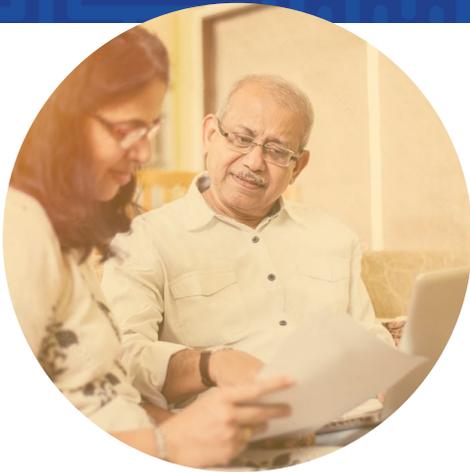
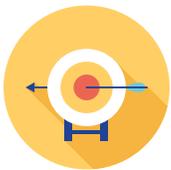


Improving Your Chances for Help

TO LISTEN, CLICK HERE



Getting assistance for household costs or medical expenses can be a process, however, there are some things to remember when verifying if an organization or charity is a good fit. Once you've identified a need for support or a possible solution, follow these tips to maximize your chances of receiving help.



CHECK PROGRAM REQUIREMENTS:

Is the assistance offered based on location? Are grants or financial aid given only to patients with specific diagnoses? If the eligibility criteria for a program ever seem unclear or there are additional questions about the program requirements, it is best practice to double-check with the charity or organization directly.

UNDERSTAND HOW THE PROGRAM HELPS:

Do they offer assistance for individual needs such as only rent or only transportation? Is the aid provided only to be used for medical bills? If an organization doesn't offer the help you are seeking, you may need to get creative. Funds provided by a charity or agency can sometimes offset costs. For example, if you need help paying for medication, but an organization only offers transportation assistance, apply for the program anyway to cover gas, and put the money saved towards the out-of-pocket medication expenses.



ONCE YOU HAVE CONFIRMED ELIGIBILITY, TRY THESE TIPS TO MAXIMIZE THE CHANCE OF APPROVAL:

STAY ORGANIZED AND KEEP MEDICAL RECORDS TOGETHER:

If you are applying for diagnosis-based assistance, you will usually need to provide proof to the charity or organization in the form of:

- ✓ Hospital, doctor, and provider records
- ✓ Authorization statements from a treating doctor
- ✓ Pharmacy bills and other receipts

Keep these documents handy and all in one place so they can be easily accessed as proof of a diagnosis or proof of costs.



ASK FOR HELP.

If an assistance application is lengthy or requires a lot of writing, ask a trusted friend. As well, many hospitals and cancer centers have social workers who may be able to assist you with these tasks.



READ THE APPLICATION THOROUGHLY, ANSWER ALL QUESTIONS, AND PROVIDE ALL DOCUMENTATION NECESSARY.

If a charity is giving out grants, they want to be sure they are helping those that need it the most. When completing the application, read it from front to back and answer every question honestly and accurately.



STICK TO DEADLINES AND SET ASIDE THE NECESSARY TIME TO COMPLETE APPLICATIONS.

Many organizations use cycles to give out their funding. Be aware of timelines and deadlines—and set alarms on your phone or your calendar to remind you of these timelines. Some of the applications can be several pages, so be sure to set aside enough time to complete the paperwork fully.



IF IT IS AN INCOME-BASED ASSISTANCE PROGRAM, PROVIDE ALL NECESSARY INCOME INFORMATION.

Many applications require documentation like bank statements or tax documents. Many programs now use software that performs a soft credit check. This soft check doesn't affect credit scores or count as an inquiry on a credit report. It is designed to give the program an accurate look at someone's finances without them having to provide a lot of documentation.

Patient Advocate Foundation, a national nonprofit organization founded in 1996, provides direct services to patients with chronic, life-threatening, and debilitating diseases. For more information about medical expenses and other health care-related topics, explore our Education Resource Library at <https://education.patientadvocate.org>

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