



Many individuals diagnosed with chronic lymphocytic leukemia (CLL) and small lymphocytic lymphoma (SLL) face a variety of stressors after being diagnosed, one of which is often the financial strain associated with obtaining medical care and out-of-pocket drug costs. Cancer medications are expensive, and the added financial burden can cause anxiety at a time when individuals should be able to focus on their health. Fortunately, there are several financial assistance programs available to help those with cancer overcome financial barriers to care.

WHAT IS A CANCER FINANCIAL ASSISTANCE PROGRAM?

These are usually nonprofit organizations that set aside limited, short-term funding to offset the costs of cancer care. Some provide help with health insurance premiums, co-pays, out-of-pocket costs for medications, and some will even help with travel costs for those who want to take part in clinical trials. The assistance each program offers can vary greatly, there is eligibility criteria, and many will have specific times during the year that their assistance programs are open for applicants to apply. Also, each pharmaceutical company typically offers a patient assistance program to help cover drug co-pays. So it is worth looking up the website for the medication being prescribed to see if any assistance is available.

WHAT ORGANIZATIONS OFFER FINANCIAL ASSISTANCE PROGRAMS FOR THOSE WITH CANCER?

There are many organizations that offer various forms of assistance. It is important to note that the list below is not exhaustive, and several of the programs only have availability during certain times of the year. So, it is important to look them up to learn about eligibility criteria and when their application period is open. Here are some organizations that may offer various forms of financial assistance to those with cancer:

- **Healthcare Hospitality Network** is an association of close to two hundred nonprofit organizations that provide housing assistance to cancer patients and their families. Visit their website for more information.
- **American Cancer Society's Road to Recovery** provides free rides to cancer-related medical appointments. To learn if there is availability near you, call 1-800-227-2345.
- **The HealthWell Foundation** provides financial assistance to underinsured individuals living with chronic or life-altering diseases by providing access to medical treatments they would otherwise not be able to afford. HealthWell provides financial assistance to those facing medical hardship resulting from gaps in their insurance that cause out-of-pocket medical expenses to escalate rapidly and assists with treatment-related cost-sharing obligations for these individuals. For more information, call 1-800-968-7233.
- **Lymphoma Research Foundation** provides limited financial support for people currently undergoing treatment who are uninsured or are struggling to pay for expenses related to their treatment, including medical bills, transportation costs to get to and from treatment, lodging expenses during treatment, and childcare costs while they are in treatment. Call 1-800-500-9976 for more information.
- **Family Reach** provides non-medical financial support to families facing cancer including housing, transportation, and food. Visit their website for more information.
- **Needy Meds** is devoted to helping people in need find assistance programs to help them afford their medications and other costs related to health care. They also offer a free drug discount card that may help to obtain a lower price on medications. Call 1-800-503-6897 for more information.
- **American Cancer Society's Hope Lodge** is a free housing service for when a cancer patient's best treatment option is in a different city. There are over 30 Hope Lodge sites across the United States and Puerto Rico. One of the goals of Hope Lodge is to create a living environment where patients can solely focus on their treatment needs. Visit the American Cancer Society's website for more information.
- **Corporate Angel Network** helps cancer patients access the best possible treatment for their specific type of cancer by arranging free travel to treatment across the country using empty seats on corporate jets. Call 1-914-328-1313 for more information.
- **The Patient Access Network Foundation** is dedicated to helping federally and commercially insured people living with chronic, life-threatening, and rare diseases with out-of-pocket costs for their prescribed medications. For more information, call 1-866-316-7263.
- **Lazarex Cancer Foundation** offers patients with any type of cancer diagnosis financial assistance with expenses related to clinical trial participation. For more information, call 1-925-820-4517.
- **Joe's House** is an online lodging resource for cancer patients and their families who must travel away from home for medical care. Their website lists thousands of lodging facilities near treatment centers and hospitals that cater to patients and offers discounted lodging options. Call 1-877-563-7468 for more information.
- **Rx Outreach** provides affordable 90-day and 180-day supplies of prescription medications for those who qualify. Assistance is available to those who use another discount patient assistance program and for those who currently have a pharmacy benefit such as Medicare Part D. Call 1-888-796-1234 for more information.



- **American Cancer Society's Extended Stay Program** provides discounted hotel rooms for patients who have to be away from home for their cancer care at hundreds of Extended Stay America hotels nationwide. Call 1-800-227-2345 for more information.
- **Leukemia and Lymphoma Society** provides co-pay assistance programs toward the cost of Medicare and Medicaid insurance premiums, treatment-related co-pays, and co-insurance for prescription drugs, labs, scans, and tests. They also have additional financial assistance programs available dependent upon funding. Information Specialists are available for guidance by phone at 1-800-955-4582.
- **Cancer Financial Assistance Coalition** is a coalition of organizations helping cancer patients manage their financial challenges. Visit their website for more information.
- **CancerCare** offers limited financial assistance for cancer-related costs such as transportation, childcare, co-pay assistance, and offers oncology social workers who help individuals navigate available financial resources. For more information, contact 1-800-813-4673.
- **Patient Advocate Foundation** provides a variety of services to help access care and treatment including co-pay assistance for healthcare and medications. Call 1-800-532-5274 for more information.

VETERAN FINANCIAL ASSISTANCE PROGRAMS

- **Veterans Affairs (VA) Benefits** include comprehensive healthcare services and other benefits for veterans and dependents of active duty, retired, or deceased members of the military. Veterans who were exposed to Agent Orange while serving in Vietnam or Korea and have CLL or SLL may be able to get additional help from the United States Department of Veterans Affairs. For information, call 1-800-749-8387.
- **Fisher House Foundation** provides free housing for military and veteran families while a family member is in the hospital at homes located by military and VA medical centers. They also offer the Hero Miles program, using donated frequent flyer miles to bring family members to the bedside of military members who are hospitalized for any condition. Visit their website for more information.
- **Operation Homefront** through their Critical Financial Assistance program, families can gain financial support for rent, utility bills, and food. This aid is available to all members of the military community. Visit their website for more information.
- **Patient Airlift Services (PALS)** organizes free air transportation for veterans with cancer requiring medical diagnosis, treatment, or follow-up who cannot afford to fly commercially. They also arrange flights for family members of patients to ensure they have support when they are away from home for

prolonged periods of time. Call 1-631-694-7257 for more information.

- **Disabled American Veterans** connect veterans with healthcare, disability, employment, education, financial benefits, and transportation assistance. Call 1-877-426-2838 for more information.

GOVERNMENT FINANCIAL ASSISTANCE PROGRAMS

The US government has assistance programs available for those who are determined to be disabled, over the age of 65, or those in low-income households.

- **Medicare** covers individuals who are 65 or older. However, individuals may be able to qualify earlier if it is determined that they have a disability. Call 1-800-MEDICARE (1-800-633-4227) for more information.
- **Medicaid** is a federal health insurance program with eligibility criteria and benefits that vary from state to state. Medicaid can sometimes cover what Medicare does not, depending upon eligibility. Visit their website for more information.
- **Supplemental Nutrition Assistance Program (SNAP)** helps needy families afford healthy food and become self-sufficient. This resource is not directly specific to cancer patients, but some may meet the resource and income limits for eligibility. Visit their website for more information.
- **Low-Income Home Energy Assistance Program (LIHEAP)** is another resource that's not directly created for cancer patients but is useful for low-income families. This program provides federally funded aid toward home energy bills. Each state has its own unique set of eligibility requirements to qualify for aid. Visit their website for more information.
- **Meals on Wheels** is the only federally supported program that meets the nutritional needs of seniors, and can help offset the cost of nutritional needs. Some meals are provided at no cost, but some may be subject to sliding scale fees that are determined on an individual basis. Visit their website for more information.

More than 25% of those diagnosed with cancer in the US struggle to pay their medical bills, 33% worry about the cost of their medical care, and 42% go through their life savings within two years of a cancer diagnosis. Your healthcare provider may have an individual in their office that specializes in assisting individuals with finding financial assistance programs. Remember, you are not alone. Very few people can afford out-of-pocket expenses for cancer treatment, and not asking for assistance can lead to unnecessary financial stress. Explore your options and don't hesitate to ask for help.