DEALING WITH FINANCIAL ISSUES
Related to Metastatic Breast Cancer
FINANCIAL CHALLENGES CAN REPRESENT AN ADDITIONAL HURDLE FOR MANY WOMEN WHO ARE DIAGNOSED WITH METASTATIC BREAST CANCER.

The cost of treatment, making decisions about whether to continue working, and sorting through which expenses are covered through an insurance plan can be stressful. However, it is important not to panic or stop treatment. As you begin the journey of seeking financial assistance to help cover the cost of your medical care, consider talking to your health care providers, insurance provider and/or social worker for initial recommendations and to learn about additional resources.

As you consider your options, it will be important to keep in mind that there are organizations that can assist with decreasing the financial burden of metastatic breast cancer. This document is intended to provide both an overview of direct financial support resources, as well as recommendations for additional organizations to contact for more information.

The organizations listed in this resource are not affiliated with AstraZeneca. Financial assistance is not guaranteed.
DIRECT RESOURCES FOR FINANCIAL SUPPORT:
HEALTH FACILITY/INSURANCE ASSISTANCE

Hill-Burton Free Care Program
The Hill-Burton program provides hospital, nursing home and other health facility services to those who are unable to pay, as determined by the US Federal Poverty Guidelines. Approximately 150 facilities throughout the US are part of this program. For more information:

- Facilities that Provide Free or Reduced-cost Health Care:
  http://www.hrsa.gov/gethealthcare/affordable/hillburton/facilities.htm
- US Federal Poverty Guideline Information:
  http://aspe.hhs.gov/poverty/15poverty.cfm
- Apply to the Hill-Burton Program:
  http://www.hrsa.gov/gethealthcare/affordable/hillburton/
- National Hill-Burton Hotline: 1-800-638-0742
- Maryland Hill-Burton Hotline: 1-800-492-0359

Fifth Season Financial
Fifth Season Financial is a licensed consumer lender that provides people with advanced-stage illness an advance on the face value of their life insurance policy through the Loans for Living program. There are no out-of-pocket expenses or loan repayments required through this program, and insurance premiums become the responsibility of Fifth Season Financial. Loans of up to 60 percent can be granted for life insurance policies over $50,000.

- Learn more and whether you qualify: 866-459-1271
- Loans for Living Program Application:
  http://www.fifthseasonfinancial.com/do-i-qualify/apply-today/
- Fifth Season Financial Metastatic Breast Cancer-related Activities:
  http://www.fifthseasonfinancial.com/metastatic-breast-cancer-conference/

Please note: you can also contact your life insurance policy company directly to determine whether you qualify for an early life insurance payout.
DIRECT RESOURCES FOR FINANCIAL SUPPORT: HEALTH FACILITY/INSURANCE ASSISTANCE (CONT’D)

Medicaid/Medicare

Medicaid provides health coverage to eligible low-income adults and is administered by your state, according to federal requirements. Contact your state Medicaid office to determine whether you qualify for the Breast & Cervical Cancer Prevention and Treatment Program, whether your state has a program for the medically needy, or if you qualify for another type of coverage.

- Medicaid Eligibility for Non-disabled Adults:

- Medicaid Eligibility for Individuals With Disabilities:

- Medicaid Benefit Information:
  http://medicaid.gov/medicaid-chip-program-information/by-topics/benefits/medicaid-benefits.html

- Searchable Directory of State Medicaid Departments:

- Medicaid Assistance Information for those 64+
  https://www.medicare.gov/sign-up-change-plans/index.html

- Medicare Contact Information:
DIRECT RESOURCES FOR FINANCIAL SUPPORT: LODGING ASSISTANCE

Healthcare Hospitality Network, Inc. (HNN)
The Healthcare Hospitality Network, Inc. (HNN) is a national association of nearly 200 nonprofit organizations that provide lodging support services to patients, families, and their loved ones when receiving medical treatment away from their home communities.

- **Searchable Directory of Lodging Facilities:**
  http://www.imis100us1.com/HHN/Main/Find_Lodging/Main/Resource_Content/Content_Search_Pages/FindLodging.aspx

- **HNN Services Information Line:** (800) 542-9730

The HNN also provides the following information about lodging solutions and transportation assistance:

- **Joe’s House:** 877-563-7468

- **Joe’s House Searchable Directory of Lodging Solutions:**
  http://joeshouse.org/

- **Mercy Medical:** 888-675-1405

- **Mercy Medical Transportation Assistance Request Form:**
  http://mercymedical.org/request-assistance/
DIRECT RESOURCES FOR FINANCIAL SUPPORT:
MEAL ASSISTANCE

Meals on Wheels
Meals on Wheels delivers free meals to income-eligible adults. While this service is geared towards providing services for the elderly, many local programs also offer assistance for people living with cancer. Some of their programs also provide other home-related assistance, such as grocery shopping.

ℹ️ Meals on Wheels America:
http://www.mealsonwheelsamerica.org/

📞 Speak with someone directly: 888-998-6325

DIRECT RESOURCES FOR FINANCIAL SUPPORT:
MULTIPLE/OTHER

Patient Advocacy Foundation
The Patient Advocacy Foundation provides a tool to help sort resources for a broad range of needs including housing, utilities, food, transportation, home health care, medical devices, and pharmaceutical agents.

ℹ️ Searchable Directory by State and Assistance Type:
http://www.patientadvocate.org/NURD/index2.php?application=financial

Social Security Administration (SSA)
The Social Security Administration pays disability benefits to you and certain members of your family if you have worked enough years and meet the SSA disability criteria.

ℹ️ SSA Disability Benefits Information:

ℹ️ SSA Disability Benefits Application:
http://www.socialsecurity.gov/disabilityssi/apply.html
DIRECT RESOURCES FOR FINANCIAL SUPPORT: PHARMACEUTICAL ASSISTANCE

Good Days
Good Days works directly with pharmacies and doctors to pay for patients’ out-of-pocket expenses for a variety of chronic diseases, including metastatic breast cancer – though enrollment for disease states may open and close throughout the year as funds are diminished or more funds become available.

Prescription Assistance Program Information and Application:
http://www.gooddaysfromcdf.org/apply/

Patient Access Network
Patient Access Network provides financial assistance to people with chronic or life-threatening illnesses for whom cost is a barrier to accessing breakthrough medical treatments. Individuals may receive up to $7,500 a year for medical assistance. To learn more about this program and whether you qualify:

Patient Access Network National Hotline: 1-866-316-PANF (7263)
Patient Access Network Financial Assistance Application:
https://www.panapply.org
Patient Access Network MBC-Specific Assistance:
http://www.panfoundation.org/metastatic-breast-cancer

Prescription Patient Assistance Programs
If you require assistance with the cost of medication or co-pays, you may consider applying for a pharmaceutical patient assistance program. To determine which patient assistance programs you may qualify for, enter the name of your medication into one of the below databases:

Partnership for Prescription Assistance:
https://www.pparx.org/
Needy Meds:
http://www.needymeds.org/
Patient Advocate Foundation Co-Pay Relief Program:
https://www.copays.org/
DIRECT RESOURCES FOR FINANCIAL SUPPORT:
TRANSPORTATION ASSISTANCE

CancerCare
The “CancerCare – Get You There” program provides financial assistance grants to women with metastatic breast cancer for transportation to and from treatment. If you are interested in learning more about this program:

Contact a CancerCare Social Worker: 800-813-HOPE (4673)

CancerCare Financial Assistance Request Form:
(Note: this link provides a sample application; a personalized application will be sent to you. Your oncologist will need to complete the medical section.)

CancerCare – Get You There Program Information:
http://www.cancercare.org/financial

A Helping Hand: The Resource Guide for People With Cancer:

The National Patient Travel Center
The National Patient Travel Center provides information about charitable, long-distance medically-related transportation and provides referrals to sources of help that are available in the organization’s national charitable medical transportation network.

National Patient Travel Center Information:
http://www.patienttravel.org/

National Patient Travel Center Hotline: 1-800-296-1217
RESOURCES TO CONSULT FOR FURTHER INFORMATION/LINKS:
GENERAL FINANCIAL ASSISTANCE

**American Cancer Society (ACS)**
The American Cancer Society provides a range of documents addressing financial issues that you may encounter when dealing with cancer. While these resources are not metastatic breast cancer specific, they may serve as a good starting point for addressing your financial concerns. Links to relevant documents may be found here:

- **Taking Charge of Money Matters:**

- **How to Find a Financial Professional Sensitive to Cancer Issues:**
  *(Note: this resource also includes information for newly diagnosed, those who are considering going on disability, etc.)*

- **Finding and Paying for Treatment:**

- **Managing Insurance Issues:**

- **Find Support Programs and Services in Your Area:**
  *(Note: this page provides links to financial support for patient lodging, and financial assistance for transportation to and from treatment.)*
American Consumer Credit Counseling (ACCC)
American Consumer Credit Counseling is a nonprofit (501) (c)(3) organization, offering confidential consumer credit counseling services, debt management, budget counseling, bankruptcy counseling, housing counseling and financial education to consumers nationwide.

ACCC National Hotline: 800-769-3571
ACCC Financial Services Information:
http://www.consumercredit.com/

Cancer Financial Assistance Coalition (CFAC)
The CFAC is a coalition of 14 financial assistance organizations that aim to help cancer patients experience better health and well-being by limiting financial challenges. The CFAC provides a directory of financial support options for lodging, pharmaceutical assistance, transportation and several other types of assistance, which are searchable by zip code.

Searchable Directory:
http://www.cancerfac.org/

Money Management International
Money Management International provides a range of financial services, including: budget and debt counseling, debt management, and financial workshops.

Money Management International Contact Information: (800) 769-3571
Money Management International Financial Services:
http://www.moneymanagement.org/

Survivorship A to Z
Survivorship A to Z is a website that aims to provide information on the financial, legal and practical aspects of living through all stages of life after a cancer diagnosis.

Website Overview:
http://www.survivorshipatoz.org/cancer/

Cancer Recurrence-specific Information:
http://www.survivorshipatoz.org/cancer/topics/recurrence/
RESOURCES TO CONSULT FOR FURTHER INFORMATION/LINKS: HEALTH INSURANCE ASSISTANCE

America's Health Insurance Plans (AHIP)
America's Health Insurance Plans is the national trade association representing the health insurance industry, providing fact sheets and issue briefs on a variety of health insurance topics.

Guide to Disability Income Insurance and Other Useful Resources:

RESOURCES TO CONSULT FOR FURTHER INFORMATION/LINKS: ADVOCACY, GENERAL INFORMATION

American Association of Cancer Research (AACR)
The AACR provides an overview of breast cancer-focused nonprofit organizations, advocacy groups, government agencies, research and professional organizations and informational websites that provide breast cancer services, information and assistance.

Breast Cancer Resources:
http://www.aacr.org/advocacypolicy/survivorpatientadvocacy/pages/cancer-resources-listing.aspx#.vy29afvhhw

Living Beyond Breast Cancer (LBBC)
Living Beyond Breast Cancer is an advocacy organization that aims to connect people with trusted breast cancer information and a community of support. LBBC has hosted several webinars on financial support:

Coping With the Financial Impact of Living With Metastatic Breast Cancer:

Managing the Financial Impact of Breast Cancer:
RESOURCES TO CONSULT FOR FURTHER INFORMATION/LINKS: ADVOCACY, GENERAL INFORMATION (CONT’D)

Metastatic Breast Cancer Network (MBCN)
Metastatic Breast Cancer Network is an advocacy organization that aims to educate patients about metastatic breast cancer treatments and how to cope with the disease. MBCN provides a variety of financial assistance resources, including:

- **Top 12 Tips for Finding Financial Help:**

- **Financial Assistance Overview:**
  http://mbcn.org/support#financial-assistance
  *(Note: this list provides an overview of a wide range of resources – including copay assistance, legal help and an emergency fund for assistance with rent and utilities.)*

- **Free Local and Air Transportation:**
  http://mbcn.org/support-resources/category/resources#free-local-transportation

National Cancer Institute
The National Cancer Institute provides information on how to manage cancer care, including finding health care services, setting up advance directives, and using trusted resources to make decisions about your cancer care.

- **National Cancer Care Institute:**

National Coalition for Cancer Survivorship (NCCS)
The NCCS aims to empower cancer survivors from the time of diagnosis and for the balance of their lives by offering tools for self-advocacy through its publications and programs.

- **Health Insurance Resources:**
  http://www.canceradvocacy.org/resources/health-insurance/
RESOURCES TO CONSULT FOR FURTHER INFORMATION/LINKS: ADVOCACY, GENERAL INFORMATION (CONT’D)

Susan G. Komen
Susan G. Komen supports research and offers grants that provide financial and emotional assistance to women with breast cancer:

Susan G. Komen National Contact Information: 1-877 GO KOMEN (1-877-465-6636)
(Note: contact your local Komen Affiliate for low-cost or free legal and financial estate planning services, hospice care and emotional support.)

How to Find Financial Assistance:
https://ww5.komen.org/BreastCancer/FinancialResources.html
(Note: this page provides general information on financial issues, as well as a list of organizations that provide health care assistance for prescription drugs and other medical items, transportation, lodging, child and elder care assistance, as well as information on insurance coverage for clinical trial costs.)

1 Up On Cancer
1 Up On Cancer provides a Freebies & Discounts For Cancer Patients list with an overview of services available to people living with different types of cancer, including breast cancer.

1 Up On Cancer:
http://www.1uponcancer.com/freebies-and-discounts-for-cancer-patients/

RESOURCES TO CONSULT FOR FURTHER INFORMATION/LINKS: MULTIPLE

National 2-1-1 Collaborative
211 may able to provide information and/or referrals for help with food, housing, and health care.

http://www.211.org/services/health

211 to speak with someone 24/7