

# New Connections

HELPING YOU FIND YOUR WAY THROUGH TREATMENT



Issue 18

## How to Find Financial Assistance

During Cancer Treatment



With cancer diagnosis and treatment come major expenses, but there are also incidental, or out-of-pocket expenses. Fortunately, there are a number of public and private programs available to people with cancer who are without health insurance and without resources. These programs can help people focus their energies on fighting the disease instead of worrying about how to pay for treatment and other expenses. The programs and services offered here do not represent the entirety of options. There's no end to people's desire to help others in need.

Most people find it hard to turn to others for help because most take pride in "standing on their own two feet" and providing for their own needs. The expenses that can occur with a cancer diagnosis, however, can be considerable and put in jeopardy people who otherwise are able to meet their financial obligations. It's important for people to remember that their problems in such a situation are usually short-lived; and in the future, they may be able to help others who find themselves in a similar position.

There may be some considerable degree of effort involved in researching the various available resources, so people with cancer may wish to seek the help of friends or loved ones who may be better able at this time to make the necessary contacts.

### **Income Assistance for Low-Income Families through the Supplemental Security Income (SSI) Benefits Program**

SSI is designed to supplement the income of eligible families in which incomes are low, assets are limited, and there is a disabled individual. Even children can qualify and children with certain cancer diagnoses are considered "disabled." The additional income is provided so that families can deal with some of the extra expenses that come with illness. More information about SSI is available from the nearest Social Security Administration office listed in the US government section of the telephone book or by calling toll free, 1-800-772-1213/1-800-325-0778 (TTY), or by clicking [here](#).

### **Supplemental Security Income (SSI)**

People may be eligible for this type of SSI if they have not been employed for much of their lives or if their income was very low before becoming unable to work. To get this SSI, one must have income and assets below a certain level, be disabled, be over 65, and/or blind. Amounts available from SSI vary from state to state, but if one qualifies, SSI pays a monthly income that could be as much as \$500 or more. More details may be obtained using the same contact information as above.

### **Social Security Disability Income (SSDI)**

People who have been working for many years and contributing to Social Security may qualify for disability benefits. In the case of SSDI, income is not a consideration for qualification. Sometimes, it is necessary to apply several times before being accepted. When approved, benefits begin after the sixth full month of disability. More information may be obtained using the same contact information as above.

## Help through Medicare

Medicare, administered through the Social Security Administration, is best known as the federal program that provides health insurance to people over 65. However, Medicare also provides assistance for others who meet certain criteria. For example, young people with cancer may receive Medicare benefits after collecting Social Security benefits for two years under the Supplemental Security Income program. Obtain more information by calling 1-800-633-4227 or clicking [here](#).

## Help through Medicaid

Medicaid is the United States health program for individuals and families with low incomes and limited resources. To receive Medicaid, people must have income and assets *below* a certain level. Because the states and federal government jointly fund Medicaid, these levels vary from state to state and not all health care providers take Medicaid. Some examples of groups eligible for Medicaid include: low-income families with children, Supplemental Security Income (SSI) recipients, infants born to Medicaid-eligible pregnant women, children under age 6, and pregnant women whose income is below the family poverty level. Medicare beneficiaries who have low income and limited resources may also receive help paying for their out-of-pocket medical expenses from their state Medicaid program. More information is available by clicking [here](#).

## Temporary Assistance for Needy Families (TANF)

TANF, formerly called Aid to Families With Dependent Children (AFDC), is a program administered through the US Department of Health and Human Services. The purpose of TANF is to help needy families in a variety of ways, including with nutrition and rent. To obtain additional information, call 1-877-696-6775 or click [here](#).

## Sources of Help with Food and Food-Related Costs

The US Department of Agriculture has numerous programs to help people in need of food or the money to buy it. These range from the National School Lunch Program to the Farmers Market Nutrition Program or the easy-to-use Food Stamp Program. Detailed information on all of these is available by calling 1-800-333-4636 or by clicking [here](#).

## Help With Housing Needs or Mortgage Payments

People experiencing problems making their mortgage payments or rent should immediately talk with creditors and landlords to discuss the situation and make special arrangements. Hospital and cancer care team social workers often know of special resources that can help in these situations. Additionally, county departments of social services have government supported housing programs for those in danger of losing housing. More information may be obtained in the county government section of the telephone book.

## Help With Temporary Lodging

Many cancer treatment centers offer short-term housing options or discount arrangements with nearby motels and hotels. Clinic social workers and oncology nurses can provide suggestions for these and other low-cost options for housing during hospital or clinic treatment.

The American Cancer Society maintains a limited number of Hope Lodge<sup>®</sup> facilities throughout the country for people in cancer treatment and their caregivers. More information is available by clicking [here](#).

Most major cancer treatment centers have a nearby Ronald McDonald House where families with seriously ill children may stay. These houses provide low-cost or free housing to patients and their immediate families. More information may be obtained by calling 1-630-623-7048 or by clicking [here](#).

The National Association of Hospital Hospitality Houses, Inc. (NAHHH), maintains a database of lodging options by state and city. More information is available by calling 1-800-542-9730 or by clicking [here](#).

## Help With Ground Transportation

People who receive Medicaid are entitled to help with travel to medical centers and doctors' offices for treatment. County departments of social services in each state arrange this transportation assistance, but families must request it by speaking with the Medicaid eligibility worker.

The American Cancer Society has a program called Road to Recovery<sup>®</sup> available in some areas. As part of this program, volunteers transport patients and families to hospitals and clinics for treatment. In some places, the American Cancer Society may also provide limited assistance with the cost of gas. This program is administered locally, so more information may be

obtained by clicking [here](#) and doing a city or zip code search in the box entitled *Find ACS in Your Community*.

The Leukemia and Lymphoma Society has a Patient Aid program that offers a number of financial assistance options, including help with the cost of gas and parking for outpatient treatment. More information is available by calling 1-800-955-4572 or by clicking [here](#).

## Help with Air Transportation

The National Patient Travel Center provides information about all forms of charitable long-distance, medical air transportation, and provides referrals to all available sources of help. More information is available by calling 1-800-296-1217 or by clicking [here](#).

## State-Sponsored Children's Health Insurance Programs (SCHIPS)

These are special state-supported programs that pay for medical services for children through free or low-cost health insurance. Eligibility is based on income level and age of the child. The program covers doctor visits, medicines, hospitalizations, dental care, eye care, and medical equipment and is funded by state tax dollars. People enrolled in Medicaid usually are *not* eligible for these state-sponsored health insurance programs. More details and eligibility requirements are available [here](#).

## Free or Low-Cost Care through the Hill-Burton Program

Under the Hill-Burton Program, a number of hospitals and medical facilities receive funds from the federal government so they can offer free or low-cost services to those who are unable to pay. Medicare and Medicaid services aren't eligible for Hill-Burton coverage, however, Hill-Burton *may* cover services not covered by other government programs. Eligibility is based on family size and income. More information is available by calling 1-800-638-0742 or clicking [here](#).

## Medical care through the Department of Veterans Affairs

Veterans and the spouses or children of veterans may qualify for medical benefits. Complete information is available by calling 1-800-827-1000. For an overview of Champva and Tricare (formerly Champus), and an online application for Champva, click [here](#).

## Care and Treatment for Low-Income Women

There is now a law, passed in Congress in 2000, that permits state Medicaid programs to provide medical services and treatment to certain low-income women diagnosed with breast or cervical cancer. To date, all 50 states and the District of Columbia have approved this Medicaid option. Details are available by clicking [here](#).

## Cash through Life Insurance Policies

In many states, life insurance policies are potential sources of income through the acceleration of a policy's death benefit, through a loan against the policy, or through a viatical, which is a sale of a policy for cash. There are pros and cons to each of these options. Insurance agents and companies will have details on these and information about viaticals is also available by calling the Life Insurance Settlement Association (LISA) at 1-407-894-3797 or by clicking [here](#).

**For more cancer information, call 1-800-ACS-2345  
or visit [www.cancer.org](http://www.cancer.org), anytime, day or night.**

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