



Beyond Pink

SHARING OUR METASTATIC BREAST CANCER STORY

Dealing with Financial Issues Related to Metastatic Breast Cancer

Financial challenges can represent an additional hurdle for many people who are diagnosed with metastatic breast cancer.

The cost of treatment, making decisions about whether to continue working, and sorting through which expenses are covered through an insurance plan can be stressful. However, it is important not to panic or stop treatment. As you begin the journey of seeking financial assistance to help cover the cost of your medical care, consider talking to your health care providers, insurance provider and/or social worker for initial recommendations and to learn about additional resources.

As you consider your options, it will be important to keep in mind that there are organizations that can assist with decreasing the financial burden of metastatic breast cancer. This document is intended to provide both an overview of direct financial support resources, as well as recommendations for additional organizations to contact for more information.

The organizations listed in this resource are not affiliated with AstraZeneca. Financial assistance is not guaranteed.




Direct Resources for Financial Support: Health Facility/Insurance Assistance

Hill-Burton Free Care Program

The Hill-Burton program provides hospital, nursing home and other health facility services to those who are unable to pay, as determined by the US Federal Poverty Guidelines. Approximately 140 facilities throughout the US are part of this program. For more information:

 **Facilities that Provide Free or Reduced-cost Health Care:**
<http://www.hrsa.gov/gethealthcare/affordable/hillburton/facilities.htm>


 **US Federal Poverty Guideline Information:**
<http://aspe.hhs.gov/poverty/15poverty.cfm>

 **Contact the Hill-Burton Program:**
You should contact the Admissions, Business or Patient Accounts Office at a Hill-Burton obligated facility to find out if you qualify for assistance and whether or not a facility provides the specific services needed. See here for more information:
<https://www.hrsa.gov/get-health-care/affordable/hillburton/FAQ/get-care-faq.html>

 **National Hill-Burton Hotline:** 1-800-638-0742
Maryland Hill-Burton Hotline: 1-800-492-0359

Fifth Season Financial

Fifth Season Financial is a licensed consumer lender that provides people with advanced-stage illness an advance on the face value of their life insurance policy through the Loans for Living program. There are no out-of-pocket expenses or loan repayments required through this program, and insurance premiums become the responsibility of Fifth Season Financial. Loans of up to 60 percent can be granted for life insurance policies over \$75,000.

 **Learn more and whether you qualify:**
866-459-1271


 **Loans for Living Program Application:**
<https://www.fifthseasonfinancial.com/start-application-now/>


Please note: you can also contact your life insurance policy company directly to determine whether you qualify for an early life insurance payout.





Medicaid/Medicare


Medicaid provides health coverage to eligible low-income adults and is administered by your state, according to federal requirements. Contact your state Medicaid office to determine whether you qualify for the Breast & Cervical Cancer Prevention and Treatment Program, whether your state has a program for the medically needy, or if you qualify for another type of coverage.


 **Medicaid Eligibility for Non-disabled Adults:**
<https://www.medicaid.gov/medicaid/eligibility/index.html>

 **Medicaid Eligibility for Individuals With Disabilities:**
<https://www.macpac.gov/subtopic/people-with-disabilities/>

 **Medicaid Benefit Information:**
<https://www.medicaid.gov/medicaid/benefits/index.html>

 **Searchable Directory of State Medicaid Departments:**
<https://www.medicaid.gov/state-overviews/state-profiles/index.html>

 **Medicaid Assistance Information for those 64+:**
<https://www.medicaid.gov/medicaid/eligibility/seniors-medicare-and-medicaid-enrollees/index.html>


 **Medicare Contact Information:**
<https://www.medicare.gov/forms-help-resources/contact-medicare>



Lodging Assistance


Healthcare Hospitality Network, Inc. (HNN)


The Healthcare Hospitality Network, Inc. (HNN) is a national association of nearly 200 nonprofit organizations that provide lodging support services to patients, families, and their loved ones when receiving medical treatment away from their home communities.


 **Searchable Directory of Lodging Facilities:**
<https://www.hhnetwork.org/find-lodging#/>


 **HNN Services Information Line: (800) 542-9730**

The HNN also provides the following information about lodging solutions and transportation assistance:

 **Joe's House: 877-563-7468**

 **Joe's House Searchable Directory of Lodging Solutions:** <http://joeshouse.org/>

 **Mercy Medical: 888-675-1405**

 **Mercy Medical Transportation Assistance Request Form:**
<http://mercymedical.org/request-assistance/>



Meal Assistance

Meals on Wheels

Meals on Wheels delivers free meals to income-eligible adults. While this service is geared toward providing services for the elderly, many local programs also offer assistance for people living with cancer. Some of their programs also provide other home-related assistance, such as grocery shopping.



Meals on Wheels America:

<http://www.mealsonwheelsamerica.org/>



Speak with someone directly: 888-998-6325



Multiple/Other

Patient Advocacy Foundation

The Patient Advocacy Foundation provides a tool to help sort resources for a broad range of needs including housing, utilities, food, transportation, home health care, medical devices, and pharmaceutical agents.



Searchable Directory by State and Assistance Type:

<http://www.patientadvocate.org/NURD/index2.php?application=financial>

Social Security Administration (SSA)

The Social Security Administration pays disability benefits to you and certain members of your family if you have worked enough years and meet the SSA disability criteria.



SSA Disability Benefits Information:

<https://www.ssa.gov/benefits/disability/>



SSA Disability Benefits Application:


<http://www.socialsecurity.gov/disabilityssi/apply.html>



Pharmaceutical Assistance


Good Days


Good Days works directly with pharmacies and doctors to pay for patients' out-of-pocket expenses for a variety of chronic diseases, including metastatic breast cancer – though enrollment for disease states may open and close throughout the year as funds are diminished or more funds become available.

 **Prescription Assistance Program Information and Application:** <http://www.gooddaysfromcdf.org/apply/>

Patient Access Network


Patient Access Network provides financial assistance to people with chronic or life-threatening illnesses for whom cost is a barrier to accessing breakthrough medical treatments. Individuals may receive up to \$5,400 a year for medical assistance. To learn more about this program and whether you qualify:

 **Patient Access Network National Hotline:**
1-866-316-PANF (7263)

 **Patient Access Network Financial Assistance Application:** <https://www.panapply.org>

Prescription Patient Assistance Programs

If you require assistance with the cost of medication or co-pays, you may consider applying for a pharmaceutical patient assistance program. To determine which patient assistance programs you may qualify for, enter the name of your medication into one of the below databases:

 **Partnership for Prescription Assistance:**
<https://medicineassistancetool.org/>

 **Needy Meds:** <http://www.needy meds.org/>

 **Patient Advocate Foundation Co-Pay Relief Program:** <https://www.copays.org/>





Transportation Assistance

CancerCare

CancerCare provides financial assistance grants for transportation to and from treatment for cancer.



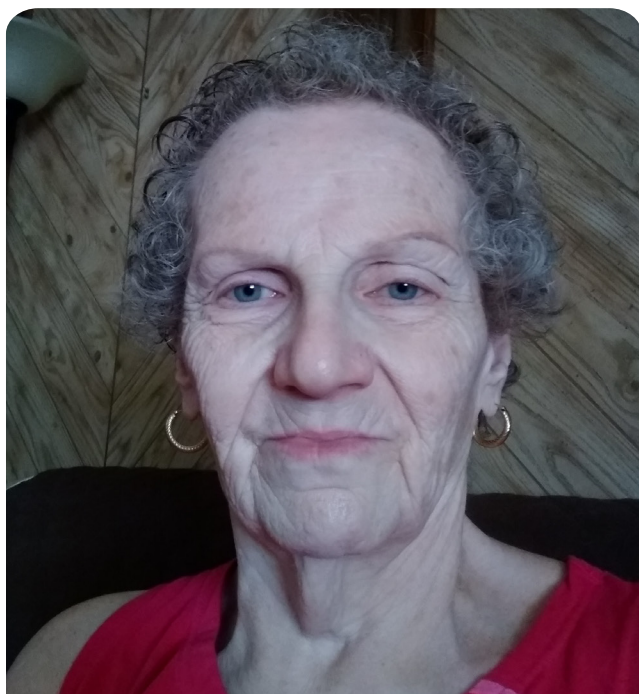
Call the CancerCare Hopeline to Speak with an Oncology Social Worker:
800-813-HOPE (4673)



Visit CancerCare's Website:
<https://www.cancercare.org/financial>



A Helping Hand: The Resource Guide for People With Cancer:
http://media.cancercare.org/publications/original/178-helping_hand.pdf?1380649327



Mercy Medical Angels

Mercy Medical Angel removes the barrier to medical care with transportation on the ground and in the air. Since 1972, they've provided more than 250,000 trips for patients who couldn't afford to travel to long-distance healthcare.



Request Mercy Medical Angels Assistance:
<https://www.mercymedical.org/request-assistance>



Mercy Medical Angels: 888-675-1405





Resources to Consult for Further Information/Links: General Financial Assistance

American Cancer Society (ACS)

The American Cancer Society provides a range of documents addressing financial issues that you may encounter when dealing with cancer. While these resources are not metastatic breast cancer specific, they may serve as a good starting point for addressing your financial concerns. Links to relevant documents may be found here:



Taking Charge of Money Matters:

<http://www.cancer.org/treatment/findingandpayingfortreatment/understandingfinancialandlegalmatters/takingchargeofmoneymatters/index>



Find Support Programs and Services in Your Area:

<https://www.cancer.org/treatment/support-programs-and-services.html>

(Note: this page provides links to financial support for patient lodging, and financial assistance for transportation to and from treatment.)

American Consumer Credit Counseling (ACCC)

American Consumer Credit Counseling is a nonprofit (501)(c)(3) organization, offering confidential consumer credit counseling services, debt management, budget counseling, bankruptcy counseling, housing counseling and financial education to consumers nationwide.



ACCC National Hotline: 800-769-3571



ACCC Financial Services Information:
<http://www.consumercredit.com/>

Money Management International

Money Management International provides a range of financial services, including: budget and debt counseling, debt management, and financial workshops.



Money Management International Contact Information: (800) 769-3571



Money Management International Financial Services: <http://www.moneymanagement.org/>





Resources to Consult for Further Information/Links: Health Insurance Assistance

America's Health Insurance Plans (AHIP)

America's Health Insurance Plans is the national trade association representing the health insurance industry, providing fact sheets and issue briefs on a variety of health insurance topics.



Guide to Disability Income Insurance and Other Useful Resources:

<https://www.ahip.org/guide-to-disability-income-insurance/>



Resources to Consult for Further Information/Links: Multiple

National 2-1-1 Collaborative

211 may be able to provide information and/or referrals for help with food, housing, and health care.




<https://www.211.org/get-help/healthcare-expenses211-to-speak-with-someone-24-7>



Resources to Consult for Further Information/Links: Advocacy, General Information


Living Beyond Breast Cancer (LBBC)

Living Beyond Breast Cancer is an advocacy organization that aims to connect people with trusted breast cancer information and a community of support. LBBC has hosted several webinars on financial support:


 <https://www.lbbc.org/topics/job-and-financial-concerns/disability-benefits>

Metastatic Breast Cancer Network (MBCN)

Metastatic Breast Cancer Network is an advocacy organization that aims to educate patients about metastatic breast cancer treatments and how to cope with the disease. MBCN provides a variety of financial assistance resources, including:


 **Financial Assistance Overview:**
<http://mbcn.org/finding-financial-assistance/>

(Note: this list provides an overview of a wide range of resources – including copay assistance, legal help and an emergency fund for assistance with rent and utilities.)

 **Free Local and Air Transportation:**
<http://mbcn.org/support-resources/category/resources/#free-local-transportation>


National Cancer Institute

The National Cancer Institute provides information on how to manage cancer care, including finding health care services, setting up advance directives, and using trusted resources to make decisions about your cancer care.

 **National Cancer Care Institute:**
<http://www.cancer.gov/about-cancer/managing-care>

1 Up On Cancer

1 Up On Cancer is a non-profit 501(c)(3) organization dedicated to direct financial assistance for adults in the United States undergoing cancer treatment.

 **1 Up On Cancer:**
<https://www.1uponcancer.org/help/>





Resources to Consult for Further Information/Links: Advocacy, General Information



Susan G. Komen

Susan G. Komen supports research and offers grants that provide financial and emotional assistance to people with breast cancer:



Susan G. Komen National Contact Information: 1-877 GO KOMEN
(1-877-465-6636)

(Note: contact your local Komen Affiliate for low-cost or free legal and financial estate planning services, hospice care and emotional support.)



How to Find Financial Assistance:

<https://www.komen.org/support-resources/financial-assistance/financial-assistance-options/>

(Note: this page provides general information on financial issues, as well as a list of organizations that provide health care assistance for prescription drugs and other medical items, transportation, lodging, child and elder care assistance, as well as information on insurance coverage for clinical trial costs.)



For more information, visit LifeBeyondPink.com