

## LOCAL AND NATIONAL INSURANCE, FINANCIAL & LEGAL RESOURCES FOR CANCER PATIENTS

A diagnosis of cancer can be a tremendous burden to cancer patients and their families. Besides hospital bills, cancer treatment can include many expenses that insurance doesn't cover, such as medications, transportation, or child care. If lost wages compound this situation, then the diagnosis of cancer can also become a financial crisis.

Breast Cancer Options has compiled this resource list to help you find options. The list will be posted on our website and updated periodically.

Contact us if you need more help: 845/339-4673

[hopenemiroff@yahoo.com](mailto:hopenemiroff@yahoo.com)

### INSURANCE RESOURCES

#### HMO's and INSURANCE

If your insurance company or HMO turns down your claim for treatment, you don't have to take no for an answer. You can appeal the carrier's decision. If the answer is still no, in many states you can file what's known as an external appeal. The following organizations can help if your claim for cancer treatment has been turned down.

#### NEW YORK STATE ATTORNEY GENERAL'S HEALTH CARE BUREAU

Protects and advocates for the rights of all health care consumers in NYS. The staff at the toll-free Hotline will assist with individual problems. There is an online complaint form.

800/428-9071 or fax a complaint to: 518-402-2163.

[www.ag.ny.gov/bureau/health-care-bureau](http://www.ag.ny.gov/bureau/health-care-bureau)

#### NEW YORK STATE INSURANCE DEPARTMENT

The New York State Insurance Department supervises and regulates all insurance business in NY State and investigates complaints about insurance company problems including violations of the NYS Prompt Pay Law (which requires health insurers & HMOs to pay undisputed health insurance claims within 45 days of receipt and levies fines for delayed payment). The insurance company has 35 days to respond to the NYSID's letter, a copy of which will be sent to the complainant.

800-358-9260 [www.dfs.ny.gov/consumer/fileacomplaint.htm](http://www.dfs.ny.gov/consumer/fileacomplaint.htm)

#### OTHER RESOURCES

**PATIENT ADVOCATE FOUNDATION:** [www.patientadvocate.org](http://www.patientadvocate.org)

800-532-5274

**MEDICARE RIGHTS CENTER:** [www.medicarerights.org](http://www.medicarerights.org)

800-333-4114

**HEALTH INSURANCE PROGRAMS IN NEW YORK STATE:** [www.health.ny.gov/health\\_care](http://www.health.ny.gov/health_care)

Health Insurance Programs information for New Yorkers.

### DRUG REIMBURSEMENT HOTLINES/PATIENT ASSISTANCE PROGRAMS

#### Pharmaceuticals and Biologicals

[www.accc-cancer.org/cancer\\_care/patients/Hotlines.asp](http://www.accc-cancer.org/cancer_care/patients/Hotlines.asp)

A listing of reimbursement assistance programs for oncology-related drugs and services. Many companies have developed programs for physicians, their office staff, and, in some cases, patients.

**RxASSIST:** The Web's most current and comprehensive directory of Patient Assistance Programs Drug Reimbursement & Patient Assistance Programs

[www.rxassist.org](http://www.rxassist.org)

## FINANCIAL RESOURCES

If you do not have health insurance or are in need of financial assistance to cover health care costs, the resources listed below may be of help. 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.

### LOCAL FINANCIAL RESOURCES

#### THE GREENE COUNTY WOMEN'S LEAGUE- Cancer Patient Aide

Anyone living in Greene County that is NOT on Medicaid is eligible for help with the costs of fighting cancer. PO Box 341, Round Top, NY 12473 518 965-2166.

#### COLUMBIA HEALTHCARE CONSORTIUM

Community Cancer Fund. [www.columbiahealthnet.org/our-programs](http://www.columbiahealthnet.org/our-programs)

Available for Columbia and Greene county residents who are in financial hardship and need financial assistance due to a cancer diagnosis as well as uninsured residents in need of diagnostic testing for cancer. 518-822-8741. *Medical Transportation Service*. Provides non-emergency medical transportation to Columbia County residents who lack the means of getting to a medical appointment. 518-822-8020

#### MILES OF HOPE BREAST CANCER FOUNDATION

PO Box 405, LaGrangeville, NY 12540- [www.milesofhopebcf.org](http://www.milesofhopebcf.org) 845-264-2005 or 845-464-6882

- *College or Trade School Scholarships* for high school seniors whose lives have been affected by breast cancer. Must reside within NY counties of Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Ulster, Westchester.
- *Medical Gap Care Fund* for individuals who are faced with life emergencies and/or costs not covered by health insurance while they are undergoing treatment for breast cancer.

##### **Where to apply:**

Columbia	Community Action Partnership of Dutchess County	845-452-5104 x103
Dutchess	Community Action Partnership of Dutchess County	845-452-5104 x103
Greene	Family of Woodstock	845-331-7080 x131
Orange	Greater Hudson Valley Family Health Centers	845-220-3152
Putnam	Putnam Community Action Partnership	845-278-8021 X19
Rockland	Greater Hudson Valley Family Health Centers	845-220-3152
Ulster	Family of Woodstock	845-331-7080 x131
Westchester	Cancer Support Team	914-777-2777

**ROSEMARY D. GRUNER MEMORIAL FUND:** Founded in 2004 to provide financial assistance to eligible cancer patients who are in need and receiving treatment in Ulster County. The Benedictine Health Foundation at (845) 334-3186

### OTHER FINANCIAL RESOURCES

#### BRIELLE GRACE BREAST CANCER FOUNDATION

845-500-6228 [www.briellegracebreastcancerfoundation.com](http://www.briellegracebreastcancerfoundation.com)

Provide financial support for breast cancer patient's medical bills. Fund mammograms for early breast cancer detection. For grant approval the patient must currently be in treatment. They will need to provide medical documentation with diagnosis and treatment from the medical facility where they are receiving care. Patient must currently reside in New York State. If approved documentation will have to be provided by the patients treating physician. We accept only accept and review applications from April - September

[www.briellegracebreastcancerfoundation.com/grant-application-recipients](http://www.briellegracebreastcancerfoundation.com/grant-application-recipients)

#### BREAST CANCER CHARITIES OF AMERICA: [www.thebreastcancercharities.org](http://www.thebreastcancercharities.org)

936-231-8460. [info@TheBreastCancerCharities.org](mailto:info@TheBreastCancerCharities.org)

Provides one-time emergency financial assistance of \$500. We help with past-due utility bills, rent eviction notices. Applications **MUST** be submitted by social worker, doctor or nurse for verification purposes. Applications can be **faxed** to 936.231.8462 or **emailed** to [helpnow@igopink.org](mailto:helpnow@igopink.org)

#### CANCERCARE: [www.cancercare.org/financial/information](http://www.cancercare.org/financial/information)

800-813-HOPE (4673) Specific Grants for Breast Cancer Financial Assistance

AVONCares- Limited financial assistance for homecare, childcare and transportation. In partnership with the Avon Foundation.

*CancerCare Get You There*- CancerCare has launched a new program to provide financial help for transportation costs to women coping with metastatic (stage 4) breast cancer.

*Linking A.R.M.S.™*-Limited financial assistance for hormonal and oral chemotherapy, pain and anti-nausea medication, lymphedema supplies and durable

**CANCERCARE CO-PAYMENT ASSISTANCE FOUNDATION:** [www.cancercarecopay.org](http://www.cancercarecopay.org)

212-601-9750; 866-552-6729

A not-for-profit organization established in 2007 to address the needs of individuals who cannot afford their insurance co-payments to cover the cost of medications for treating cancer.

**CANCER FINANCIAL ASSISTANCE COALITION (CFAC):** [www.cancerfac.org](http://www.cancerfac.org)

A directory of financial assistance resources by diagnosis and type.

**JOE ANDRUZZI FOUNDATION:** <http://joeandruzzifoundation.org>

Office: 508-261-0630 [info@joeandruzzifoundation.org](mailto:info@joeandruzzifoundation.org)

The Joe Andruzzi Foundation is committed to providing financial and emotional assistance to the broad community of cancer patients and families throughout New England, New York and New Jersey.

**KOMEN UPSTATE NEW YORK TREATMENT ASSISTANCE PROGRAM**

<https://komenupstatenewyork.org/communityimpact/treatmentassistance>

Financial hardships shouldn't keep patients from getting the treatments they need. To see if you or a loved one qualifies for Komen Upstate New York's Treatment Assistance Program, call the **Komen Breast Care Helpline at 1-877 GO KOMEN (1-877-465-6636)** and press #2 for the breast care helpline or email [helpline@komen.org](mailto:helpline@komen.org).

**Financial assistance is available for breast cancer treatment expenses such as:**

- Oral pain medication
- Anti-nausea medication
- Oral chemotherapy/hormone therapy
- Child care/elder care
- Transportation to and from treatment
- Lymphedema care and supplies
- Durable medical equipment.

At this time, the Treatment Assistance Program does not cover costs associated with screening or diagnostics.

**Funding can help patients of any age who have been diagnosed with breast cancer, at any stage of the disease.** Financial assistance is granted to patients who meet predetermined eligibility criteria, including proof of active treatment and an income at or below 250% of the Federal Poverty Level. Patients in active treatment are eligible to receive funds via the program every twelve months.

Patients should expect to receive documents to verify diagnosis/treatment. Once documents are returned, award packets are typically sent within one week of eligibility verification.

**KRISTY LASCH MIRACLE FOUNDATION:** [www.kristylasch.org](http://www.kristylasch.org)

412-872-4125. Financial assistance for medical expenses to women under age 30 living with breast cancer.

**MODESTNEEDS.ORG:** <http://modestneeds.org>

Modest Needs works to promote the self-sufficiency of the 'working poor' - the hard-working but low-income individuals and families that conventional philanthropy has otherwise forgotten. This gap leaves low-income but generally self-sufficient individuals and families without access to small amounts of short-term, emergency assistance in favor of providing significant amounts of long-term assistance to these same individuals and families once they've fallen deeply into the cycle of poverty. Register online

**NEEDYMEDS.COM:** [www.needymeds.com](http://www.needymeds.com)

Lists pharmaceutical companies that have patient assistance programs.

**NEW YORK PRESCRIPTION SAVER:** <http://nyprescriptionsaver.fhsc.com>

Toll-free: 800-788-6917. TTY 800-290-9138. A representative will complete the application over the phone.

A free drug discount card that saves New Yorkers as much as 60% on generic, 30 % on brand name drugs. Must be age 50-64 or determined by the Social Security Administration to be disabled. Income limits are: \$35,000 per year for a single person; \$50,000 for married couples. Those receiving full Medicaid benefits are not eligible.

**PARTNERSHIP FOR PRESCRIPTION ASSISTANCE:** [www.pparxny.org](http://www.pparxny.org)

888-477-2669. Designed to help low-income, uninsured New York residents get access to patient assistance programs where they may qualify for free, or nearly free, prescription medicines.

**PATIENT ACCESS NETWORK FOUNDATION (PANF)** [www.PANfoundation.org](http://www.PANfoundation.org)

866-316-7263. Help with co-pays. PO Box 221858, Charlotte, NC 28222

**PATIENT ADVOCATE FOUNDATION'S CO-PAY RELIEF PROGRAM:** [www.copays.org](http://www.copays.org)

800-532-5274. Spanish 866-512-3861.

Provides direct co-payment assistance for pharmaceutical products to insured Americans including Medicare Part D beneficiaries who financially and medically qualify. Counselors offer personal service to guide patients through the enrollment process.

**PATIENT SERVICES INC:** [www.patientservicesinc.org](http://www.patientservicesinc.org) 800-366-7741. Patient Services provides peace of mind to patients living with specific chronic illnesses by:

- Locating health insurance in all 50 states
- Subsidizing the cost of health insurance premiums
- Providing pharmacy and treatment co-payment assistance
- Assisting with Medicare Part D Co-insurance
- Helping with advocacy for Social Security Disability

**Covered Illnesses and Conditions** [https://www.patientservicesinc.org/files/Illnesses\\_And\\_Conditions.pdf](https://www.patientservicesinc.org/files/Illnesses_And_Conditions.pdf)

**-Breast Cancer-** Together with Right Action for Women ([www.rightactionforwomen.org](http://www.rightactionforwomen.org)) and Cancer Support Community, PSI offers an Incidental Medical Expense (IME) program for women who are 45 years of age or younger, with a family history of Breast Cancer, or have tested positive for the BRCA gene mutation. The financial support program can assist with the costs of the MRI screening associated with diagnosing Breast Cancer. Patients are eligible to apply regardless of insurance or financial status.

**-Bone Metastases-** PSI offers a co-payment program to address the needs of persons needing medical treatment of bone metastases from solid tumors or bone lesions from multiple myeloma to prevent skeletal related events.

**-Breast Cancer Screening-** Together with Right Action for Women, [www.rightactionforwomen.org](http://www.rightactionforwomen.org), the Entertainment Industry Foundation (EIF), and Cancer Support Community (CSC), PSI offers an Incidental Medical Expense (IME) program for women with a family history of Breast Cancer, or have tested positive for the BRCA gene mutation. The national financial assistance program assists women at high risk for breast cancer, in gaining access to Magnetic Resonance Imaging (MRI) screening. This program is accepting new applications.

**THE PINK FUND:** [www.thepinkfund.org](http://www.thepinkfund.org)

877-234-PINK (7465)

The Pink Fund distributes short-term financial aid, for basic living expenses, on behalf of breast cancer patients *who have lost all or a part of their income* during active treatment. Payments are made directly to the patient's creditors. Aid may be available for patients during recovery, up to 90 days post active treatment.

-Short term is defined as a period of up to three consecutive months of non-medical financial assistance with a cap of \$3,000, based on available funding.

-Basic living expenses considered are health insurance premiums, mortgage or rent payments, car payments, car insurance, or utilities. *The Pink Fund does not make payments for any medical treatments, prescription drugs (including hormone therapy), medical co-pays, insurance deductibles, prostheses, wigs, food, gasoline, or car repairs.*

-Active treatment is defined as the period after a positive diagnosis of breast cancer has been made (with a diagnostic biopsy), and during which therapies are being administered, including surgical procedures (e.g., single or bi-lateral mastectomy, lumpectomy, axillary dissection or sentinel node biopsy), chemotherapy or radiation.

**PLEASE NOTE: Active treatment does not include long-term hormonal therapies (including Tamoxifen, Fareston, Arimidex, Aromasin, Femara, Zoladex/Lupron, Megace, and Halotestin).**

**Recovery is defined as a time period determined by your physician and includes a return-to-work date.**

**THE KOMEN UPSTATE NEW YORK TREATMENT ASSISTANCE PROGRAM**

<https://komenupstatenewyork.org/communityimpact/treatmentassistance>

Financial hardships shouldn't keep patients from getting the treatments they need. Susan G. Komen Upstate New York is able to offer assistance to breast cancer patients struggling with the financial burden of treatment through our Affiliate Treatment Assistance Program.

**Financial assistance is available for breast cancer treatment expenses such as:**

- Oral pain medication
- Anti-nausea medication
- Oral chemotherapy/hormone therapy
- Child care/elder care
- Transportation to and from treatment
- Lymphedema care and supplies
- Durable medical equipment.

**Funding can help patients of any age who have been diagnosed with breast cancer, at any stage of the disease.** Financial assistance is granted to patients who meet predetermined eligibility criteria, including proof of active treatment and an income at or below 250% of the Federal Poverty Level. Patients in active treatment are eligible to receive funds via the program every twelve months.

To see if you or a loved one qualifies for Komen Upstate New York's Treatment Assistance Program, call the Komen Breast Care Helpline at 1-877 GO KOMEN (1-877-465-6636) and press #2 for the breast care helpline or email [helpline@komen.org](mailto:helpline@komen.org). Patients should expect to receive documents to verify diagnosis/treatment. Once documents are returned, award packets are typically sent within one week of eligibility verification. At this time, the Treatment Assistance Program does not cover costs associated with screening or diagnostics.

#### **UNITED BREAST CANCER FOUNDATION (UBCF)**

223 Wall Street, Suite 368, Huntington, NY 11743. 877-UBC-4CURE [info@ubcf.info](mailto:info@ubcf.info)/[www.ubcf.info](http://www.ubcf.info)

- College Fund: The Audrey B. Mastroianni Scholarship Fund is designed to help college bound students of single parent homes who have lost a parent to breast cancer and are in need of financial assistance in order to make their higher education dreams a reality.
- Holistic Care Scholarships: UBCF has partnered with the Omega Institute, Rhinebeck, NY to provide grants to those affected by breast cancer who wish to learn about alternative therapies and holistic treatments.
- Individual Grants: UBCF awards a limited number of partial and full individual grants to qualified applicants with limited finances.

### **LEGAL ASSISTANCE**

#### **LEGAL SERVICES OF THE HUDSON VALLEY:** <http://www.lshv.org>

The organization provides free civil legal services to lower income individuals and families in Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester Counties. It helps local residents resolve non-criminal but urgent legal problems.

*Intake number- 877- LSHV-LAW (877-574-8529)*

Hours: 9am - 4 pm, Monday through Thursday. 1-3pm on Friday

#### **LEGAL AID SOCIETY OF NORTHEASTERN NEW YORK, INC**

Serving: Albany, Columbia, Greene, Rensselaer, Schenectady Counties

518 462 6765/ Fax 518 427 8352 800 462 2282 email: [lasnny@att.net](mailto:lasnny@att.net)

#### **ALBANY LAW CLINIC & JUSTICE CENTER** [www.albanylaw.edu/cjc/Pages/cjc-home.aspx](http://www.albanylaw.edu/cjc/Pages/cjc-home.aspx)

**518-445-2311**

Law interns represent real clients in actual cases under the close supervision of faculty members and attorneys. Serving Columbia and Greene Counties.

#### **NEW YORK SENIORS LEGAL ASSISTANCE PROJECT (NYSLA)**

Free legal assistance to New Yorkers aged 60 and older in areas most commonly affecting low-income seniors but there are no income or resource requirements. Health care issues (including Medicaid, Medicare and Medicare Part D); income security issues (Social Security and other benefits); advance directives (living wills, other wills, health care proxies, and powers of attorney); consumer issues (debt collection and bankruptcy); nursing home transition issues and guardianship issues. NYSLA offers advice, brief services, limited representation, and referrals to other legal services providers or volunteer attorneys.

Within New York City: 646-442-3333; Outside the five boroughs: 866-382-7955.

Mondays, Wednesdays and Thursdays: 10 am and 1 pm, Tuesdays: 5 pm and 8 pm.

#### **LIVING WILLS AND HEALTH CARE PROXY FORMS:** [www.nysba.org](http://www.nysba.org)

*For the Community* section has downloadable forms as well as other resources for the public Living Wills available in English and Spanish. Health Care Proxy Forms in English, Spanish, Russian, and Chinese.

#### **RESOURCES IN OTHER LANGUAGES:** [www.lawhelp.org/NY](http://www.lawhelp.org/NY)