

If you have been diagnosed with a chronic or critical illness, you may find that the cost of care has a big impact on your finances. If you must reduce your work hours during treatment or recovery, you may need help paying your household bills. Or, if you can maintain employment while managing your diagnosis, you may incur medical expenses that exceed your monthly budget. Keep in mind that if you are struggling with household or medical bills that keep you from getting the care you need, you may be able to find help from a local or national organization. Everyone needs help sometimes. Here are some options to explore:

COST OF LIVING EXPENSES

Many organizations can offer you support for paying household bills for short-term emergencies. Because these charities usually provide help for a month or two, you should also create a plan for managing costs long-term if you expect to need monetary assistance for an extended time. Learn more at bit.ly/LighthouseTrainingSeries.

TALKING TO SERVICE PROVIDERS

Water, electric, and other utility providers will often work with customers on their bills. It is better to get in touch with a service provider when you first realize that you'll need help, so a payment plan or financial assistance application can be quickly started before debt builds up.



CONTACTING LOCAL CHARITIES

Nonprofit organizations that provide community-based assistance may be able to help with a utility bill, a portion of rent or mortgage, or food needs. It is best practice to reach out to charities directly to find out their service area and eligibility criteria. You may find help at places like the Salvation Army and Catholic Charities.

LOOKING TO CHURCHES AND OTHER PLACES OF WORSHIP

Churches and other houses of worship may provide assistance to their community members. Many religious organizations operate food pantries or provide free weekly or monthly cooked meals, and many others have free clothes closets. Call or visit a church, temple, or religious center to find out if support services are provided to community members.

SEEKING OUT DIAGNOSIS-BASED CHARITIES

Assistance for household bills is available through local, state, and national charities based on someone's specific disorder or diagnosis. Try searching the diagnosis name online, along with "assistance" or "help." Additionally, NeedyMeds maintains a listing of diagnosis-based assistance programs on its website at www.needymeds.org

CHECKING ELIGIBILITY FOR FEDERAL AND STATE ASSISTANCE PROGRAMS

Local Social Services offices can perform screenings to determine eligibility for any of these programs. Social Security provides a monthly income if a patient is unable to work and meets disability qualifications. Supplemental Nutrition Assistance Program (SNAP) benefits (formerly food stamps) provide income-based food assistance. The Low-Income Home Energy Assistance Program (LIHEAP) assists with energy costs. Housing and Urban Development (HUD) helps apartment owners by offering low-income residents reduced monthly rent.

CALLING 211

211 is a free, confidential service that connects residents to assistance programs for food, housing, transportation, and other basic needs in their local area. To connect with a 211 program, dial the number 211 from any phone.

TREATMENT COSTS

Managing the cost of medical expenses can be challenging when you are also trying to deal with day-to-day costs. Try these strategies:

CONNECTING WITH YOUR TREATMENT CENTER

Many treatment centers and hospitals offer financial assistance to their patients, but you have to ask for options. Your hospital may offer a prompt payment discount of 15% or more, as well as an interest-free payment plan. Contact the billing office for options regarding payment plans, discounts, and balance write-offs. Eligibility for reduction of charges (either by discount or write-off) is normally based on household income and assets and requires completion of an application and income verification. It is also a good idea to ask your provider for an estimate of your charges in advance, so you are not surprised on the day of your medical service.

REACHING OUT TO PHARMACEUTICAL COMPANIES

Drug manufacturers often offer help paying co-payments for their brand-name medications, and some also have programs to provide free medications to patients who have no coverage. Providers, pharmacists, and the pharmaceutical company itself are all good avenues to discuss this type of assistance. **GoodRX** also offers coupons for many discounted prescriptions that can be used at many pharmacies.

SIGNING UP FOR EMAILS FROM CO-PAY ASSISTANCE ORGANIZATIONS

These diagnosis-based programs require insurance coverage for the prescription for which you are seeking help. Funds open and close according to funding and most assistance is available first-come first-serve, so it is important to sign up for email notices and then to act quickly when a fund opens for applications. Eligibility for different disease funds will vary. Search the prescription name on **NeedyMeds.org** to find co-pay programs.

SEEKING OUT DIAGNOSIS-BASED CHARITIES

Just like some diagnosis-based charities may pay for household bills while patients are in treatment, they may also assist with out-of-pocket medical expenses or prescription costs. Contact individual charities to find out their eligibility criteria as well as what types of help they offer.

RESEARCHING MEDICAID

Medicaid is a public health insurance program managed by individual states that offers coverage for health services for low-income people. Many states have expanded their Medicaid eligibility rules, and you may now be qualified for this insurance coverage, even if you weren't before. Look online for your state's Department of Social Services for information on eligibility and covered services.

Patient Advocate Foundation's National Financial Resource Directory allows users to seek help based on their individual needs. To search, choose the options that best match your needs from drop-down menus. Selections include insurance status, age range, state, diagnosis category, and the assistance type needed. Click search, and an exclusive list of resources is automatically generated. Visit www.patientadvocate.org/financial to search and learn more.



The Patient Education and Empowerment Department creates resources that address a range of topics from medical debt to insurance access and disability benefits. The resources we produce are reflective of real-world experiences that meet the needs of the patients PAF serves.

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