



FINANCIAL HELP

GENERAL

1. Patient Advocate Foundation
 - * Telephone: 800-532-5274
 - * Website: www.patientadvocate.org
2. Cancer Care, Inc.
 - * Telephone: 1-800-813-4673
 - * Website: www.cancercare.org/get_help/assistance
3. The C.H.A.I.N. Fund
 - * Telephone: 203-530-3439
 - * Website: www.thechainfund.com
4. Patient Access Network Foundation
 - * Telephone: 866-316-7263
 - * Website: www.panfoundation.org
5. Patient Services, Incorporated
 - * Telephone: 800-366-7741
 - * Website: www.uneedpsi.org

STATE PROGRAMS

1. Patient Advocate Foundation
 - * Telephone: 800-532-5274
 - * Website: www.patientadvocate.org/report.php
2. State Health Insurance Assistance Programs
 - * Website: www.shiptalk.org

CO-PAY ASSISTANCE

1. Patient Advocate Foundation Co-Pay Relief Program
 - * Telephone: 1-866-512-3861
 - * Website: www.copays.org

MEDICARE

- * Website: www.medicare.gov

MEDICATION ASSISTANCE PROGRAMS

1. Partnership for Prescription Assistance
 - * Telephone: 888-477-2669
 - * Website: www.pparx.org
2. NeedyMeds.org
 - * Telephone: 978-281-6666
 - * Website: www.needymeds.com
3. RxAssist
 - * Website: www.rxassist.org
4. Together Rx Access
 - * Telephone: 800-444-4106
 - * Website: www.togetherrxaccess.com

SELF HELP

* Negotiate with doctors, hospitals, and providers before receiving treatment.

LINE OF CREDIT

1. Fifth Season Financial Corp.
 - * Telephone: 866-459-1271
 - * Website: www.fifthseasonfinancial.com

CONVERTING LIFE INSURANCE POLICY INTO CASH

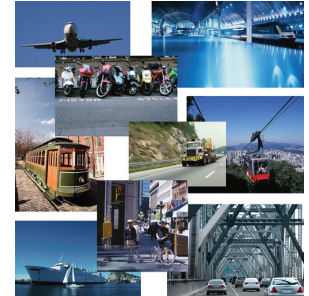
1. Patient Advocate Foundation
 - * Under the "money matters" item is a list of companies assisting in converting life insurance policies into cash.
 - * Telephone: 800-532-5274
 - * Website: www.patientadvocate.org/resources.php?p=16



TRANSPORTATION & HOUSING

TRANSPORTATION

1. American Cancer Society
 - Telephone: 800-ACS-2345
 - Website: www.cancer.org
2. Your Hospital
3. Senior Citizens Vans
4. Air Charity Network
 - Telephone: 877-216-7177
 - Website: www.aircharitynetwork.org
5. Corporate Angel Network
 - Telephone 866-328-1313
 - Website: www.corporateangelnetwork.org
6. National Patient Travel Helpline
 - Telephone: 800-296-1217
 - Website: www.PatientTravel.org



HOUSING

1. Ronald McDonald House Charities
 - Telephone: 630-623-7048
 - Website: www.rmhc.org
2. American Cancer Society Hope Lodge
 - Telephone: 800-277-2345
 - Website: www.cancer.org/hopelodge
3. National Association of Hospital Hospitality Houses
 - Telephone: 800-542-9730
 - Website: www.nahhh.org
4. Joe's House
 - Telephone: 877-563-7468
 - Website: www.joeshouse.org
5. Ask Relatives or Friend





INSURANCE

IF YOU HAVE INSURANCE:

1. Contact your insurance company to review your coverage for cancer treatment.
2. Every doctor's office will ask if you have insurance. Always have your insurance card available. Before the procedure, have the doctor's office confirm with your insurance company that you will be covered.
3. Many times, an insurance company will deny a claim because they feel the cost of the procedure is not "customary and reasonable". This should not be an issue if the doctor is a "preferred provider" (i.e., an approved provider listed under your PPO or HMO). However, if the doctor is not a preferred provider, it will be necessary for you to negotiate a payment standard with the doctor's office that both the doctor and the insurance company acknowledge to be "reasonable and customary".
4. Dealing with the insurance company is one of the most stressful issues you will confront when going through treatment. If you have a spouse, relative, or friend who will take on the burden, it will be of great assistance. Once you begin treatment, you may not be able to handle these types of matters.
5. Claims should be submitted promptly.
6. Often claims are denied because of incorrect coding or information is missing from the doctor.
7. Try to postpone payment to the medical provider until the claim is resolved by your insurance company.
8. If the claim is denied, resubmit it along with a request for review.
9. To reverse a decision, ask to speak to a supervisor who may have the authority to do so.
10. If necessary, obtain a letter of medical necessity from your doctor regarding treatment.
11. If the claim continues to be denied, seek assistance from the consumer services division of your state's insurance department.
12. If all else fails, consider legal action.
13. Ask your insurance agent if you have disability insurance coverage. If so, review the requirements for obtaining the benefit. It may be advisable to have an attorney process your disability claim.

IF YOU ARE NOT INSURED:

1. Speak with your doctor to determine if the charges can be reduced.
2. Contact the resources noted under the FINANCIAL HELP section.
3. If you are over 65, you may qualify for Medicare.
4. If your cancer is disabling, you are under 65, and have been employed, you may qualify for Social Security Disability benefits. Once approved for Social Security Disability benefits, you also qualify for Medicare Insurance two years later, even if you are under the age of 65.
5. Every state or county may have programs for which you qualify if you are low income or unemployed.





SOCIAL SECURITY DISABILITY

Many cancers along with their treatment are debilitating and may preclude employment. If you have been employed in the past, you may qualify for Social Security Disability even if you are under the age of 65. The process to file a claim requires completing a lengthy application and submitting all medical records.

If you have followed the procedures described in the Insurance section, you should have a complete file including doctor records, and all of your medical results. It is recommended you have a full medical records package to submit with your application. Because the Social Security Administration will request these records and will take no action until the records are received, it is in your best interest to take on the task of developing a complete medical file for each doctor.

Social Security will assist you in completing your application. However, many times, you may not have a complete package. If you have a computer, the application can be completed on line. This may be easier since it gives you sufficient time to collect the required information and can be completed at your convenience. It is a good idea to print each section as you complete it as you cannot go back to certain sections. The criteria for Social Security Disability should be reviewed carefully to make certain you qualify for the benefit. Many times cancer patients feel they can work; however, they find they cannot.

The majority of new Social Security Disability claims are denied; however during the appeals process many claims are approved. If your claim is denied, an attorney should be consulted to assist in perfecting the appeal. The attorney's fee for this assistance are capped under federal law

The process can take from six months to many years depending upon the information you provide to Social Security. The department will take on the burden of obtaining your information; however, your agent may be assigned many cases. Any information you can give them to assist in expediting the process will speed up your application.

Benefits will be paid once you are approved to the date you filed the application. While undergoing treatment, the last thing you will want to do is deal with the Social Security Administration. To the extent someone can assist you, it will remove a burden and permit you to concentrate on treatment and healing. You should verify any information contained herein with counsel or the Social Security Administration as the above is not a legal opinion and guidelines do change. For more information visit the web site www.ssa.gov/disability.

