



American Brain Tumor Association

FINANCIAL ASSISTANCE

Being diagnosed with a brain tumor takes a toll on a patient and the family, not only physically and emotionally, but also financially. Even with the best of health insurance plans many are left with medical bills as well as the related costs of travel, housing, utilities and others. Below we outline various sources of financial assistance that may help alleviate some of the stress of this difficult time. In addition to this list, check with your hospital social worker to locate community-based resources and programs.

MEDICAL CARE

If you are uninsured and need assistance with medical bills, contact your local Social Security Office at 800-772-1213 to determine if you qualify for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). The medical requirements and disability determination process are the same under both programs. However, while eligibility for SSDI is based on prior work under Social Security, SSI is based on financial need.

Hill-Burton Funds are federal grants that allow hospitals and nursing homes to provide low-cost or no-cost medical care to those meeting income guidelines. To receive a listing of hospitals or nursing homes participating in the program, contact Hill-Burton at 800-638-0742 or view on the web at www.hrsa.gov/hillburton/hillburtonfacilities.htm. Funding and sites are limited.

The U.S. Department of Health and Human Services' Bureau of Primary Health Care has information on public programs for the uninsured in your area. Their web address is <http://bphc.hrsa.gov> or call 888-275-4772.

PRESCRIPTION DRUGS

Most major pharmaceutical companies have patient assistance programs offering a free three-month supply of medication to those who cannot afford their prescriptions. To obtain guidelines and a listing of participating companies, call the Pharmaceutical Manufacturers' Association at 800-762-4636 or www.phrma.org. Your physician must complete the medication request. Also, The Partnership for Prescription Assistance offers a single point of access to more than 475 public, state and private patient assistance programs, including more than 180 programs offered by pharmaceutical companies. Patients can call 888-477-2669 or visit the user-friendly website at www.pparx.org.

You can also access the Medicare Rights Center at 212-869-3850 or www.medicarerights.org to locate prescription assistance or discount programs. The Medicare Prescription Drug program gives patients a choice of prescription plans that offer various types of coverage. You may be able to get extra help to pay for the premiums, annual deductible and co-payments related to the Medicare Prescription Drug Coverage program. However, you must be enrolled in the Medicare Prescription Drug Coverage program to get this extra help. Visit www.medicare.gov or call 800-MEDICARE to see if you qualify.

Deeply discounted prescription drugs have begun to show up at some of the major discount stores across the country. Last year Wal-Mart announced a list of 100 generic drugs priced at only \$4 for a 30-day supply at one of their Florida stores. They now offer a 90 day supply for just \$10. The program has expanded since that announcement. Not only did the list of discounted drugs triple and the list of participating states includes all but North Dakota, but three other retailers announced similar programs around the country. Target, Kmart, and Wegmans Food Markets an East Coast retailer joined the movement with programs of their own. Some of the programs offer 30-day supplies, some are 90-day supplies, but each is offered at discounted rates.

What does this mean to brain tumor families? A recent check of the \$4 generics offered through the Wal-Mart program included multiple strengths of dexamethasone (a steroid), prednisone (a steroid), carbamazepine (an antiepileptic drug), and several antidepressants.

The Wal-Mart pharmacy site is at www.walmart.com/pharmacy, and then check the drug list. If your drugs are listed in the Wal-Mart program, call your local Kmart pharmacy to see if they offer matching prices. The Wegmans list can be accessed online at www.wegmans.com/pdf/wegmans90DayGeneric.pdf. Their program includes a 90-day supply for \$11.99. The Target list can be viewed at http://sites.target.com/images/pharmacy/pharmacy_4dollar_program_list.pdf.

If you do not have one of these listed retailers near you, check with the pharmacy currently filling your prescription to see if they have plans to join these programs.

If you are not using generic drugs, ask your doctor if any of the listed generic drugs is an appropriate choice for your prescription.

PATIENT ADVOCATE FOUNDATION

866-512-3861

www.copays.org

Their Co-Pay Relief Program offers co-payment assistance to patients with brain cancer. Program accepts calls beginning the first of each month until funds are depleted. Providers can also apply on behalf of their patients online.

UTILITIES

Assistance programs are offered by many gas, electric, water, and phone companies. If you feel you may have difficulty paying your monthly bills, contact the company before your balance becomes too large. Companies are more amenable to working out a payment plan with those willing to work with them. Many states have regulations that prohibit companies from turning off utilities; your doctor or social worker may need to write letters describing why the service(s) are medically necessary. The regulations do not diminish your responsibility for paying the bills, but may allow you more time or lower monthly payments. In an emergency situation, check with local help lines and social service agencies as some provide one-time emergency help with utility bills.

GASOLINE ASSISTANCE

FREE GAS USA, INC.

www.freegasusa.org

A nationwide non-profit assistance program for low-income people having trouble paying for gasoline. Applications can be made for gas grant cards that range in value from \$50 to \$1200, depending on need and circumstances. In order to be eligible for a gas card a person's yearly income must be at or below the "very low limit" category as defined by the US Department of HUD. An income calculator is available at the website. Applications are only available online, must be substantiated by a human service agency and applicants must be residents of the United States.

MEDICAL SUPPLIES

THE CANCER FUND OF AMERICA

800-578-5284

www.cfoa.org

Provides for non-prescription medical needs such as nutritional supplements or incontinence supplies. Items available vary as the group receives donated products from companies. Patients or families members can call and be placed in their database for specific needs.

GENERAL FINANCIAL ASSISTANCE

ASSOCIATION OF JEWISH FAMILY AND CHILDREN'S AGENCIES

800-634-7346

www.ajfca.org

Agencies provide help for medical equipment, supplies, prescriptions and transportation to medical care.

BARRON CANCER FUND

877-247-0852

www.barroncancerfund.org

Provides financial support for those diagnosed with cancer. Applications must be completed online. Will assist with medication costs, transportation, doctor's fees and food. Patients must be unable to work and not currently insured in order to qualify for assistance.

BRENDA MEHLING CANCER FUND

661-310-7940

www.bmcf.net

The BMCF supports patients between the ages of 18-40 currently undergoing cancer treatment with services to meet daily needs. It provides home health care services, co-payments required by many health plans for medical care, temporary housing, and other expenses for those temporarily unable to pay bills like rent, insurance, and food.

BRAIN TUMOR SOCIETY

800-770-8287

www.tbts.org

The BTS CARES Financial Assistance Program was created to provide supplementary financial assistance to individuals experiencing financial need. This program covers specific non-medical costs related to a primary brain tumor diagnosis. Grants up \$2,000 per year.

CATHOLIC CHARITIES, USA

703-549-1390

www.catholiccharitiesusa.org

Some local offices have limited funding available to provide emergency financial assistance.

CANCERBACKUP/MACMILLAN CANCER SUPPORT

0808-800-1234

www.cancerbackup.org.uk or www.macmillan.org.uk

Provides financial help for those individuals in the UK only who are having financial difficulty as a result of their illness.

CANCER CARE

800-813-HOPE

www.cancercare.org

Offer a variety of financial assistance programs, call for eligibility requirements.

FRIENDS OF MAN

303-798-2342

www.friendsofman.org

Friends of Man is an all volunteer charity to help people with basic or special needs that cannot be provided elsewhere. They will assist with prostheses, wheelchairs, medical equipment, mobility equipment, hearing aids and orthopedic shoes. Application must be filled out by a healthcare professional.

HOPE CANCER FUND

866-334-HOPE

www.hopercancerfund.com

Provides a one-time financial assistance program to families up to \$150.00.

LEUKEMIA AND LYMPHOMA SOCIETY CO-PAY ASSISTANCE FUND

877-557-2672

www.leukemia-lymphoma.org

Provides co-pay assistance funds for patients with CNS Lymphoma, up to \$5,000 per calendar year. This program offers assistance towards the cost of private health insurance premiums and co-pays as well as Medicare co-pays and premiums. As well as costs related to prescription medications.

MISSION 4 MAUREEN

216-691-1281

www.mission4maureen.com

Mission4Maureen is dedicated to providing financial assistance to families who are burdened with the staggering cost of brain cancer treatment. Financial aid is available for medical bills as well as child care, housing payments, utility bills, transportation, medication and other areas of assistance. An application with supporting documentation is required.

NATIONAL BRAIN TUMOR FOUNDATION

800-934-2873

www.braintumor.org

Provides grants of up to \$1000 to financially needy adults, 18 and older, to help with treatment related expenses. This can include co-pays or doctor visits, medications, payments for uncovered services such as neuropsychology or physical therapy as well as transportation costs to treatment.

NETWISH

www.netwish.org

Will provide assistance, up to \$500.00 for those who are able to demonstrate a financial need.

NO WOODEN NICKELS

888-842-2654

www.nowoodennickels.org

Provides assistance to cancer patients in the following areas: medical expenses, transportation assistance, utilities, meals, home care, child care and special clothing needs.

RISE ABOVE IT

www.raibenefit.org

RAI is focused on providing financial assistance to young adult patients battling cancer. Patients need to have been diagnosed between the ages of 18 and 39 and must be undergoing or actively pursuing clinical trial treatment options. Requests may be made for medical expenses, housing costs, travel expenses as well as food, clothing and utility bills.

SALVATION ARMY

703-684-5500

www.salvationarmyusa.org

Local units can offer emergency financial assistance to families.

SURVIVING AND MOVING FORWARD: THE SAMFUND FOR YOUNG ADULT SURVIVORS OF CANCER

www.thesamfund.org

Provide various grants and scholarships to young adult survivors, ages 18-35, to help supplement the money that they and their families have lost during treatment, and pay for specific transitional issues, such as education, fertility options, living, job search and lingering medical expenses.

FOOD PROGRAMS

Meals on Wheels coordinates thousands of programs throughout the United States dedicated to delivering meals to those who are homebound. Some programs require a small donation. Each program determines eligibility. For a referral to the Meals on Wheels serving your area, contact the national Eldercare office at 800-677-1116. To locate additional food program options including congregate meal programs, contact MealCall at www.MealCall.org or 704-907-6196 and search their database for programs in your area. MealCall offers databases for both the United States as well as Canada.

Angel Food Ministries is a non-profit, non-denominational organization dedicated to providing grocery relief and financial support to communities throughout the United States. Participants can purchase groceries at a reduced cost through one of their host sites. There are currently sites in 32 different states. Visit their website at www.angelfoodministries.com to see if there is a program near you.

PROGRAMS FOR CHILDREN

CANCER RECOVERY PROGRAM

800-238-6479

www.CancerRecovery.org

The Children's Project provides gift bags, camp scholarships and limited emergency funding to pediatric oncology patients under the age of 18, in the United States.

CATASTROPHIC ILLNESS AND CHILDREN RELIEF FUND

800-335-3863

Provides financial assistance to families who have a disabled child through the age of 21 generally to reimburse medical or equipment costs.

CLAYTON DABNEY FOUNDATION FOR KIDS WITH CANCER

214-361-2600

www.claytondabney.org

Provides gifts, last wishes and financial assistance to families which will facilitate quality of family life and create everlasting memories. Child must be considered terminal, under the age of 21 and be referred by a healthcare professional. Cap per family is usually \$2,000.

FIRST HAND FOUNDATION

816-201-1569

www.firsthandfoundation.org

First Hand Foundation assists individual children who have health related needs and no financial resources to cover these expenses.

FOUNDATION FOR CHILDREN WITH CANCER

314-843-9300

www.childrenwithcancer.org

Family must be referred by a healthcare professional and payments go directly to the vendor. There is currently a \$500 limit per family.

FRIENDS4MICHAEL FOUNDATION

845-774-8781

www.friends4michael.org

Provides nonmedical financial assistance to children, up to the age of 18 at the time of diagnosis, afflicted with brain tumor and currently undergoing medical treatment. Requests must be submitted by a social worker.

JAKE OWEN RABORN FOUNDATION

888-356-5253

www.jakesfoundation.org

Provides financial assistance to children diagnosed with pediatric cancer.

JESICA'S HOPE CHEST

www.4jhc.org

Jesica's Hope Chest is dedicated to helping critically ill children and their families with costs beyond what is normally covered by private insurance policies and/or government medical assistance programs. They provide funds for such things as transportation and housing costs during treatment. JHC can also help supplement family income when a parent is unable to work due to a child's illness.

JUSTIN SCOTT FOSTER FOUNDATION

973-448-1871

www.jsffoundation.com

Provides financial assistance to the families that are in financial crisis due to childhood cancer through their Family Emergency Financial Aid Program.

KELLY ANN DOLAN MEMORIAL FUND

215-643-0763

www.kadmf.org

Provides financial assistance to families of terminally, critically and chronically ill children. Referral must come from a healthcare worker. Child must reside in Pennsylvania, New Jersey or Delaware.

MELONHEAD FOUNDATION

888-Melon-21

www.melonhead.org

Supports the needs of children with cancer and their families who are seeking alternative methods of healing. The foundation also disperses funds to patients for treatment needs and to the families for their personal needs.

NATIONAL CHILDREN'S CANCER SOCIETY
800-5-FAMILY

www.nationalchildrenscancersociety.org

Provides financial and in-kind assistance to children with cancer.

NICKI LEACH FOUNDATION
904-304-8531

www.nickileach.org

Provides financial assistance to children and young adults between the ages of 16 and 25 diagnosed with a life threatening, malignant medical condition. Helps with the costs of items they normally would not ask for but would love to receive, and provides a momentary diversion from the reality of living with cancer. Funding may help with car expenses, clothing, hair or makeup as well as for the purchase of a camera, computer or special trip.

ST. JUDE CHILDREN'S RESEARCH HOSPITAL
901-495-3300

www.stjude.org

Offers treatment protocols for pediatric brain tumors. All patients accepted are treated without regard to the family's ability to pay. Referral must be made through a physician.

UNITED HEALTHCARE CHILDREN'S FOUNDATION
800-328-5979 ext. 24459

www.unitedhealthcarechildrensfoundation.org

Offers financial assistance to cover medical services beyond what insurance will cover or if service is not covered by the policy at all. Children are eligible up to the age of 17, who are US citizens and are currently covered under a commercial health insurance policy. Generally assistance must be requested before services are obtained and funds will generally be paid directly to the facility. Grants up to \$5,000 per year, with a lifetime cap of \$7,500.

MISCELLANEOUS PROGRAMS

CLEANING FOR A REASON
972-221-7912

www.cleaningforareason.org

This non-profit offers free professional housecleaning services to improve the lives of women undergoing treatment for cancer. Provides once a month cleaning for four months. Currently available in approximately 40 states and Canada.

NATIONAL FOUNDATION OF DENTISTRY FOR THE HANDICAPPED

303-534-5360

www.nfdh.org

This organization offers a Donated Dental Services (DDS) program. DDS tends to the dental needs of the disabled, elderly or medically compromised individuals who cannot afford the necessary dental treatment. Their website offers contact information for each state to help you locate a participating program in your area.

GENERAL INFORMATION

NEW ENGLAND SERVE

617-574-9493

www.neserve.org

Offers a publication entitled, *Paying the Bills*, which offers tips for families on financing healthcare for their children with special needs. It is available by calling or is downloadable at their website.

DIGNITY RESOURCES

877-563-2100

www.DignityResources.com

Website offers information on selling life insurance policies, reverse mortgages, COBRA, and HIPAA. They will review your individual case at no charge, to see which, if any, of these options is the best financial choice in your situation.

PATIENT ADVOCATE FOUNDATION

800-532-5274

www.PatientAdvocate.org

Website offers a state by state directory of information for patients seeking financial relief for a broad range of needs including housing, utilities, food, transportation to medical treatment, and children's resources. Click on Resources, then Publications and finally, *The National Financial Resources Guidebook for Patients*, to search this directory.

VIATICAL SETTLEMENT COMPANIES

Viatical companies purchase a patient's life insurance policy at a discounted rate, providing funds for the patient to use in any way they wish. The seller, in turn, signs over the policy to the viatical company. In general, any life insurance policy - group or individual - can be sold. The rate of return and eligibility criteria varies with each company, so carefully consider the offers of several companies. Tax implications and/or the effect of a viatical settlement on assistance programs should also be explored. A free brochure "Viatical Settlements: A Guide for People with Terminal Illnesses" can be obtained free by calling the Federal Trade Commission at 202-326-2222 or *www.ftc.gov*.

The American Brain Tumor Association does not endorse any of the organizations listed, nor guarantee that individuals will qualify for the services they provide. Please contact each organization for their specific guidelines.

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