



Finance and Insurance Matters

Marrow or blood cell transplants are expensive. There are many extra expenses following transplant as well, especially if you do not live close to your transplant center. Because of all these added expenses, if you are considering transplant, you also need to think about your insurance coverage and financial situation. It is important to understand your coverage and prepare for these expenses as soon as possible. Insurance and financial concerns can be very frustrating, but knowing what resources are available can help you through the transplant process.

The NMDP Web site, www.marrows.org, has a variety of patient information, including financial and insurance resources. The booklet *Mapping the Maze: A Personal Financial Guide to Blood Stem Cell Transplant* helps families understand their insurance coverage, organize their finances, and prepare for the costs of transplant. You can view this book in PDF format on the NMDP Web site, or order a copy online. A Spanish version of *Mapping the Maze* is also available.

The following pages contain general information about organizations and programs that may help you with your insurance or financial concerns. Use this as a starting point to help you find the assistance you need. Contact each organization directly to verify availability and eligibility, and apply for assistance. Your transplant center or clinic social worker can help you locate other resources or you can search the patient organizations database at www.marrows.org/resources.

| Advocacy Resources | | | |
|------------------------------|--------------------------------------|---|--|
| Name | Who they help | How they can help | How you can learn more |
| BMT Info Net | Blood and marrow transplant patients | Provides information on all aspects of transplant, including financial assistance and insurance / Refers patients, whose insurance denies transplant costs, to non-profit organizations and attorneys | Phone: 1(888) 597-7674 Online: www.bmtinfonet.org |
| Cancer Legal Resource Center | Cancer patients | Provides information about patients' rights, and resources to help with insurance coverage, employment issues, medical care questions, and estate planning | Phone: 1(866) 843-2572 Online: www.disabilityrightslegalcenter.org |
| Patient Advocate Foundation | All patients | Helps patients resolve insurance, employment, and/or debt crisis disputes related to their diagnosis | Phone: 1(800) 532-5274 Online: www.patientadvocate.org |
| Financial Aid | | | |
| Name | Who they help | How they can help | How you can learn more |
| American Cancer Society | Cancer patients | Some individual chapters provide limited grants | Phone: 1(800) ACS-2345 Online: www.cancer.org |
| CancerCare | Cancer patients | Small grants; information and resources about financial assistance | Phone: 1(800) 813-HOPE (4673) Online: www.cancercare.org |
| First Hand Foundation | Pediatric patients (under 18) | Income based grants for clinical expenses, durable medical goods, relocation expenses, and some vehicle modification expenses | Phone: 1(816) 201-1569 Online: www.cerner.com/FirstHand/ |

Financial Aid *(cont.)*

| Name | Who they help | How they can help | How you can learn more |
|--|---|--|--|
| HealthWell Foundation | Patients with some diagnoses (<i>includes MDS and multiple myeloma</i>) | Provides financial assistance with prescription drug co-insurance, co-payments, and deductibles, health insurance premiums; income-based eligibility | Phone: 1(800) 675-8416 Online: www.healthwellfoundation.org |
| Leukemia & Lymphoma Society | Patients with: leukemia, lymphoma, myeloma, or MDS | <i>Patient Financial Aid:</i> Small grants for some uncovered expenses, including prescriptions, medical tests, and transportation costs <i>Co-Pay Assistance:</i> Helps pay: private health insurance premiums, private insurance co-pays, and Medicare co-pays (must have drug coverage, based on income level) | Phone: 1(800) 955-4572 Online: www.leukemia-lymphoma.org |
| Lymphoma Research Foundation | Lymphoma patients | Small financial grants for some uncovered expenses, such as: childcare, travel, medical aids/devices, camps, wigs, and hygiene products | Phone: 1(800) 500-9976 Online: www.lymphoma.org |
| Patient Services Incorporated | Patients with chronic diagnoses (<i>includes CML</i>) | Provides financial assistance for insurance premiums, and co-pays; determines eligibility for financial hardship waiver programs | Phone: 1(800)366-7741 Online: www.needpsi.org |
| The National Children's Cancer Society | Children with cancer | Provides direct financial assistance for medical and non-medical expenses related to cancer treatment | Phone: 1(800) 5-FAMILY Online: www.nationalchildrenscancersociety.com |

Financial Planning

| Name | Who they help | How they can help | How you can learn more |
|---|---|--|---|
| Financial Planning Association | Anyone who needs to find a financial planner | Connects people with Certified Financial Planners | Phone: 1(800) 322-4237 Online: www.fpanet.org |
| National Foundation for Credit Counseling | People with questions about financial planning and debt | Provides consumer counseling and education on budgeting and debt reduction | Phone: 1(800) 388-2227 Online: www.nfcc.org |
| Patient Advocate Foundation | Patients who need help resolving insurance, debt, or legal issues | Helps patients resolve insurance, employment, and/or debt crisis disputes related to their diagnosis | Phone: 1(800)532-5274 Online: www.patientadvocate.org |

Fund Raising

Consider fund raising to pay expenses that your insurance does not cover. The following organizations are available if you need to raise a large amount of money. For more information about fund raising, see Chapter 5 in Mapping the Maze.

| Name | Who they help | How they can help | How you can learn more |
|---|---|--|--|
| Children's Organ Transplant Association | Children and young adults in need of transplant | Provides fund raising assistance, including: organizing and training, planning events/activities, working with the media, and finding multiple funding sources | Phone: 1(800) 366-2682 Online: www.cota.org |
| National Transplant Assistance Fund & Catastrophic Injury Program | Transplant and catastrophic injury patients | Provides fund raising assistance to begin and sustain successful fund-raising campaigns | Phone: 1(800) 642-8399 Online: www.transplantfund.org |

Fund Raising *(cont.)*

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|-------------------------------------|-----------------------|--|---|
| National Foundation for Transplants | Transplant candidates | Sets up fund raising campaigns in a patient's community, to help pay for transplant-related costs not covered by insurance | Phone: 1(800) 489-3863 Online: www.transplants.org |
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Housing Information

| Name | Who they help | How they can help | How you can learn more |
|--|-------------------------------------|---|---|
| National Assoc. of Hospital Hospitality Houses | Patients who need temporary housing | Provides information on all known patient housing | Phone: 1(800) 542-9730 Online: www.nahhh.org |

Prescription Assistance Programs

Post-transplant medications can be very costly if you do not have prescription coverage. Many drug companies have programs to provide free medicines (including chemotherapy drugs). Eligibility requirements vary, but most are available to people not covered by private or public insurance programs.

| Name | Who they help | How they can help | How you can learn more |
|---|--|--|--|
| American Organ Transplant Association | Transplant candidates | A drug savings program that offers a safe alternative to gain access to affordable life-saving medications | Phone: 1(713)344-2402 Online: www.aotaonline.org |
| NeedyMeds | Patients without prescription coverage, based on income level | Provides information about patient assistance programs that provide free, or discounted, prescription medications | Online: www.needymeds.com |
| Partnership for Prescription Assistance | Patients without prescription coverage, based on income level | Provides information about how qualified patients can get free or nearly free medications | Phone: 1(888)4PPA-NOW 1 (888) 477-2669 Online: www.pparx.org |
| Together Rx Access | Legal US residents who are not eligible for Medicare, do not have drug coverage, based on income level | Helps qualified individuals and families save approximately 25%-40% on brand-name and generic prescription drugs and other prescription products | Phone: 1(800) 444-4106 Online: www.togetherrxaccess.com |

Travel Assistance

| Name | Who they help | How they can help | How you can learn more |
|--|--|--|---|
| Air Care Alliance | All patients | Provides a central listing of free air transportation services | Phone: 1(888) 260-9707 Online: www.aircareall.org |
| American Organ Transplant Assoc. | Transplant patients | Coordinates free travel by Greyhound or Continental Airlines (small service fee applies) | Phone: 1(713)344-2402 Online: www.aotaonline.org |
| Aplastic Anemia & MDS International Foundation | AA or MDS patients who are in a clinical trial | Provides families up to \$500 for travel expenses to participate in a clinical trial | Phone: 1(800) 747-2820 Web: www.aamds.org |
| National Patient Air Transport HELPLINE | All patients | Provides information and referrals to charitable and discounted air travel program | Phone: 1(800) 296-1217 Online: www.patienttravel.org |

Community service organizations

Many community service and faith organizations provide assistance to patients and families in need. Look in your local yellow pages under Social Service Organizations, Human Service Organizations and Community Organizations. The following are examples of organizations that may be in your community:

- American Legion
- Elks Club
- Jaycees
- Kiwanis Club
- Knights of Columbus
- Lions and Rotary Clubs
- Masons
- United Way
- Veterans of Foreign Wars

Payment plans

If you are unable to pay your part of the hospital bills, ask your social worker if you can talk with a financial representative about setting up a monthly payment plan. If you are struggling to pay other living expenses or loans, talk directly to your creditors. Many utility and mortgage companies will work out a payment plan with you. Some major loans may have disability waivers to provide relief.

Risk pools for the uninsured

Risk pools are insurance plans for people who are considered “high risk.” They are state-created, nonprofit associations that offer individual insurance policies, which can help fill a gap in your insurance coverage. Risk pools may be an option for you if you do not have health insurance coverage because you have a pre-existing health condition, or because you cannot afford to pay for private insurance. Not all U.S. states have risk pools, however.

For more information and to see if your state has a risk pool visit this Web site:

www.healthinsurance.org/risk_pools/, or call the NMDP’s Office of Patient Advocacy.

Patient Resources

The NMDP’s Office of Patient Advocacy (OPA) is available to assist patients, family members and doctors with questions about marrow or blood cell transplantation. Call the OPA toll-free at 1 (888) 999-6743. Outside the United States call (612) 627-8140, or visit **www.marlow.org/patient**.