancreaticcancerfoundation.com)

## **Prostate Cancer**

### **Radiation Co-Payment Small Grant Financial Aid Fund**

A one-time grant of \$1,000 is available to contribute towards the co-pay expenses associated with prescribed radiation therapy during treatment. Applicants must be in active radiation treatment and have an annual income of \$60,000 or less. The program is a partnership between the Patient Advocate Foundation, Movember and LIVESTRONG.

For more information, visit [www.patientadvocate.org](http://www.patientadvocate.org) or call: 855-824-7941.

- **Other Financial Assistance - Not Specific to Cancer**

***These resources, while not specific to people with cancer, may provide help with issues often faced by patients and survivors as a result of a cancer diagnosis. Some are specific to certain groups.***

### **Actors Fund, The**

The organization helps professionals in entertainment and the performing arts. The Fund is a safety net, providing programs and services for those who are in need or going through a crisis or transition. It offers several services, including help attaining housing and health insurance, financial assistance for women in a medical crisis or those disabled by illness, intensive case management, referrals, support groups, and funeral/burial assistance. The Fund is administered in offices in New York, Chicago and Los Angeles. (*Professional entertainers and performers only*)

For more information, visit [www.actorsfund.org](http://www.actorsfund.org) or call: 1-800-221-7303.

### **Bridge Fund of New York City, The**

The Bridge Fund of NYC provides no-interest loans with flexible repayment terms to New Yorkers facing eviction. Checks are paid directly to the landlord. Loans are generally considered for persons of modest means who are above the Federal Poverty Level. Modest grants are sometimes available to persons with the potential to maintain their housing but who would be unable to repay a loan. All residents of New York City boroughs must be referred to The Bridge Fund by a legal service or social services agency. (*Must be facing eviction to be eligible*).

For more information, visit [www.thebridgefund.org](http://www.thebridgefund.org) or call: 212-962-4795 to initiate an inquiry for assistance.

### **Coalition for the Homeless**

The organization offers crisis intervention, emergency cash assistance, and case management to prevent eviction in New York City.

For more information, visit [www.coalitionforthehomeless.org](http://www.coalitionforthehomeless.org) or call: 212-776-2000.

### **Community Service Society (CSS)**

CSS provides New York homeowners and renters with Emergency Rent/Mortgage Arrears grants for up to two months to those who are at risk of being evicted from their homes. It also has an Emergency Relocation Assistance program, which helps people faced with the possibility of eviction to pay security and utility down payments and their first months of rent on a new, more affordable home. This emergency grant will also cover storage and/or moving fees for people needing to move because of a health-related complication.

For more information, call 212-254-8900.

## **Dream Foundation**

The Foundation grants final dreams from the heart to adults with a life expectancy of one year or less. Wishes may include a vacation with a couple of family members, help with a utility bill or appliance, or gift for ill adult's child.

For more information, visit [www.dreamfoundation.org](http://www.dreamfoundation.org) , or call: 805-564-2131;

## **Federation of Protestant Welfare Agencies**

The FPWA provides financial assistance to New Yorkers having difficulty paying for basic critical needs. It provides one-time grants to cover emergency needs related to utility bills, rent/mortgage, medical bills, storage fees, or basic furniture. It also provides information and referrals to other social service agencies in New York City.

For more information, visit [www.fpwa.org](http://www.fpwa.org) or call: 212-777-4800.

## **Home Energy Assistance Program (HEAP)**

HEAP is a federally funded program. Its general benefit helps low-income New Yorkers with costs of heating their homes. HEAP also offers an emergency benefit for households in a heat or heat related energy emergency. Assistance is also available for heating equipment repair and/or replacement and with cooling assistance for persons with a documented medical condition that is worsened by heat. **HEAP opens for applications in November and closes in March.**

For more information, visit: <http://otda.ny.gov/programs/heap> or call: 1-800-342-3009 or 311.

## **Jewish Board of Family and Children's Services: Services to the Homeless**

A service through the Jewish Board of Family and Children's Services that provides eviction prevention through a one-time financial grant. It also provides assistance with immediate needs for shelter, permanent housing, food, and clothing, as well as entitlements, job training, employment, and counseling services. The organization serves all five boroughs of New York City.

For more information, visit [www.jbfc.org](http://www.jbfc.org) or call: 1-888-523-2769.

## **National Philoptochos/Greek Orthodox Ladies Philoptochos Society**

Provides modest financial grants. Grants are limited in scope and duration and are made directly to vendors. Documentation proving need is required. Funds can be used to assist with

eviction prevention, uncovered medical costs, to prevent utility terminations, funeral expenses, etc. (*Applicants must be Greek Orthodox or have Greek or Greek Orthodox heritage.*)  
For information, call: 212- 977 7782 , or visit: [www.philoptochos.org](http://www.philoptochos.org) .

### **Net Wish**

Net Wish awards grants to financially strained families to help them pay critical bills in an emergency. Priority is given to families and the elderly. The maximum request for aid is \$500.00. Anyone can apply.

For more information, visit [www.netwish.org](http://www.netwish.org) .

### **NY Connects**

A program of the New York State Office for the Aging and Department of Health that offers several services, including Emergency Assistance for Adults (EAA), to help meet the emergency financial needs of people who are eligible for or already receive Social Security. EAA can provide funds to cover food needs or prevent eviction or utility shut-off. (*Applicants must either receive, or be eligible for, Social Security*)

For more information, visit [www.nyconnects.org](http://www.nyconnects.org) or call the Human Resources Administration (HRA) Infoline at 718-557-1399.

### **Salvation Army NYC: Emergency Services Program**

This program is intended to help prevent someone who is experiencing financial problems due to an illness, medical condition, missed paycheck or similar reason, from spiraling into homelessness. Assistance is available for help with food and groceries, rent or mortgage help, utility bills etc.

For more information, visit <http://www.use.salvationarmy.org/gnyd> or call: 212-337 7200.

### **United Way**

United Way provides assistance through community-based programs intended to relieve financial stresses caused by living on a low-income. In New York City, UW helps individuals and families who are struggling to maintain basic necessities. Through their Emergency Food and Shelter Program, they can provide assistance with food, rent, mortgages and utilities.

For more information, visit [www.unitedwaynyc.org](http://www.unitedwaynyc.org) or call: 311.  
For New York counties outside of NYC, visit [www.uwnys.org](http://www.uwnys.org)

### **Volunteers of America**

Volunteers of America helps those in need by providing financial aid, housing, emergency support, job training, and other resources.

To see the programs they offer, visit <http://www.voa.org/Get-Help/National-Network-of-Services.aspx> or call 1-800-899-0089.

## **2. CHILDREN AND FAMILIES**

***Certain organizations prioritize aid to children with cancer and/or families affected by cancer when providing financial and other assistance. Some of the following organizations specifically help children, while others help them, as well as other cancer patients.***

### **Children's Health Fund**

The Children's Health Fund provides free medical care, help with medical costs, and essential services to children and families in need of aid. It helps both insured and uninsured individuals and offers a number of different programs.

For more information, visit <http://www.childrenshealthfund.org/> or call 1-212-535-9400.

### **Friends of Karen**

The organization provides case management services and financial assistance for medical care and other illness-related expenses to families in the New York, New Jersey and Connecticut metropolitan area who are affected by childhood cancer.

For more information, visit [www.friendsofkaren.org](http://www.friendsofkaren.org) or call: 914-277-4547. Email: [info@friendsofkaren.org](mailto:info@friendsofkaren.org)

### **Foundation For Children With Cancer**

FCC offers financial assistance to parents of children with cancer. Applications must be made to the foundation by a social worker on behalf of the family. Qualifying applications will be fulfilled within 7-10 days if approved. To begin the application process, social workers should email the FCC at: [lesley@childrenwithcancer.org](mailto:lesley@childrenwithcancer.org).

For more information, visit <http://www.childrenwithcancer.org> or call: 314-843-9300.

### **Joe Andruzzi Foundation**

This foundation provides grants to families and individuals who are suffering from the financial burden of a cancer diagnosis. Applicants must be in active treatment for cancer and demonstrate their financial need.

For more information, visit <http://joeandrufffoundation.org/wp/> or call 1-508-261-0630.

### **National Children's Cancer Society**

The Society provides financial assistance, lodging and meals during treatment, phone cards, health insurance premiums and medical expenses not covered by insurance. The child must be diagnosed on or before his/her 18th birthday.

For more information, visit [www.children-cancer.com](http://www.children-cancer.com) or call: 314-241-1600 or 1-800-532-6459.

### **Net Wish**

Net Wish awards grants to financially strained families to help them pay critical bills in an emergency. Priority is given to families and the elderly. The maximum request for aid is \$500.00. Anyone can apply.

For more information, visit [www.netwish.org](http://www.netwish.org).

### **Tigerlily Foundation- Funds for Families Foundation**

The Tigerlily Foundation provides financial assistance to families with a member who has breast cancer. Applicants must have a documented diagnosis of breast cancer and be between the ages of 15 and 40 years old.

For more information, visit <http://tigerlilyfoundation.org/programs/support/funds-for-families-program/> or call 1-888-580-6253.

### **UnitedHealthcare Children's Foundation (UHCCF)**

The UHCCF provides medical cash grants of up to \$5000 to help children's families pay for medical services, bills, and expenses that are not covered by their commercial health benefit plan.

To qualify the applicant must:

- be 16 years of age or younger

- be covered by a commercial health benefit plan
- be facing medical costs that cause their family serious financial burden

For more information, visit [www.uhccf.org](http://www.uhccf.org) or call 1-855-698-4223.

### **3. YOUNG ADULTS**

***Young adults with cancer must deal with their health challenges alongside issues shared by their peers – e.g. self-image and educational opportunities. In recognition of this, some organizations specifically offer assistance to people within this group.***

#### **Brenda Mehling Cancer Fund**

The fund provides financial assistance for patients ages 18-40 who are going through cancer treatment. Grants are awarded to cover co-payments, rent/mortgage, transportation, car insurance, repairs, and groceries. Please contact the organization through their website email.

For more information, visit [www.bmcf.net](http://www.bmcf.net)

#### **Cancer Survivors Fund**

The Fund provides college scholarships and financial assistance for prosthetic limbs to young adult survivors of cancer. Eligibility requirements and application are available on the fund's website.

For more information, visit [www.cancersurvivorsfund.org](http://www.cancersurvivorsfund.org) or call: 281-437-7142.

Email: [csf@cancersurvivorsfund.org](mailto:csf@cancersurvivorsfund.org).

#### **Jen's Thank You Alliance**

Jen's Thank You Alliance helps young adult cancer patients, ages 15-39, find financial assistance, and educational resources starting at the time of diagnosis. Eligibility requirements can be found on their website.

For more information, visit <http://jtya.dreamhosters.com>

#### **Kristy Lasch Miracle Foundation**

The Foundation provides financial assistance for medical expenses to women under age 30 living with breast cancer.

For information, call 412-872 4125, or visit: [www.kristylasch.org](http://www.kristylasch.org) .

## **National Collegiate Cancer Foundation (NCCF)**

NCCF offers a need-based college scholarship to young adult survivors who are pursuing higher education throughout their treatment and beyond.

To qualify you must:

- be a U.S resident
- be between the ages of 18 and 35
- have plans to pursue your associate, bachelor, master's, doctorate, or certificate

For more information, visit [www.collegiatecancer.org](http://www.collegiatecancer.org) or call 1-240-515-6262.

## **Surviving And Moving Forward: The SAMFund for Young Adult Survivors of Cancer**

The Fund assists cancer survivors ages 17-35 with their transition into post-treatment life. This program distributes grants and scholarships in an effort to enable survivors to pursue their educational or professional goals.

For more information, visit [www.thesamfund.org](http://www.thesamfund.org) .

## **Tigerlily Foundation- Funds for Families Foundation**

The Tigerlily Foundation provides financial assistance to families with a member who has breast cancer. Applicants must have a documented diagnosis of breast cancer and be between the ages of 15 and 40 years old.

For more information, visit <http://tigerlilyfoundation.org/programs/support/funds-for-families-program/> or call 1-888-580-6253.

## **4. VETERANS**

*If you are a veteran, additional service-related opportunities may also be available to you.*

### **Americans Veteran Relief Foundation**

This program aids military veterans and their families when they are faced with medical bills and debt that they cannot afford.

For more information, call 1-800-215-6782.

### **Operation Homefront:**

This charity provides aid in the form of financial assistance, grants, and counseling to those who are currently or were previously in military service.

For more information, visit [www.operationhomefront.net](http://www.operationhomefront.net) or call 210-659-7756.

### **Veterans Affairs Medical Care Hardship Program**

This program helps people who have seen a recent change in their income due to job loss or a salary reduction, or those who have experienced a rise in healthcare costs due to injury or illness. Eligibility requirements can be found on their website.

For more information, visit <http://www.va.gov/healthbenefits/> or call 1-877-222-8387.

### **Veterans Health Administration (VHA) Cancer Program**

This program helps users of the veteran's health care system get access to cancer prevention, detection, and treatment services.

For more information, call 1-877-222-8387.

## **5. MEDICAL CARE, SERVICES AND COSTS**

*Many of the organizations that provide assistance offer a variety of resources, including direct financial assistance for basic living expenses such as rent and utilities, free screening or other medical service, medications and medical equipment and supplies. Some of the organizations may be able to provide you with more than one type of assistance – be sure to inquire.*

### **American Breast Cancer Foundation-Breast Cancer Assistance Program**

The Foundation offers grants for cancer screenings and diagnostic services. Services include breast prostheses, medical supplies, medications, testing, wigs, turbans, and scarves. To qualify you must be a U.S resident, have a breast cancer diagnosis, and be uninsured.

For more information, visit <http://abcf.org> or call 1-877-539-2543.

### **CancerCare: Linking A.R.M.S. Program (Breast Cancer)**

The program is a partnership between CancerCare and Susan G. Komen®. It provides limited financial assistance for hormonal and oral chemotherapy, pain and anti nausea meds, lymphedema supplies, and prostheses for women with breast cancer. Grants are available on a once-per-year basis. No citizenship or residency requirements.

For more information, call: 1-800-813-4673.

### **Cure Mommy's Breast Cancer**

The program provides grants of up to \$500 to help cover expenses relating to durable medical equipment, insurance premiums, rent/utility costs, housecleaning, travel expenses, and more. To qualify you must be a resident of Long Island, NY (*Suffolk and Nassau Counties only*), and have a breast cancer diagnosis.

For more information, visit [www.curemommy.org](http://www.curemommy.org) or call 1-516-967-1148.

### **Fertile Hope**

Fertile Hope is a LIVESTRONG initiative that assists patients whose medical treatments present the risk of infertility. The organization makes preservation treatments available regardless of economic status and provides financial assistance for sperm banking and embryo freezing and storing. Fertile Hope also promotes the understanding of fertility risks and preservation options, encourages personal educated decisions, , and helps patients cope with important family planning issues.

For more information, visit [www.fertilehope.org](http://www.fertilehope.org) or call: 1-888-994-4673.

### **Kristy Lasch Miracle Foundation**

This foundation offers breast cancer patient's assistance with their medical expenses. To qualify you must have a breast cancer diagnosis, meet income eligibility requirements and be 30 or younger.

For more information, visit [www.kristylasch.org](http://www.kristylasch.org) or call 1-412-872-4125.

### **Miles of Hope Breast Cancer Foundation**

Their Medical Gap Care Fund helps breast cancer patients with financial emergencies that are not covered by insurance. They also offer free counseling. It is available to residents of Columbia, Dutchess, Greene, Orange, Putnam, Rockland and Westchester counties. (*For Hudson Valley, NY residents*)

For more information, visit [www.milesofhopebcf.org](http://www.milesofhopebcf.org) or call 1-845-264-2005.

### **Modest Needs**

Modest Needs helps qualifying individuals to apply for assistance with their medical bills. It also offers self-sufficiency grant, independent living grants, back-to-work funding, and more. Qualifications vary depending on the grant. The online application takes 15-20 minutes.

For more information, visit [www.modestneeds.org](http://www.modestneeds.org) or call: 1-212-463-7042.

### **National Breast and Cervical Cancer Early Detection Program**

The program provides free or low-cost access to breast and cervical cancer screening services for underserved women in the United States, including the District of Columbia, the four U.S. territories, and 13 American Indian/Alaska Native organizations.

For more information, visit [www.cdc.gov/cancer/nbccedp](http://www.cdc.gov/cancer/nbccedp), or call: 1-800 232 4636.

### **National Marrow Donor Program**

1-888-999-6743, <http://www.marrow.org>

The NMDP Office of Patient Advocacy (OPA) is available to help patients and their families from diagnosis through survivorship with information and support services related to blood and marrow transplant. Patient financial assistance, personal telephone counseling and education, and resource materials are available. OPA case managers can provide support related to insurance coverage issues and discuss potential financial resources. The OPA offers financial aid programs (Search Assistance Funds, Transplant Support Assistance Funds, AirCares through Northwest Airlines) to help patients in need of a bone marrow or cord blood transplant. Patients are only eligible if they are using the NMDP Registry for their donor or cord blood. Eligible patients must apply through their NMDP affiliated transplant center—applications are not accepted directly from patients. Additionally, OPA offers the following resources: [Your Finance and Insurance Matters](#) and [Your Rights and Benefits](#)

To contact an OPA case manager call 1-888-999-6743 or email [patientinfo@nmdp.org](mailto:patientinfo@nmdp.org).

### **National Transplant Assistance Fund**

The Fund provides fundraising assistance to cancer patients in need of transplants. The Fund also provides limited financial assistance.

For more information, visit [www.transplantfund.org](http://www.transplantfund.org) or call: 1-800-642-8399.

### **Pat Hearn and Colin de Land Cancer Foundation**

The Foundation provides financial assistance for medical expenses to members of the visual arts community in the New York metropolitan area. Grants are given based on demonstrated financial need and are provided for medical services that improve quality of life. These can include standard conventional care, unconventional and experimental therapies, hospice care, palliative care and home care. *(Applicants must be part of the NYC area visual arts community)*

For more information, visit [www.phcdl.org](http://www.phcdl.org) or email [info@phcdl.org](mailto:info@phcdl.org)

### **Patient Services Inc.**

Patient Services helps chronically ill, low-income, and uninsured patients pay medical bills, insurance premiums, and co-payments. PSI also provides financial assistance to help chronically ill patients afford the medical expenses related to specific chronic conditions. These currently include breast cancer, metastatic melanoma and metastatic renal carcinoma. Check their website for more information and updates on services.

For more information, visit [www.patientservicesinc.org](http://www.patientservicesinc.org) or call 1-800-366-7741.

### **Pink Fund, The**

The Pink Fund provides short-term financial aid to patients who are in treatment for breast cancer. The aid covers both medical and non-medical related expenses, including health insurance premiums, prescriptions, house or rent payments, car insurance payments, and utility payments. Applicants must be employed, in active treatment and experiencing a loss or reduction in income as a result. Payments are made directly to creditors.

For more information, visit [www.thepinkfund.org](http://www.thepinkfund.org) or call 1-877-234-7465.

### **Ralph Lauren Center for Cancer Care and Prevention**

The Ralph Lauren Center provides free or low-cost cancer screenings, access to diagnostic procedures and treatment for the uninsured or people who lack sufficient medical coverage. The Center is a partnership between Memorial Sloan-Kettering Cancer Center and North General Hospital, a community hospital in Harlem.

For more information, visit <http://www.ralphlaurencenter.org> or call: 212- 987-1777

### **Rise Above It (RAI)**

RAI provides cancer patients with assistance for medication, medical equipment, medical supplies, living expenses and travel expenses. In addition, RAI assists cancer patients who are undergoing or actively pursuing Phase I, II or III clinical trial treatment options. In addition, To qualify you must have been diagnosed with cancer between the ages of 15 and 39, have no insurance for prescribed medication or treatment, and demonstrate financial need.

For more information, visit [www.raibenefit.org](http://www.raibenefit.org).

## Team Continuum

Team Continuum has a number of different programs that provide support to cancer patients and their families. The services they offer includes help with advanced medical care, and assistance with non-medical needs such as rent, mortgage, utilities, transportation, out-of-town accommodations, theatre tickets, reunion-related expenses, holiday gifts, school books and nutritional cooking classes. Applications must be submitted by a licensed social worker who is working on your behalf.

For more information, visit [www.teamcontinuum.net](http://www.teamcontinuum.net) or call 917-595-4169.

- **Clinical Trials**

***Many hospitals and other medical facilities are involved in clinical trials; many can now be found through an online search or clinical trial databases. In addition, some researchers seeking to recruit patients will list their trials on the research/clinical trials page on the websites of large hospitals. If you are considering participating in a clinical trial, you can find detailed information about all aspects of the process including eligibility criteria, trial results and what to expect.***

### **ClinicalTrials.gov: (U.S. Institutes of Health)**

The ClinicalTrials.gov website provides current information about clinical research studies to patients, their families, their friends and caregivers, and the public. Each study record includes a summary of the study protocol, including the purpose, recruitment status, and eligibility criteria. Study locations and specific contact information are listed to assist with enrollment. Information is updated daily.

For more information, visit [www.ClinicalTrials.gov](http://www.ClinicalTrials.gov)

### **National Cancer Institute: Cancer.gov**

The NCI is part of the National Institutes of Health. It has a database of over 12,000 clinical trials that are currently accepting participants. The database can be accessed through their website, and NCI provides a telephone helpline for questions. The NCI website also provides additional information about the clinical trials process, all types of cancer, and general cancer-related issues.

For more information, visit [www.cancer.gov/clinicaltrials](http://www.cancer.gov/clinicaltrials) or call: 1-800-422-6237.

### **Lazarex Cancer Foundation**

The Foundation helps end-stage cancer patients to reduce the costs associated with participation in FDA clinical trials. Covered expenses include those for transportation (airfare, gas, car rental, taxi, parking, tolls), lodging – short or long-term, and certain medical expenses not covered by insurance, but required for the clinical trial.

For information, call 877-866 9523, or visit: [www.lazarex.org](http://www.lazarex.org) .

### **Marti Nelson Cancer Foundation**

The foundation makes experimental cancer drugs available on a "compassionate access" basis. Compassionate access is a way for people with life-threatening illnesses, who have already tried every available treatment, to use promising new drugs while they are still being tested. People in this situation often join a clinical trial, which is the official route to using medications before they are approved by the FDA.

For more information, visit [www.canceractionnow.org](http://www.canceractionnow.org) or call: 530-756-0291.

Email: [info@canceractionnow.org](mailto:info@canceractionnow.org)

### **Rise Above It (RAI)**

RAI assists cancer patients who are undergoing or actively pursuing Phase I, II or III clinical trial treatment options. They also provide assistance for medical equipment, living expenses, medical supplies, medication and travel expenses. To qualify you must have been diagnosed with cancer between the ages of 15 and 39, have no insurance for prescribed medication or treatment, and demonstrate financial need.

For more information, visit [www.raibenefit.org](http://www.raibenefit.org).

## **6. MEDICAL INSURANCE AND CO-PAYMENTS**

***Some of the organizations included in this section focus exclusively on providing co-pay assistance and may cover only a specific type of cancer. Others provide different assistance options and may serve a wider population.***

### **CancerCare Co-Payment Assistance Foundation**

The CancerCare Co-Payment Assistance Foundation provides assistance for individuals who cannot afford their insurance co-payments to cover the cost of medications for treating cancer. The Foundation is affiliated with CancerCare, which provides free professional support services including counseling, education, financial assistance and practical help to people with cancer and their loved ones.

For more information, visit [www.cancercarecopay.org](http://www.cancercarecopay.org) or call: 1-866-552-6729.

## **Chronic Disease Fund**

The Chronic Disease Fund (CDF) provides co-payment assistance to underinsured patients diagnosed with a chronic or life-altering disease that requires the use of specialty therapeutics. CDF offers assistance for the following cancer-related diagnoses: breast cancer, chronic iron overload, colorectal cancer, liver cancer, melanoma, multiple myeloma, myelodysplastic syndrome (MDS), non-small lung cancer, pancreatic cancer. Call or their visit website for updates.

For more information, visit [www.cdfund.org](http://www.cdfund.org) or call 1-877-968-7233.

### **Cure Mommy's Breast Cancer**

The program provides grants of up to \$500 to help cover expenses relating to insurance premiums, durable medical equipment, rent/utility costs, housecleaning, travel expenses, and more. To qualify you must be a resident of Long Island, NY (*Suffolk and Nassau Counties only*), and have a cancer diagnosis.

For more information, visit [www.curemommy.org](http://www.curemommy.org) or call 1-516-967-1148

## **Health Plus**

Health Plus provides health insurance for uninsured residents of New York City. The organization currently enrolls Health Care Plus, Child Health Plus, and Family Health Plus members in all five boroughs of New York City and Nassau County, NY.

For more information, visit [www.healthplus-ny.org](http://www.healthplus-ny.org) or call: 1-800-450-8753.

## **HealthWell Foundation**

The HealthWell Foundation provides financial assistance to underinsured patients living with chronic or life-threatening diseases such as cancer, asthma, and autoimmune disorders. The Foundation helps eligible individuals afford their out-of-pocket costs for prescription drug co-payments, coinsurance, deductibles and healthcare premiums. Please call or visit the HealthWell Foundation website for available assistance.

For more information, visit [www.healthwellfoundation.org](http://www.healthwellfoundation.org) or call 1-800-675-8416.

## **Leukemia & Lymphoma Society's Co-Pay Assistance Program, The**

Helps patients meet their health insurance, Medicare Part B or D, Medicare Supplement, or Medicare Advantage premiums or co-payment obligations. Household income must be at or within 500% of the federal poverty guidelines for people living in the United States and Puerto Rico. Check the LLS website for a list of covered diagnoses. To apply or obtain more information about the Co-Pay Assistance Program, please call 1-877-557-2672 to speak with a Co-Pay Specialist who will provide personalized service through the application process. You may also email your request for a Co-Pay Specialist to contact you regarding the program at [copay@lls.org](mailto:copay@lls.org).

For more information, visit [www.lls.org/copay](http://www.lls.org/copay) or call: 1-877-557-2672.

### **Medicine Program, The**

A volunteer-run program that matches patients to available programs for individuals and families with no insurance coverage for outpatient prescription drugs, who do not qualify for a government program which provides for prescription medication (e.g. Medicaid) and cannot afford to purchase medication at retail price. The program assists by finding, applying and qualifying individuals and families for the right Patient Assistance Program with the aim of receiving the medication free or almost free of charge. Specific programs may have their own eligibility requirements.

For more information, visit [www.themedicineprogram.com](http://www.themedicineprogram.com) or call: 573-996-7300.

### **Myriad Reimbursement Assistance Program**

The MRA Program assists patients with health insurance billing and reimbursement issues for genetic testing through Myriad labs.

For more information, visit [www.myriadtests.com](http://www.myriadtests.com) or call: 1-800-469-7423.

### **New York Child Health Plus**

NYCHP is a health insurance plan for children under the age of 19, who are residents of New York City. Depending on the family's income, children may be eligible to join either Child Health Plus A (formerly Children's Medicaid) or Child Health Plus B. You can enroll over the phone or through your local Department of Social Services.

For more information, call 1-800-698-4543.

### **New York State of Health**

NY State of Health is an organized marketplace designed to help people shop for and enroll in health insurance coverage. Individuals, families and small businesses can use the site to help them compare insurance options, calculate costs and select coverage online, in-person, over the phone or by mail. Individuals can check their eligibility for health care programs like Medicaid and sign up for these programs if they are eligible. By using the site, individuals will also be able to tell what type of financial assistance is available to applicants to help them afford health insurance purchased through the marketplace. This program is part of the Patient Protection Affordable Care Act.

For more information, visit [www.nystateofhealth.gov](http://www.nystateofhealth.gov), or call: 1-855-355-5777.

## Patient Access Network Foundation

Patient Access Network Foundation (PANF) provides co-payment assistance to patients who have insurance, but lack the means to pay for out-of-pocket costs for their medications or infusions. PANF's scope includes coverage for 10 cancer and cancer-related illnesses: anaplastic large cell lymphoma, advanced basal cell carcinoma, breast cancer, bone metastases, chemotherapy-induced neutropenia, chronic lymphocytic leukemia, colorectal cancer, cutaneous T-Cell lymphoma (CTCL), Hodgkin lymphoma, non-small cell lung cancer, multiple myeloma, myelodysplastic syndrome (MDS), non-Hodgkin lymphoma, pancreatic cancer, prostate cancer, renal cell carcinoma, and well-differentiated thyroid cancer.

To apply, you must:

- be a US resident;
- have insurance that covers the medication for which you seek assistance, and
- meet income eligibility requirements.

For more information, visit [www.panfoundation.org](http://www.panfoundation.org) or call 1-866-316-7263.

## Patient Advocate Foundation Co-Pay Relief Program

PAF provides direct co-payment assistance for pharmaceutical products to insured patients (including Medicare Part D beneficiaries) who qualify financially and medically. Call PAF or visit their website for a list of covered cancer diagnoses.

For more information, visit [www.copays.org](http://www.copays.org) , or call 1-866-512-3861

## Patient Services Inc.

Patient Services helps chronically ill, low income, and uninsured patients pay medical bills, insurance premiums, and co-payments. PSI also provides financial assistance to help chronically ill patients afford the medical expenses related to specific chronic conditions. Currently includes breast cancer, metastatic melanoma and metastatic renal cell carcinoma. Check their website for more information and updates on services.

For more information, visit [www.patientservicesinc.org](http://www.patientservicesinc.org) or call 1-800-366-7741.

## 7. PRESCRIPTION ASSISTANCE PROGRAMS

***Most Prescription Assistance Programs are run by, or affiliated with pharmaceutical companies to provide free or reduced cost medications to people who cannot afford to buy their medicine. This assistance also includes chemotherapy. Every pharmaceutical company has a “compassionate care” program and each has its own application forms***

***and eligibility requirements - but it can be worth the effort. You will need to know the names of all the drugs you are taking so that you can find out who is their manufacturer, and then contact them directly.***

### **RxAssist**

A helpful website for finding prescription assistance programs offered by many pharmaceutical companies and, in some cases, the names of specific drugs that are being subsidized.

For more information, visit [www.rxassist.org](http://www.rxassist.org) .

### **AstraZenica**

Astrazenica provides qualifying patients with prescription drug assistance. A list of the medications that they manufacture is available on their website. They have three programs:

- program for people without Insurance
- program for people with Medicare Part D
- program for Healthcare facilities

To qualify you must:

- be a US resident
- have no insurance coverage for outpatient prescription drugs (including Medicaid)
- have an income level that is 200% below the federal poverty guidelines

For more information, visit <http://www.astrazeneca-us.com/medicines/help-affording-your-medicines> or call 1-800-292-6363.

### **Amgen Assist (Safety Net Foundation)**

The Foundation provides qualifying patients with Amgen medicines at no cost. To qualify you must:

- be a US resident
- satisfy income eligibility requirements
- have no or limited drug coverage
- have no other insurance options

For more information, visit <http://www.safetynetfoundation.com/index.jsp> or call 1-800-272-9376.

### **Bristol-Myers Squibb Patient Assistance Foundation**

Bristol-Myers Squibb provides uninsured patients with prescription drug assistance. A list of the medications that they manufacture is available on their website.

To qualify you must:

- be a U.S resident
- have no public or private insurance that covers prescription medications. (Exception: Those enrolled in Medicaid PART D, call for more information, 1-800-736-0003)
- have a yearly income of less than 250% of the federal poverty level
- be in treatment as an outpatient

For more information, visit [www.bmspaf.org](http://www.bmspaf.org) or call 1-800-736-0003.

### **Genentech Patient Assistance Program**

Genentech provides medicine to patients without prescription drug coverage. Eligibility requirements and a list of the medications manufacture by the company are available on their website.

For more information, visit <http://www.xeloda.com/hcp/patient-support/gatcf/#> or call 1-800-530-3083.

### **GlaxoSmithKline Prescription Assistance Program**

GSK offers assistance to low income patients with Medicare Part D or no prescription drug benefits. A short online form will determine if an applicant is eligible for assistance paying for medications. A list of the medications manufactured by GSK is available on their website.

For more information, visit [www.gskforyou.com](http://www.gskforyou.com) or call 1-866-265-6491.

### **Humana-Walmart-Preferred Rx Plan (PDP)**

PDP provides prescription drug assistance to patients who cannot afford their medication. Eligibility requirements and a list of the medications that this plan covers are available on its website.

For more information, visit <http://www.humana-medicare.com/humana-medicare-plans/humana-walmart-preferred-rx-plan.asp> or call 1-800-866-8061.

### **Johnson and Johnson Patient Assist Foundation**

JJPAF provides prescription products to people without drug coverage. 93% of their applicants are accepted to their assistance program. To qualify you must:

- Be a resident of the US
- Be in treatment as an outpatient by a U.S-licensed healthcare provider
- Have no public or private prescription drug coverage
- Meet income eligibility requirements

For more information, visit [www.jipaf.org](http://www.jipaf.org) or call 1-800-652-6227.

### **Lilly Cares**

The Lilly Cares program provides those who are qualified with their prescription for one year, free of charge. A list of medications that manufactured by Lilly is available on their website.

To qualify you must:

- be a U.S resident
- have no prescription drug coverage
- meet the income eligibility requirements

For more information, visit [www.lillytruassist.org](http://www.lillytruassist.org) or call 1-800-545-6962.

### **Merck Patient Assistance Program**

Merck provides prescription assistance to those who are uninsured and underinsured. A list of the medications manufactured by Merck is available on their website.

To qualify you must:

- be a U.S resident
- be 19 years of age or older
- have no health insurance coverage
- meet income eligibility requirements

For more information, visit <http://www.merck.com/merckhelps/patientassistance/home.html> or call 1-800-727-5400.

### **NeedyMeds**

NeedyMeds is a service that helps patients without prescription coverage by providing information about patient assistance programs that supply prescription medications at no cost.

For more information, visit [www.needyeds.org](http://www.needyeds.org) . or call: 212-625-9609.

## **Nexavar Patient Support**

Nexavar provides medicine to patients without prescription drug coverage. Eligibility requirements and a list of the medications manufactured by the company are available on their website.

For more information, visit <http://www.nexavar-us.com/scripts/pages/en/patient/patient-support/> or call 1-866-639-2827.

## **Partnership for Prescription Assistance**

The PPA matches patients to programs offering free or low-cost prescription medicines. Through its toll-free number and website, PPA Rx offers a single point of access to more than 475 public and private patient assistance programs, including more than 150 programs offered by pharmaceutical companies.

For more information, visit [www.pparx.org](http://www.pparx.org) or call: 1-888-477-2669.

## **Pfizer Helpful Answers**

Pfizer's prescription assistance program offers patients who have no prescription drug coverage medications for free or at a reduced cost. There are a few available programs with different qualifications.

For more information, visit [www.phahelps.com](http://www.phahelps.com) or call 1-877-744-5675.

## **Roche Patient Assistance Foundation**

Roche provides qualifying patients with prescription drug assistance. A list of the medications manufactured by Roche is available on their website.

To qualify you must:

- be a U.S resident
- have no prescription drug coverage
- be financially unable to pay for the medication
- meet income eligibility requirements

For a list of the available medications, visit <https://www.rxhope.com/pap/info/paplist.aspx?companyid=124&fieldtype=companyid> or call 1-888-249-4918.

## **Rx Outreach**

Rx Outreach is a patient assistance program that provides affordable medicines for those who qualify financially. It provides 90-day supplies of prescription medications for \$20, \$30, or \$40, regardless of the number of pills your doctor prescribes per day. Help is available to people regardless of age or whether they use another discount medicine program or patient assistance program.

For additional information, visit [www.rxoutreach.com](http://www.rxoutreach.com) or call 1-800-769-3880.

## **Schering-Plough Commitment to Care Program**

Schering-Plough provides low income patients with help paying for medications. A list of the drugs manufactured by the company is available online. To qualify you must:

- be a U.S resident
- not be covered by any public, private, or Medicare Part D drug coverage programs
- not be eligible for Medicare or Medicaid
- meet an undisclosed income guideline

For a copy of the application, visit <http://www.ezmedz.org/pdf/forms/CommitmentToCare.pdf>.

For any questions, call 1-800-521-7157

## **• Drug Discount Cards**

**Drug Discount Cards can often save you money on the cost of drugs, especially generic medications. There are many different types of card available so you should check that the medications you take will be covered, and at what price. DDCs can be especially helpful for people with no access to prescription medication through a medical insurance plan.**

## **Family Wize**

The Family Wize prescription drug discount drug card saves patients an average of 34% on their prescription drugs. Anyone without prescription drug coverage can apply.

For more information, visit [www.familywize.org](http://www.familywize.org). or call: 1-800-222-2828.

## MedbankUS

MedbankUS provides prescription drug discount cards that allow patients with little or no prescription drug coverage to save 15% to 40% on name-brand and generic prescription drugs.

For more information, visit [www.medbankus.org](http://www.medbankus.org) or call: 1-877-435-7755.

## Together Rx Access

Uninsured individuals and families can apply for the Together Rx Access Card. The program helps legal U.S. residents who are not eligible for Medicare, do not have drug coverage, and are within certain income levels to save approximately 25% to 40% on brand-name and generic prescription drugs.

For more information, visit [www.togetherrxaccess.com](http://www.togetherrxaccess.com) or call: 1-800-444-4106.

## 8. GOVERNMENT PROGRAMS

***Assistance through a government program provides a more reliable form of support. Eligibility requirements for some programs, such as Social Security Disability, Medicaid and SSI, are stringent and the process can be slow. However, if you do qualify for one of the programs, it will provide you with a steady source of support.***

### Federal Grants

If you have high medical bills or debt you can apply for federal grants. This is not a loan so you will not have to pay back the money you receive. To find out what grants you may be eligible for, visit [www.govbenefits.gov](http://www.govbenefits.gov) or call 1-800-333-4636.

For additional information on how to pay for medical bills through grant money, visit [www.cfda.gov](http://www.cfda.gov).

### Hill-Burton Federal Program – Free and Reduced Cost Healthcare

The Hill-Burton Act requires that health care facilities that have received federal funds must provide a reasonable volume of free and reduced cost services to persons unable to pay for hospitals, nursing homes and other health facilities, and make their services available to all persons residing in the facility's area.

To qualify for aid under the Hill-Burton program you must:

- have lived in the U.S for at least 3 months
- not be covered by any type of existing health insurance
- meet income eligibility requirements (applicants can make up to, but no more than, double the Poverty Income Level)

Applicants can apply either before or after they have received medical care from a Hill-Burton hospital or facility, and are still eligible after a medical bill has been sent to a debt collection agency. You must apply through the billing department, admissions office, or business development office at the facility where you receive care.

For more information, visit [www.hrsa.gov](http://www.hrsa.gov) or call 1-888-275-4772.

### **Human Resources Administration (HRA)**

NYC's HRA provides temporary help to qualifying individuals and families with social service and economic needs. It provides a number of different services, including one-time payments for rent or utility arrears.

For more information, visit <http://www.nyc.gov/html/hra/html/home/home.shtml> or call 1-718-557-1399.

### **Medicaid**

People who cannot afford medical care may be eligible for Medicaid. For more information, visit [http://www.health.ny.gov/health\\_care/medicaid/](http://www.health.ny.gov/health_care/medicaid/) or call: 1-800-541-2831. As of 2014, Medicaid was expanded to cover all those who make less than 133% of the Federal Poverty level. You can learn about other changes to Medicaid that were made under the Affordable Care Act at <http://useconomy.about.com/od/healthcarereform/a/Obamacare-Explained.htm>

### **Medicaid Cancer Treatment Program in New York**

The NY Breast, Cervical, Colorectal, and Prostate Cancer Program offers preventative care and complete care for individuals with specified pre-cancerous or cancerous conditions. If screened and diagnosed for breast, cervical, colorectal, or prostate cancer, patients may be eligible for complete health coverage through Medicaid. The program is accessed via the Cancer Services Program.

To qualify you must:

- be a US citizen or an legal resident with satisfactory immigration status
- be uninsured
- be ineligible for Medicaid under other eligibility groups

For more information, visit <http://www.health.ny.gov/diseases/cancer/services> or call: the Cancer Services Program at 1-866-442-2262.

### **Medicaid - Emergency**

Emergency Medicaid coverage is available, regardless of immigration status, if you are pregnant or require treatment for an emergency medical condition. A doctor must certify that

you are pregnant or have an emergency. The amount put towards this fund and the interpretation of emergency care varies by state. In New York, an emergency medical condition is defined as “a medical condition (including emergency labor and delivery) manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in:

- Placing the patients health in serious jeopardy;
- Serious impairment to bodily functions; or
- Serious dysfunction of any bodily organ or part.”

For more information, visit <http://www.emergencymedicaid.net/> or [www.medicaid.gov](http://www.medicaid.gov).

### **Medicare**

At [www.medicare.gov](http://www.medicare.gov), patients and caregivers can find out about different Medicare plans and their costs. People with Medicare now receive wellness and preventative care treatment for free. For a list of the services that fall under this category, visit <http://www.medicare.gov/navigation/manage-your-health/preventive-services/preventive-service-overview.aspx?AspxAutoDetectCookieSupport=1> or call: 1-800-633-4227.

### **My Medicare Matters**

At [www.mymedicarematters.org](http://www.mymedicarematters.org), individuals can find out about Medicare prescription drug coverage. Under the Affordable Care Act, Medicare is expanding to cover more prescription drug costs for seniors with Medicare Part D. For more information, visit <http://www.healthcare.gov/law/features/65-older/drug-discounts/index.html>.

### **Social Security Disability Insurance (SSD)**

SSD pays monthly cash benefits to people who are unable to work for a year or more because of a disability. To qualify, you must have previously worked in jobs covered by social security and meet their eligibility requirements. Social Security has a strict definition of disability that can differ from other programs. They only pay for *total disability*; consequently, no benefits are paid for partial disability or for short-term disability. Under Social Security, you are considered disabled if you cannot do work that you did before and they decide that you cannot adjust to other work because of your medical condition(s). Your disability must also last or be expected to last for at least one year or to result in death.

For more information, visit <http://www.ssa.gov/dibplan/index.htm> or call: 1-800-772-1213.

### **Supplemental Security Income (SSI)**

SSI is a federal income supplemental program that is funded by general taxes, not social security taxes. It assists aged, blind, and disabled people, who have little or no income. It provides cash to meet the basic needs for food, clothing, and shelter. SSI recipients are eligible for Medicaid.

For more information and to see if you're eligible, visit <http://www.ssa.gov/ssi/>.

## 9. PERSONAL SERVICES

*Some organizations provide services that, though not financial or medical, positively enrich the lives of recipients by offering free cleaning or meal services, or an opportunity to enjoy some pampering.*

### **Babylon Breast Cancer Coalition**

BBCC provides support to breast or gynecological cancer patients in Babylon, Long Island. The coalition's Lend a Helping Hand program offers various services, including housecleaning, transportation to and from appointments, help purchasing prostheses, salon services, and more. Its "SOS" program provides financial help with funeral costs or services like child care and housecleaning for three months following the death of a loved one due to breast cancer. *(Babylon, Long Island residents with breast or gynecological cancers only)*

For more information, visit [www.babylonbreastcancer.org](http://www.babylonbreastcancer.org) or call: 631-893-4110.

### **Cleaning for a Reason**

Cleaning for a Reason is a charity that provides housecleaning and maid services to women undergoing treatment for cancer. To qualify you must be a female cancer patient, 19 years of age or older, who is actively undergoing treatment.

For more information, visit [www.cleaningforareason.org](http://www.cleaningforareason.org) or call 1-877-337-3348.

### **God's Love We Deliver**

This group provides meals to individuals with a documented diagnosis of cancer or another chronic, serious, or life threatening illness. To qualify you must be a resident of one of the five boroughs of New York City or of Hudson County, New Jersey and have a documented cancer diagnosis.

For more information, visit <https://www.glwd.org/clients/become.jsp> or call 1-212-294-8102.

### **Heaven's Door Cancer Foundation**

Heaven's Door is a wellness spa treatment and advocacy program for women with cancer and advanced life threatening illnesses. It provides free spa visits for women going through cancer all around the U.S. to maintain their inner fortitude and self-esteem as they undergo treatments such as surgery, chemo or radiation cope with the emotionally traumatic and emotional side effects of treatment. To be eligible for this program you must be:

- In the middle of your battle; by recent surgery or recurrence of your cancer.
- On chemo/radiation treatments.

- Those who have recently come into remission up to 1 year.

For more information, visit [www.heavensdooropen.com](http://www.heavensdooropen.com) or call: 417-429-2259.

### **Look Good, Feel Better**

LGFB is a free, non-medical, brand-neutral, national public service program that is administered nationwide through the American Cancer Society. LGFB offers free individual, group and self-help beauty sessions designed to improve the self-esteem and quality of life of people undergoing treatment for cancer. To find a workshop in your area, call ACS or visit the LGFB website.

For more information, visit <http://lookgoodfeelbetter.org> or call: 1-80-395-5665.

### **Magnolia Meals at Home - New York**

The Magnolia Meals at Home program will provide meals prepared to meet the nutritional needs of people with metastatic breast cancer and breast cancer patients who are in active treatment or have received treatment within the past three months. The program focuses on women with breast cancer and their families living in Westchester and Rockland Counties, NY. Patients may enroll to receive meals from their local Meals on Wheels once a month for six months. Each delivery will include up to 7 meals for the patient and 10 meals for family members. Patients of any income level are eligible to receive the meals as long as they meet the other criteria. *(Westchester and Rockland County residents only)*

For more information, contact: Kathy Nugent, LCSW 800-813-4673, ext. 6809 or email [knugent@cancerca.org](mailto:knugent@cancerca.org)

### **North Fork Breast Health Coalition**

Provides one-time "Lend A Helping Hand" grants for breast cancer patients who live in the North Fork of Long Island, and are undergoing chemotherapy or radiation. These grants may be used for services such as housecleaning, meal preparation, and transportation. *(North Fork, LI residents only)*

For more information, visit [www.northforkbreasthealth.org](http://www.northforkbreasthealth.org) , or call: 631-208-8889.

### **West Islip Breast Cancer Coalition for Long Island**

The WIBCC provides assistance to Long Island breast cancer patients going through chemotherapy or radiation. Services include housecleaning, meal preparation, post-mastectomy accessory items, transportation to- and from medical appointments, child care, and additional assistance when needed. *(West Islip, LI residents only)*

For more information, visit [www.wibcc.org](http://www.wibcc.org) or call: 631-669-7770

## 10. TRAVEL COSTS AND TRANSPORT

*Out-of-pocket costs for travel can soon add up, especially if you must travel often, or for long distances as part of your medical treatment. These services may help to reduce this burden.*

- **Travel Expenses**

### **Babylon Breast Cancer Coalition**

BGCC provides support, referrals, and financial assistance to breast or gynecological cancer patients in Babylon, Long Island. The coalition's Lend a Helping Hand program offers various services, including transportation to and from appointments, housecleaning, help purchasing prostheses, salon services, and more. Its "SOS" program provides financial help with funeral costs or services like child care and housecleaning for three months following the death of a loved one due to breast cancer. *(Babylon, Long Island residents only)*

For more information, visit [www.babylonbreastcancer.org](http://www.babylonbreastcancer.org) or call: 631-893-4110.

### **Cure Mommy's Breast Cancer**

The program provides grants of up to \$500 to help cover expenses relating to travel, durable medical equipment, insurance premiums, rent/utility costs, housecleaning, and more. To qualify you must be a resident of Long Island, NY (*Suffolk and Nassau Counties only*), and have a cancer diagnosis.

For more information, visit [www.curemommy.org](http://www.curemommy.org) or call 1-516-967-1148

### **North Fork Breast Health Coalition**

Provides one-time "Lend A Helping Hand" grants for breast cancer patients who live in the North Fork of Long Island, and are undergoing chemotherapy or radiation. These grants may be used for services such as transportation, housecleaning, and meal preparation. *(North Fork, LI residents only)*

For more information, visit [www.northforkbreasthealth.org](http://www.northforkbreasthealth.org) , or call: 631-208-8889.

### **Rise Above It (RAI)**

RAI assists cancer patients with the costs of travel, medical equipment, living expenses, medical supplies and medication. To qualify you must have been diagnosed with cancer between the ages of 15 and 39, have no insurance for prescribed medication or treatment, demonstrate financial need, and be undergoing OR actively pursuing Phase I, II, or III clinical trial treatment options.

For more information, visit [www.raibenefit.org](http://www.raibenefit.org).

## **South Fork Breast Health Coalition**

Provides financial and transportation assistance to people living in the South Fork of Long Island or Shelter Island who are undergoing chemotherapy or radiation for breast cancer. Also offers support groups and wellness workshops. *(South Fork, LI and Shelter Island residents only)*

For more information, visit [www.southforkbreast.com](http://www.southforkbreast.com) or call: 631-726-8606.

## **Team Continuum**

Team Continuum has a number of different programs that provide support to cancer patients and their families. The services they offer include assistance with advanced medical care and assistance with non-medical needs such as rent, mortgage, utilities, transportation, out-of-town accommodations, theatre tickets, reunion-related expenses, holiday gifts, school books and nutritional cooking classes. Applications must be submitted by a licensed social worker who is working on your behalf.

For more information, visit [www.teamcontinuum.net](http://www.teamcontinuum.net) or call 917-595-4169.

- **Bus and Flights**

### **Angel Bus**

Angel Bus provides long distance ground transportation to cancer patients in need.

For more information, visit [www.angel-bus.org](http://www.angel-bus.org) or call 1-800-768-0238.

### **Air Care Alliance**

The Air Care Alliance offers free flights to patients who need to travel for medical reasons. Income eligibility requirements can be found on their website.

For more information, visit [www.aircareall.org](http://www.aircareall.org) or call 1-888-260-9707.

### **Air Charity Network (ACN)**

ACN offers free flights to needy patients who need to travel for medical reasons. Eligibility requirements can be found on their website.

For more information, visit <http://aircharitynetwork.org> or call 1-877-621-7177.

### **Angel Flight Samaritans (AFS)**

AFS offers free air transportation to patients who need to travel for medical evaluations, diagnosis, or treatments. Eligibility requirements can be found on their website.

For more information, visit [www.angelflightsamaritan.org](http://www.angelflightsamaritan.org) or call 1-800-296-1217.

### **Corporate Angel Network (CAN)**

CAN provides cancer patients who need to travel for medical treatment with free air transportation on corporate jets. Eligibility requirements can be found on their website.

For more information, visit [www.corpangelnetwork.org](http://www.corpangelnetwork.org) or call 1-866-328-1313.

### **Miracle Flights**

Miracle Flights flies child cancer patients to medical treatment centers across the U.S. Eligibility requirements can be found on their website.

For more information, visit [www.miracleflights.org](http://www.miracleflights.org) or call 1-800-359-1711.

### **National Patient Travel Helpline (NPTH)**

The NPTH helps patients traveling for medical reasons find free air transportation. For more information, visit [www.patienttravel.org](http://www.patienttravel.org) or call 1-800-296-1217.

## **11. TEMPORARY LODGING**

*If medical treatment requires you or family to be far from home, these options may help you to significantly reduce the costs for temporary housing.*

### **Hospital Hosts**

Hospital Hosts help cancer patients and their families and caregivers find housing when they need to travel for treatment.

For more information, visit [www.hospitalhosts.com](http://www.hospitalhosts.com).

### **Hope Lodge (American Cancer Society)**

Hope Lodge provides free, temporary housing to cancer patients and their families. It has three locations in NY State, including one in NYC. Eligibility requirements and a list of their locations are available on their website.

For more information, visit [www.cancer.org/docroot/subsite/hopelodge/index.asp](http://www.cancer.org/docroot/subsite/hopelodge/index.asp) or call 1-800-227-2345.

### **Joe's House**

Joe's House is an online database that helps cancer patients and their families find lodging near treatment centers.

For more information, visit [www.joeshouse.org](http://www.joeshouse.org) or call 1-877-563-7468.

## **Miracle House**

Provides reduced rate housing, meals and advocacy for patients and caregivers coming to New York City for critical medical treatment. Call for rate and other information.

For more information, visit [www.miraclehouse.org](http://www.miraclehouse.org) or call: 212-989-7790. Email: [miracle@miraclehouse.org](mailto:miracle@miraclehouse.org)

## **National Association of Hospital Hospitality Houses, Inc.**

An association of more than 150 nonprofit organizations located throughout the United States that provide family-centered lodging and support services for individuals receiving medical treatment far from their homes. Patients and family members can find lodging by going to the website or calling the toll-free number.

For more information, visit [www.nahhh.org](http://www.nahhh.org) or call: 1-800-542-9730.

## **Ronald McDonald House Charities**

The charity provides three core programs: Ronald McDonald Houses, which provide lodging for families of seriously ill children receiving treatment at nearby hospitals; Ronald McDonald Family Rooms in hospitals, which serve as places to escape stress and tension; and Ronald McDonald Care Mobiles, which bring cost-effective medical, dental and health education services directly to underserved children in both rural and urban areas.

For more information, visit [www.rmhc.org](http://www.rmhc.org) or call: 630-623-7048.

## **12. CAMPS AND RETREATS**

***A number of organizations provide retreats and camping trips for individuals and families whose lives have been affected by cancer. Most are free.***

### **Camp Good Days**

This group provides free residential camping programs at several locations around NY State for children, adults and families whose lives have been affected by cancer and other life challenges.

For additional information, visit [www.campgooddays.org](http://www.campgooddays.org) , or call: 1-800-785-2135

## **Casting for Recovery**

Offers free 2½ day fly-fishing retreats for up to 14 participants. The aim is to help women gain skills and to cope with recovery from breast cancer. Participants are provided with medical education and guided by trained facilitators who help explore their own recovery process. For more information and to apply, visit [www.castingforrecovery.org](http://www.castingforrecovery.org) .

## **First Descents**

First Descents provides a free, weeklong outdoor adventure camp in Colorado for young adults, ages 18-39, with cancer. Programs are all about having fun, getting outside, and pushing your limits through kayaking, rock climbing and other outdoor activities.

For more information, visit [www.firstdescents.org](http://www.firstdescents.org) or call: 303-945-2490. Email: [info@firstdescents.org](mailto:info@firstdescents.org) .

## **Camp Mak-A-Dream**

This is a medically supervised, cost-free retreat in Montana for different groups affected by cancer. Adult groups include one for women with any type of cancer, and another specifically for ovarian cancer patients. Other groups are for children, siblings and teens.

For more information, visit [www.campdream.org](http://www.campdream.org) , or call: 410-549-5987. Email

Email: [info@campdream.org](mailto:info@campdream.org);

## **Camp Kesem**

A camp for children affected by a parent's cancer. A free week of games, arts, crafts and facilitated conversations for six-to sixteen-year-olds. Parents may be living with cancer or have died of cancer. Camps are located around the U.S. in 27 states.

For more information, visit [www.campkesem.org](http://www.campkesem.org) or call: 260-225-3736.

Email: [info@campkesem.org](mailto:info@campkesem.org)

## 13. IMMIGRANTS (NON U.S. CITIZEN/LEGAL PERMANENT RESIDENT)

*If you are neither a U.S. citizen nor a legal permanent resident, and you do not have insurance or the resources to pay for the cost of any medical treatment, your options for accessing financial and medical assistance is more limited. Under federal law, hospitals cannot turn you away if you need emergency treatment but cannot afford to pay. Also, under New York City regulation, hospitals cannot discriminate against you because of your inability to pay, nor are they allowed to ask about an immigrant's legal status. However, you will be billed for the treatment and are likely to encounter additional expenses, e.g. prescription medications. The organizations offering financial, medical or insurance assistance below either state that access to their services and resources does not require U.S. citizenship or legal permanent residence, (residence in the U.S. or that state may be sufficient) or, unless noted, there is no mention of such a requirement in their published eligibility criteria. Still, as rules can change, you should fully research an organization's policies and requirements before submitting a request for assistance. You may also be able to access some of the resources provided in other sections of this guide. Contact the individual organizations for more information.*

- **Financial Assistance**

### **CancerCare Financial Assistance**

CancerCare offers assistance with cancer-related costs including transportation, child care, home care, and pain medication. It does not assist with general living expenses, e.g. rent or utilities. Its team of professional oncology social workers can help patients find additional resources. To qualify you must:

- live in the U.S.
- have a documented cancer diagnosis
- be in active treatment
- meet income eligibility requirements (income limit of 250% of the Federal Poverty Level)

For more information, visit [www.cancercare.org/financial](http://www.cancercare.org/financial) or call: 1-800-813-4673.

### **Christians Overcoming Cancer: DATA Project**

The Dollars Allocated to Assist (DATA) project provides financial assistance to those in active cancer treatment. It does not discriminate on the basis of religion.

For more information, visit [www.christiansovercomingcancer.com](http://www.christiansovercomingcancer.com) or call 1-614-985-3750

## **Patient Services Inc.**

Patient Services helps chronically ill, low income, and uninsured patients pay medical bills, insurance premiums, and co-payments. PSI also provides financial assistance to help chronically ill patients afford the medical expenses related to specific chronic conditions. Currently includes breast cancer, metastatic melanoma and metastatic renal cell carcinoma. Check their website for more information and updates on services.

For more information, visit [www.patientservicesinc.org](http://www.patientservicesinc.org) or call 1-800-366-7741.

## **Salvation Army NYC: Emergency Services Program**

This program is intended to help prevent someone who is experiencing financial problems due to an illness, medical condition, missed paycheck or similar reason, spiral into homelessness. Assistance is available for help with food and groceries, rent or mortgage help, utility bills etc.

For more information, visit <http://www.use.salvationarmy.org/gnyd> or call: 212-337 7200.

- **Medical Care and Insurance**

### **Community Health Care Clinics**

Community health care clinics provide free or low cost treatment and services to the uninsured and underinsured. Costs and services offered vary by clinic.

For more information and a list of clinics in New York, visit <http://www.nyc.gov/html/hia/html/resources/community.shtml> or call 1-866-246-8259.

### **Emergency Medicaid**

Emergency Medicaid coverage is available, regardless of immigration status, if you are pregnant or require treatment for an emergency medical condition. A doctor must certify that you are pregnant or have an emergency. The amount put towards this fund and the interpretation of emergency care varies by state. In New York, an emergency medical condition is defined as “a medical condition (including emergency labor and delivery) manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in:

- Placing the patients health in serious jeopardy;
- Serious impairment to bodily functions; or
- Serious dysfunction of any bodily organ or part.”

For more information, visit <http://www.emergencymedicaid.net/> or [www.medicaid.gov](http://www.medicaid.gov).

## Freedom Benefits Enrollment Services

The search engine at [www.freedombenefits.net](http://www.freedombenefits.net) helps immigrants explore their health insurance options. The four most popular health insurance choices among immigrants using this resource are listed below:

- Inbound Immigration:

Inbound Immigration provides qualifying immigrants with up to five years of low cost medical insurance that includes maternity benefits as well as protection from injury and sickness for individuals and families. You must apply within 24 months of your arrival to the United States to be eligible.

For more information, visit <http://www.freedombenefits.net/affordable-health-insurance/Inbound-immigrant-medical-insurance.html> or call 1-800-335-0477.

For a medical emergency, call 1-800-690-6295.

- HCC Life Short Term Medical (*Documented immigrants only*):

HCC provides temporary low cost health insurance to individuals who need short term medical coverage that protects against unforeseen accidents and illness. It is recommended to students, individuals who are between jobs, and anyone else who needs temporary coverage. It is available for up to 11 months.

For more information, visit <http://www.freedombenefits.net/affordable-health-insurance/HCC-Life-short-term-medical.html> or call 1-800-605-2282.

- Global Medical Insurance:

This plan provides low cost, annually renewable medical insurance to individuals and their dependants who are living outside of their home country. This is a more expensive option but it is less expensive than U.S domestic health insurance plans.

For more information, visit <http://www.freedombenefits.net/affordable-health-insurance/Global-medical-insurance.html> or call 1-800-628-4664.

- Core Health Insurance:

This plan provides low cost health insurance and is available to individuals with preexisting conditions. It does not cover prescription drug coverage but applicants are eligible for a DrugCardAmerica retail pharmacy discount card through the program.

For more information, visit [www.corehealthinsurance.net](http://www.corehealthinsurance.net) or call 1-800-279-2290.

## The Hill-Burton Federal Program

The Hill-Burton Act requires that health care facilities which have received federal funds must provide a reasonable volume of free and reduced cost services to persons unable to pay for hospitals, nursing homes and other health facilities, and make their services available to all persons residing in the facility's area.

To qualify for aid under the Hill-Burton program you must:

- have lived in the U.S for at least 3 months
- not be covered by any type of existing health insurance
- meet income eligibility requirements (applicants can make up to, but no more than, double the Poverty Income Level)

Applicants can apply either before or after they have received medical care from a Hill-Burton hospital or facility, and are still eligible after a medical bill has been sent to a debt collection agency. You must apply through the billing department, admissions office, or business development office at the facility **where you receive care**.

**\*\* NOTE: Policies on the eligibility of undocumented immigrants vary by facility. For more information, contact the facility where you plan to receive treatment.**

For general information, visit [www.hrsa.gov](http://www.hrsa.gov) or call 1-888-275-4772.

### **Linking A.R.M.S. Program**

The program is a partnership between CancerCare and Susan G. Komen®. It provides limited financial assistance for hormonal and oral chemotherapy, pain and anti nausea meds, lymphedema supplies, and prostheses for women with breast cancer. Grants are available on a once-per-year basis. To qualify, you must have a breast cancer diagnosis, and meet income eligibility requirements as stipulated on their website. No citizenship or residency requirements.

For more information, call: 1-800-813-4673.

### **U.S Health Insurance Plans**

Most insurance application forms do not ask about citizenship. However, they will require either a social security number or a tax identification number (TIN). A TIN is available to anyone who does not qualify for a social security number if they pay taxes, regardless of their immigration status.

For more information regarding obtaining your TIN, visit <https://irs-tax-id.com/?gclid=CKXJovm267cCFZSe4AodsHEAgA>.

## 14. TIPS FOR MEDICAL CONSUMERS

*In addition to locating sources of financial and medical assistance, you may be able to reduce your financial burden by being proactive when dealing with doctors and hospitals.*

### Prepay your hospital bill

Many hospitals and medical providers offer a discount of anywhere from 10-75% to patients who sign up for a prepayment plan. Most plans are offered to families and individuals who have no insurance. Discounts are also offered to patients whose plans don't cover all of the care they need. To arrange a prepayment plan, call the hospitals you are considering in advance and see what their policies are.

For more information, visit

[http://www.needhelppayingbills.com/html/pre\\_pay\\_hospital\\_bill\\_discount.html](http://www.needhelppayingbills.com/html/pre_pay_hospital_bill_discount.html).

### Negotiate Your Hospital Bills

Medical costs are not set in stone. It is possible to negotiate your bill. Here are a few tips:

- Before receiving medical treatment, do research on what different hospitals charge for the specific treatment(s) that you will be receiving. You can find this information out through your health insurance company. If you don't have insurance you can find pricing information using [www.healthcarebluebook.com](http://www.healthcarebluebook.com). This way you can choose the hospital facility with the most competitive rates.
- If you have health insurance, contact your insurer in advance of receiving treatment to confirm that they will cover medical costs. This way they can't refuse you coverage after you have already received treatment.
- Find out the hospitals deductible and factor this in when determining your medical costs.
- Make sure you receive a copy of your medical bill and look it over for mistakes. 90% of hospital bills have errors on them.
- If you are uninsured or underinsured, meet with a financial advisor at the hospital you choose to discuss possible options.

For more information, visit

[www.needhelppayingbills.com/html/pre\\_pay\\_hospital\\_bill\\_discount.html](http://www.needhelppayingbills.com/html/pre_pay_hospital_bill_discount.html).

### Check For Medical Bill Errors

- Ask for an itemized billing statement of all your charges.
- Review your statement for services, medications, or anything else that wasn't received.
- Lookout for duplicate billing. Sometimes you will be charge twice for one service.
- Verify your dates to make sure you were not charge for extra days or hours.
- Consider consulting a medical bill advocate for help.

## 15. INFORMATION, ADVICE AND ADVOCACY RESOURCES

***There are many organizations available to provide information, advice and advocacy to cancer patients and survivors on a wide variety of issues.***

### **American Cancer Society**

ACS focuses on cancer research, education and advocacy. It also provides patient and family services, which vary by locality, and referrals for financial assistance. Some local offices may provide transportation assistance, temporary lodging through Hope Lodges, wigs, or prescription assistance.

For more information, visit [www.cancer.org](http://www.cancer.org) or call: 1-800-227-2345.

New York City office, call 212-586 8700.

### **Cancer and Careers**

Cancer and Careers is dedicated to empowering and educating people with cancer to thrive in their workplace by providing expert advice, interactive tools and educational events. Through a comprehensive website, free publications, career coaching, and a series of support groups and educational seminars for employees with cancer and their healthcare providers and coworkers, Cancer and Careers strives to eliminate fear and uncertainty for working people with cancer.

For more information, visit [www.cancerandcareers.org](http://www.cancerandcareers.org) or call: 646-929-8031.

### **Cancer Legal Resource Center**

The CLRC offers information and education on cancer-related legal issues to people with cancer, family members, friends, employers and others coping with cancer. It provides one-on-one matches with volunteer attorneys for in-depth legal information.

For more information, visit [www.cancerlegalresourcecenter.org](http://www.cancerlegalresourcecenter.org). or call: 1-866-843-2572.

### **Cancer Liaison Program**

The program is available through the Food and Drug Administration (FDA). It answers questions from patients, their friends and family members, and patient advocates about treatments for cancer and other conditions. The program also provides information on gaining access to drugs in development.

For more information, visit [www.fda.gov/oashi/cancer/cancer.html](http://www.fda.gov/oashi/cancer/cancer.html) or call: 1-888-463-6332.

### **City Bar Justice Center, Cancer Advocacy Project**

The Cancer Advocacy Project provides free legal advice, counseling and assistance to cancer patients and survivors. The project focuses on life planning (wills, advance health directives, and powers of attorney) health insurance appeals (denials of coverage) and cancer-related employment discrimination. CAP also conducts legal presentations for support groups and healthcare providers.

For more information, visit <http://www2.nycbar.org/citybarjusticecenter/> or call: 212-382-4785

### **Community Service Society of New York**

The society's Public Benefits Resource Center (PBRC) untangles the complexities of the government benefit system by explaining how benefits work together and where to go for help. It provides information on over 70 government benefit programs, including Public Assistance, Medicaid, SSI, Food Stamps, Social Security and Child Health Plus. The society also provides advocacy services for public benefit recipients, and emergency assistance to individuals and families for eviction prevention, food, and utilities.

For more information, visit [www.cssny.org](http://www.cssny.org) or call: 212-254-8900.

### **Family Center, The**

The center is a legal services organization that provides free legal assistance to individuals and families affected by serious illness, including cancer. Areas of legal help include housing, SSD and SSDI hearings and appeals, and family law, including guardianship. (*New York City residents only*)

For more information, visit [www.thefamilycenter.org](http://www.thefamilycenter.org) or call: 212-766-4522 or 1-800-219-4522.

### **Max Foundation, The**

The Max Foundation is dedicated to improving the lives of people living with blood cancer and rare cancers worldwide. The organization's International Patient Helpline provides free services of advocacy, emotional support, informational referrals and help finding emergency funding. Families receive personalized support services. Each year The Max Foundation provides free services to over 16,000 families in more than 100 countries.

For more information, visit <http://www.themaxfoundation.org/> or call: 1-888-462-9368.

## **Medicare Rights Center**

Provides free counseling services to people with Medicare questions or problems. MRC's enrollment services help people with limited incomes access benefits that can help pay their Medicare premiums, deductibles and co-pays.

For more information, visit [www.medicarerights.org](http://www.medicarerights.org) or call: 1-800-333-4114

## **New York Insurance Department**

The department regulates all insurance business in New York. Contact the department for consumer information, insurance rates, questions or complaints, and information on obtaining insurance and high-risk pools. Check website for the contact information of the department in your area.

For more information, visit [www.ins.state.ny.us](http://www.ins.state.ny.us) or call: 1-800-342-3736.

## **NYC Managed Care Consumer Assistance Program**

The program provides information, counseling, and assistance on managed care issues to consumers and their advocates. The program is made up of more than 20 nonprofit agencies in the five New York City boroughs and helps people understand and use Medicaid, Medicare, Child Health Plus, Family Health Plus, and commercial insurance.

For more information, visit [www.nycmccap.org](http://www.nycmccap.org) or call: 212-614-5400.

## **Patient Advocate Foundation**

Our mission is to provide effective mediation and arbitration services to patients to remove obstacles to healthcare including medical debt crisis, insurance access issues and employment issues for patients with chronic, debilitating and life-threatening illnesses. We assist patients with: Medical Debt Crisis Insurance Access Issues Job Retention Issues.

For more information, visit [www.patientadvocate.org](http://www.patientadvocate.org) or call: 1-800-532-5274.

## **OncoLink**

The OncoLink website provides cancer-related information for cancer patients, families, health care professionals and the general public. Through OncoLink you can find comprehensive information about specific types of cancer, updates on cancer treatments and news about research advances. OncoLink updates the information everyday and provides information at various levels, from introductory to in-depth. The service was founded by the University of Pennsylvania.

For more information, visit [www.oncolink.org](http://www.oncolink.org).

### **Patient Services Incorporated**

PSI helps people who live with certain chronic illnesses or conditions to 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. They also offer [A Patient's Guide to Medicare Part D](#).

For more information, visit [www.uneedpsi.org](http://www.uneedpsi.org) or call: 1-800-366 7741.

### **Survivorship A-Z**

A comprehensive interactive website for persons with life-threatening illnesses, including cancer. The website provides information on financial planning, government benefits, insurance, employment, and concerns of day-to-day living.

For more information, visit [www.survivorshipatoz.org](http://www.survivorshipatoz.org)

---

The information about financial and medical resources in this guide is intended to help identify possible sources of financial, medical and other support for people who are, or have been affected by a cancer diagnosis or treatment. If you have any suggestions for improving this guide or want to see names of other organizations included in future editions, please contact the Cancer Advocacy Project at:

City Bar Justice Center  
Cancer Advocacy Project  
42 West 44th Street  
New York, New York 10036-6689  
Phone: (212) 382-4785  
Fax: (212) 354-7438  
Email: [cap@nycbar.org](mailto:cap@nycbar.org)  
[www.citybarjusticecenter.org](http://www.citybarjusticecenter.org)

© City Bar Justice Center  
(2015)