

Financial Assistance and Other Resources for People With Cancer

Cancer imposes heavy economic burdens on both patients and their families. For many people, a portion of medical expenses is paid by their health insurance plan. For individuals who do not have health insurance or who need financial assistance to cover health care costs, resources are available, including Government-sponsored programs and services supported by nonprofit organizations. Cancer patients and their families should discuss any concerns they may have about health care costs with their physician, medical social worker, or the business office of their hospital or clinic.

Listed below are Government agencies, organizations, and programs that are designed to provide assistance for cancer patients and their families. However, resources provided by individual organizations vary, and it is important to check with a specific group to determine if financial aid is currently available. Organizations that provide publications in Spanish or have Spanish-speaking staff have been identified. This fact sheet is divided into four sections: Cancer Treatment, Practical Needs, Other Resources, and International Resources.

CANCER TREATMENT

- **Hill-Burton** is a program through which hospitals receive construction and modernization funds from the Federal Government. Hospitals that receive Hill-Burton funds are required by law to provide a reasonable volume of services to people who cannot afford to pay for their hospitalization and make their services available to all residents in the facility's area. Information about Hill-Burton facilities is available by calling the toll-free number or visiting the Web site shown below. A brochure about the program is available in Spanish.
Telephone: 1-800-638-0742 (Maryland residents call 1-800-492-0359)
Web site: <http://www.hrsa.gov/hillburton/default.htm>
- **Medicaid** (Medical Assistance), a jointly funded, Federal-State health insurance program for people who need financial assistance for medical expenses, is coordinated by the Centers for Medicare & Medicaid Services (CMS). At a minimum, states must provide home care services to people who receive Federal income assistance such as Social Security Income and Aid to Families with Dependent Children. Medicaid coverage includes part-time nursing, home care aide services, and medical supplies and equipment.



Information about coverage is available from local state welfare offices, state health departments, state social services agencies, or the state Medicaid office. Check the local telephone directory for the number to call. Information about specific state contacts is also available on the Web site listed below. Spanish-speaking staff are available in some offices.

Telephone: 1-877-267-2323

Web site: <http://www.cms.gov/medicaid/consumer.asp>

The **Breast and Cervical Cancer Treatment Act** provides, in most states, Medicaid coverage for treatment to women who have been screened for and diagnosed with breast or cervical cancer, including precancerous conditions, through the National Breast and Cervical Cancer Early Detection Program. For more information about eligibility and contacts for this program, visit the Centers for Disease Control and Prevention's (CDC) "Breast and Cervical Cancer Prevention and Treatment Act of 2000" Web page, which is located at <http://www.cdc.gov/CANCER/nbccedp/legislation/law106-354.htm> on the Internet.

- **Medicare** is a Federal health insurance program also administered by the CMS. Eligible individuals include those who are 65 or older, people of any age with permanent kidney failure, and disabled people under age 65. Medicare is divided into two parts, Part A and Part B. Part A pays for hospital care, home health care, hospice care, and care in Medicare-certified nursing facilities. Part B covers medically necessary services, including diagnostic studies, physicians' services, durable home medical equipment, and ambulance transportation; Part B also covers screening exams for several types of cancer. To receive information on eligibility, explanations of coverage, and related publications, call Medicare at the number listed below or visit their Web site. Some publications are available in Spanish. Spanish-speaking staff are available.

Telephone: 1-800-633-4227 (1-800-MEDICARE)

TTY: 1-877-486-2048

Web site: <http://www.medicare.gov>

- The **State Children's Health Insurance Program** (SCHIP) is a Federal-State partnership that offers low-cost or free health insurance coverage to uninsured infants, children, and teens. Callers will be referred to the program in their state for further information about what the program covers, who is eligible, and the minimum qualifications. In most states, uninsured children age 18 and younger whose families earn up to \$34,100 a year (for a family of four) are eligible. For a list of health insurance coverage and eligibility by state, go to <http://www.insurekidsnow.gov/states.asp> on the Internet.

Telephone: 1-877-543-7669 (1-877-KIDS-NOW)

Web site: <http://www.insurekidsnow.gov>

- The **Veterans Administration** (VA) provides eligible veterans with treatment for service-connected injuries and other medical conditions. The VA offers limited medical benefits to family members of eligible veterans. The VA cancer program provides users of the veterans health care system easy access to cancer prevention, detection, and treatment services. Its Web site offers cancer facts, information about care, a list of VA-designated comprehensive cancer centers, and the VA's national cancer strategy.

For more information about the VA cancer program, visit the VA Cancer Web page at <http://www1.va.gov/cancer/index.cfm> on the Internet. Some publications are available in Spanish. Spanish-speaking staff are available in some offices.

Telephone: 1-877-222-8387 (1-877-222-VETS)

TTY: 1-800-829-4833

Web site: <http://www1.va.gov/health/>

- **CancerCare** is a national nonprofit agency that offers free support, information, financial assistance, and practical help to people with cancer and their loved ones. Financial assistance is given in the form of limited grants for certain treatment expenses. Services are provided by oncology social workers and are available in person, over the telephone, and through the agency's Web site. CancerCare's reach also extends to professionals—providing education, information, and assistance. A section of the CancerCare Web site and some publications are available in Spanish, and staff can respond to calls and e-mails in Spanish. Information about financial assistance for all cancers is available at http://www.cancercare.org/get_help/assistance/cc_financial.php on the Internet.

Telephone: 1-800-813-4673 (1-800-813-HOPE)

Web site: <http://www.cancercare.org>

CancerCare has also partnered with Susan G. Komen for the Cure to create the Linking A.R.M.S. program, which provides limited financial assistance for hormonal and oral chemotherapy, pain and antinausea medication, lymphedema supplies, and durable medical equipment for women with breast cancer.

- The **Leukemia and Lymphoma Society** (LLS) offers information and financial aid to patients in significant financial need who have leukemia, non-Hodgkin lymphoma, Hodgkin lymphoma, or multiple myeloma. The LLS's "Patient Financial Aid" Web page provides more information about the types of service available, application forms, and eligibility requirements at http://www.leukemia-lymphoma.org/all_page?item_id=4603 on the Internet.

Telephone: 1-800-955-4572

Web site: <http://www.leukemia-lymphoma.org>

- The **National Marrow Donor Program®** (NMDP) offers financial assistance through its Marrow Foundation® Patient Assistance Program (the fund-raising partner of the NMDP). The Patient Assistance Program helps patients pay for searching the NMDP Registry and/or for some post-transplant costs. Applications for Patient Assistance Program funds must be submitted by an NMDP transplant center. Eligible patients may ask their transplant center coordinator to apply for one or both programs (search assistance and/or transplant support assistance).

Telephone: 1-888-999-6743 (Office of Patient Advocacy)

Web site: <http://www.marrow.org>

- **NeedyMeds** is a 501(3)(c) nonprofit organization with the mission of helping people who cannot afford medicine or health care costs. The information at NeedyMeds can be obtained anonymously and is free of charge. NeedyMeds is an information source similar to the

Yellow Pages; it does not supply medications or financial assistance, but helps people find assistance programs and other available resources.

Web site: <http://www.needymeds.com/>

- The **Patient Advocate Foundation** (PAF) provides education, legal counseling, and referrals to cancer patients and survivors concerning managed care, insurance, financial issues, job discrimination, and debt crisis matters. The PAF also conducts outreach to African American and Hispanic/Latino American populations.
Telephone: 1-800-532-5274
Web site: <http://www.patientadvocate.org>
- o The **Colorectal CareLine** is designed to provide assistance to patients with colorectal cancer. It offers financial aid through the Financial Aid Fund for those diagnosed with colorectal cancer. For more information about the Colorectal CareLine, visit <http://www.colorectalcareline.org/> or call 1-866-657-8634.
- o The **Co-Pay Relief Program** provides limited payment assistance for medicine to insured patients who financially and medically qualify. For more information about the Co-Pay Relief Program, visit <http://www.copays.org> or call 1-866-512-3861.
- **Patient Assistance Programs** are offered by some pharmaceutical manufacturers to help pay for medications. To learn whether a specific drug might be available at reduced cost through such a program, talk with a physician or a medical social worker or visit the drug manufacturer's Web site. Most pharmaceutical companies will have a section titled "patient assistance programs" on their Web site.

PRACTICAL NEEDS

In addition to cancer treatments, many cancer patients need assistance paying for transportation to and from medical appointments and basic living expenses such as food and housing. Listed below are organizations dedicated to helping cancer patients and their families during and after the patient's treatment.

- **Eldercare Locator** is a referral service provided by the U.S. Administration on Aging, an agency within the U.S. Department of Health and Human Services. Eldercare Locator information specialists will link callers with state and area agencies on aging for information and referral to local agencies that provide a wide array of senior services. This service is available Monday through Friday from 9:00 a.m. to 8:00 p.m., Eastern time.
Telephone: 1-800-677-1116
Web site: <http://www.eldercare.gov/Eldercare/Public/Home.asp>
- **GovBenefits.gov** is a partnership of Federal agencies with a shared vision to provide improved, personalized access to government assistance programs. This Web site's online screening tool is free, easy-to-use, and completely confidential. The user answers a series of

questions, then the Web site generates a list of government benefit programs that the user may be eligible to receive, along with information about how the user can apply.

Telephone: 1-800-333-4636 (1-800-FED-INFO)

Web site: http://www.govbenefits.gov/govbenefits_en.portal

- The **Social Security Administration (SSA)** is the Government agency that oversees Social Security and Supplemental Security Income. Social Security provides monthly income for eligible elderly and disabled individuals. More information about these and other SSA programs is available by calling the toll-free number listed below. Spanish-speaking staff are available. Additional contact information for the SSA is available at <http://www.ssa.gov/reach.htm> on the Internet.

Telephone: 1-800-772-1213

TTY: 1-800-325-0778

Web site: <http://www.ssa.gov/>

Supplemental Security Income (SSI) is administered by the SSA and supplements Social Security payments for aged, blind, and disabled people with little or no income. It provides cash to meet basic needs for food, clothing, and shelter. Information on eligibility, coverage, and how to file a claim is available from the SSA. The Benefit Eligibility Screening Tool is available at <https://s044a90.ssa.gov/apps7/best/benefits/> on the Internet.

Web site: <http://www.socialsecurity.gov/ssi>

- The **National Brain Tumor Foundation (NBTF)** provides financial assistance to patients through its Patient Help Fund. The Patient Help Fund assists patients with treatment-related expenses, medication copays, and transportation to treatment. Financial assistance applications are reviewed on a monthly basis, and awards range from \$100 to \$1,000.

Telephone: 1-800-934-2873 (1-800-934-CURE)

Web site: <http://www.braintumor.org>

- The **Lymphoma Research Foundation (Patient Services)** offers a patient aid grant program, which provides up to \$250 for “quality of life” expenses, including travel and transportation, temporary lodging, childcare, home care, cosmetic aids, medical devices, and hygiene products. In addition, uninsured or underinsured applicants can indicate on their application and discuss with the Program Coordinator if they have accumulated medical debts. Funds are available to reimburse health care providers for patients’ hospital or physician bills that insurance will not reimburse.

Telephone: 1-800-500-9976

Web site: <http://www.lymphoma.org>

- The **American Cancer Society (ACS)** offers programs that help cancer patients, family members, and friends cope with the treatment decisions and emotional challenges they face. To get information about these programs, call the national ACS office, or find a local ACS office by typing your location into the search boxes on the “My Local ACS Office” Web page at http://www.cancer.org/asp/search/mla/mla_global.asp?navToScreen=mla_0 on the Internet. Some materials are published in Spanish. Spanish-speaking staff are available.

Telephone: 1-800-227-2345 (1-800-ACS-2345)

TTY: 1-866-228-4327
Web site: <http://www.cancer.org>

- o The **Health Insurance Assistance Service (HIAS/ACS)** aids cancer patients who have lost or are in danger of losing their health care coverage, along with identifying policy solutions to help others in similar situations. The service, a joint effort of the ACS and the Georgetown University Health Policy Institute, connects cancer patients who call the ACS cancer information number with health insurance specialists who work to address their needs.
- o **Hope Lodge**, a temporary housing program supported by ACS, provides free, temporary housing facilities for cancer patients who are undergoing treatment. For more information about this program, or to find locations of Hope Lodges, call the ACS's toll-free number above or visit the Hope Lodge Web page at http://www.cancer.org/docroot/SHR/content/SHR_2.1_x_Hope_Lodge.asp on the Internet.
- o The **Road to Recovery** is an ACS service program that provides transportation for cancer patients to their treatments and home again. Transportation is provided according to the needs and available resources in the community and can be arranged by calling the toll-free number or by contacting the local ACS office.
- o The ACS offers **Taking Charge of Money Matters**, a workshop for people with cancer and their loved ones about financial concerns that may arise during or after cancer treatment, regardless of the person's health insurance coverage. The session provides an opportunity to discuss financial matters with guest speakers who are knowledgeable about financial planning. More information about this workshop is available on the ACS Web page at http://www.cancer.org/docroot/SHR/content/SHR_2.1_x_Taking_Charge_of_Money_Matters.asp on the Internet.
- o The ACS's "tlc" **Tender Loving Care**® publication contains helpful articles and information, including products for women coping with cancer or any cancer treatment that causes hair loss. Products include wigs, hairpieces, breast forms, prostheses, bras, hats, turbans, swimwear, and helpful accessories at the lowest possible prices. The publication strives to help women facing cancer treatment cope with the appearance-related side effects of cancer. To request a copy of "tlc," call 1-800-850-9445, or visit "tlc" at <http://www.tlccatalog.org> on the Internet.
- The **Brain Tumor Society** is a national nonprofit agency that provides information about brain tumors and related conditions for patients and their families. Financial assistance is given through the agency's BTS CARES Financial Assistance Program. This program provides supplementary financial assistance to individuals experiencing financial need. This program covers specific nonmedical costs related to a primary brain tumor diagnosis. Direct medical expenses are not covered.
 - Telephone: 1-800-770-8287 (1-800-770-TBTS)
 - Web site: <http://www.tbts.org>

- CancerCare operates the **AVONCares Program for Medically Underserved Women**, in partnership with the Avon Foundation. This program provides financial assistance to low-income, under- and uninsured, underserved women throughout the country who need supportive services (transportation, child care, and home care) related to the treatment of breast and cervical cancers.
Telephone: 1-800-813-4673 (1-800-813-HOPE)
Web site: <http://www.cancercare.org>
- The **LIVESTRONG™ SurvivorCare** partnership between CancerCare and the Lance Armstrong Foundation provides financial assistance to cancer survivors. For patients who are 6 months post-treatment with no evidence of disease, limited financial assistance is available for transportation to follow-up appointments, medical copays, cancer-related medications, and neuropsychological evaluation.
Telephone: 1-866-235-7205
Web sites: <http://www.cancercare.org>
<http://www.livestrong.org>
- The **National Patient Travel Helpline** provides information about all forms of charitable, long-distance medical air transportation and provides referrals to all appropriate sources of help available in the national charitable medical air transportation network.
Telephone: 1-800-296-1217
Web site: <http://www.patienttravel.org/>
- **Ronald McDonald Houses**, supported by Ronald McDonald House Charities, provide a “home away from home” for families of seriously ill children receiving treatment at nearby hospitals. Ronald McDonald Houses are temporary residences near the medical facility, where family members can sleep, eat, relax, and find support from other families in similar situations. In return, families are asked to make a donation ranging on average from \$5 to \$20 per day, but if that isn’t possible, their stay is free. To search for a Ronald McDonald House location, go to http://www.rmhc.org/search_cm on the Internet.
Telephone: 630-623-7048
Web site: <http://www.rmhc.com>

OTHER RESOURCES

In addition to the Government-sponsored programs and organizations already listed, these general resources may also be helpful:

- The **Health Resources and Services Administration’s (HRSA) Bureau of Primary Health Care** offers Health Centers that provide health care to low-income and other vulnerable populations. Health Centers care for people regardless of their ability to pay. They provide primary and preventive health care, as well as services such as transportation and translation. To locate a Health Center, visit the “Service Delivery Sites” Web page at <http://ask.hrsa.gov/pc/> on the Internet.

- Some **nonprofit community hospitals** are able to provide care for patients in need of financial assistance. Other hospitals have indigent or charity care programs funded by state and local governments. For information about these programs, contact a hospital social worker, who will be able to explain these types of programs. Another type of assistance may be offered through your local health department. The National Cancer Institute's (NCI) Cancer Information Service may be able to provide information about local programs by phone at 1-800-4-CANCER. The NCI is a component of the National Institutes of Health.
- **State and local social services agencies** can provide help with food, housing, prescription drugs, transportation, and other medical expenses for those who are not eligible for other programs. Information can be obtained by contacting your state or local agency; this number is found in the local telephone directory.
- The **Internal Revenue Service (IRS)** can provide information about tax deductions for medical costs that are not covered by insurance policies. For example, tax deductible expenses might include mileage for trips to and from medical appointments, out-of-pocket costs for treatment, prescription drugs or equipment, and the cost of meals during lengthy medical visits. Deductible-qualified medical expenses include those incurred by the patient, spouse, and dependents. Medical expenses may also be deducted for someone who would have qualified as a dependent for the purpose of taking personal exemptions except that the person did not meet the gross income or joint return test. Nursing home expenses are allowable as medical expenses in certain instances. If the patient, a spouse, or dependent is in a nursing home, and the primary reason for being there is for medical care, the entire cost, including meals and lodging, is a medical expense. The local IRS office, tax consultants, or certified public accountants can determine whether medical costs are tax deductible.
Telephone: 1-800-829-1040
Web site: <http://www.irs.gov>
- **Community voluntary agencies and service organizations** such as the United Way of America, Salvation Army, Lutheran Social Services, Jewish Social Services, and Catholic Charities may offer help. These organizations are listed in your local phone directory. Some churches and synagogues may provide financial help or services to their members.
- The **Candlelighters® Childhood Cancer Foundation (CCCF)** is a nonprofit organization that provides information, peer support, and advocacy through publications, an information clearinghouse, and a network of local support groups. The CCCF Web site contains a list of organizations to which eligible families can apply for financial assistance. This list is available at <http://www.candlelighters.org/financialassistance.stm> on the Internet. In addition, some local CCCF affiliates offer financial assistance.
Telephone: 1-800-366-2223 (1-800-366-CCCF)
Web site: <http://www.candlelighters.org>

INTERNATIONAL RESOURCES

The NCI is the principal cancer research organization in the United States and has limited information about financial resources for people living outside this country. Patients and their families are strongly encouraged to speak with their doctor, medical social worker, or the business office of their hospital or clinic about health care costs. Cancer patients and their families can also inquire about Government-sponsored programs and services supported by volunteer organizations in their country. There are a great many organizations and facilities that provide assistance to people with cancer. Cancer information services are available in many countries to provide information and answer questions about cancer; they may also be able to help locate financial assistance close to where you live. A list of these cancer information services is available on the International Cancer Information Service Group's (ICISG) Web site at http://www.icisg.org/meet_memberslist.htm on the Internet or may be requested by writing to the NCI Public Inquiries Office, Cancer Information Service, Room 3036A, 6116 Executive Boulevard, MSC 8322, Bethesda, MD 20892-8322, USA. The ICISG is an independent international organization composed of cancer information services. Their mission is to provide high-quality cancer information services and resources to those concerned about, or affected by, cancer throughout the world.

The International Union Against Cancer (UICC) is another resource for people living outside the United States. The UICC consists of international cancer-related organizations devoted to the worldwide fight against cancer. UICC membership includes research facilities and treatment centers, and in some countries, ministries of health. Other members include volunteer cancer leagues, associations, and societies. These organizations serve as resources for the public and may have helpful information about a variety of topics, including financial assistance. To find a resource in or near your country, you can search the UICC's Membership Directory at http://www.uicc.org/index.php?option=com_content&task=view&id=14330&Itemid=29 on the Internet or contact the UICC at:

Address:	International Union Against Cancer (UICC) 62 route de Frontenex 1207 Geneva Switzerland
Telephone:	+ 41 22 809 18 11
Web site:	http://www.uicc.org

Some people living outside the United States may wish to have their cancer treatment in this country and require financial assistance to do so. Many facilities in the United States treat international cancer patients. These facilities may also provide support services, such as language interpretation, assistance with travel, and guidance in finding accommodations near the treatment facility for patients and their families. They might also be aware of resources that provide financial assistance to international patients.

If you live outside the United States and would like to obtain cancer treatment in this country, you should contact cancer treatment facilities directly to find out whether they have an

international patient office. The NCI-Designated Cancer Centers database provides contact information for NCI-designated cancer centers throughout the United States. This database is located at <http://www.cancer.gov/cancertopics/factsheet/NCI/cancer-centers> on the Internet. Users can select all cancer centers or search by location, type of cancer center, or cancer center name.

For additional information about the process and requirements involved when traveling to the United States for treatment, you can review the “Finding a Treatment Facility for Patients Living Outside the United States” section of the NCI fact sheet *How To Find a Doctor or Treatment Facility If You Have Cancer* located at <http://www.cancer.gov/cancertopics/factsheet/Therapy/doctor-facility> on the Internet.

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Related NCI materials and Web pages:

- National Cancer Institute Fact Sheet 7.47, *How To Find a Doctor or Treatment Facility If You Have Cancer*
(<http://www.cancer.gov/cancertopics/factsheet/Therapy/doctor-facility>)
- National Cancer Institute Fact Sheet 8.9, *How To Find Resources in Your Own Community If You Have Cancer*
(<http://www.cancer.gov/cancertopics/factsheet/Support/resources>)
- National Cancer Institute-Designated Cancer Centers Database
(<http://www.cancer.gov/cancertopics/factsheet/NCI/cancer-centers>)
- National Cancer Institute National Organizations That Offer Services to People With Cancer and Their Families Database
(<http://www.cancer.gov/cancertopics/factsheet/Rehabilitation/organizations>)

For more help, contact:

NCI’s Cancer Information Service

Telephone (toll-free): 1-800-4-CANCER (1-800-422-6237)

TTY (toll-free): 1-800-332-8615

LiveHelp® online chat: <https://cissecure.nci.nih.gov/livehelp/welcome.asp>

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