

HAVING TROUBLE PAYING FOR HEALTH CARE? THERE'S HELP!

Michigan Primary Care Association – www.mpca.net

Did you know there are 34 government-supported health clinics in Michigan that offer low-cost or free services in underserved areas? "Community Health Centers" offer primary and chronic care, OB/GYN, dermatology, dental, mental health, drugs, lab tests, x-rays, hearing & vision screening, physical therapy and more. They also accept Medicare, Medicaid and other health insurance. For more information, call 1-800-752-7268.

CancerCare – www.cancercare.org

Founded in 1944, this nonprofit provides free counseling, support groups, publications, financial assistance and even workshops by phone. Call toll-free 1-800-813-4673.

CancerCare Co-Pay Financial Assistance Foundation – www.cancercarecopay.org

This nonprofit, affiliated with CancerCare, helps people who can't afford copays for cancer drugs. To be eligible, you must have Medicare or health insurance and your income can be no greater than 400% of the poverty level – in 2009, \$43,320 for a single person, and \$58,280 for a couple. These amounts will go up slightly in 2010. Call toll-free 1-866-552-6729.

Cancer Financial Assistance Coalition – www.cancerfac.org

CFAC is a coalition of 12 national organizations offering financial assistance to people with cancer. A special feature allows searches by zip code for different kinds of assistance (housing, transportation, drugs, etc.) and for different types of cancer.

Did you know..... three-fourths of those declaring bankruptcy because of medical bills have insurance coverage?

Patient Advocate Foundation–www.patientadvocate.org

Free mediation and arbitration services are offered to those with chronic, debilitating and life-threatening illnesses who are dealing with medical debt, insurance access and workplace discrimination. Case managers are available by calling 1-800-532-5274. Also offers a Co-Pay Relief Program (CPR) to assist people with insurance, including Medicare Part D, in paying out-of-pocket drug co-pays. The CPR can be accessed through the website or by calling 1-866-512-3861. Offers webinars to providers.

National Organization for Rare Disorders – www.rarediseases.org

Provides financial assistance for medications used to treat rare disorders. Has a database with reports on 1,150 rare diseases and offers an online guide listing 1,400 organizations. Advocates for people with rare diseases and posts position papers online. Voicemails can be left at 1-800-999-6673.

National Patient Travel Center – www.patienttravel.org

This nonprofit operates a 24/7 helpline at 1-800-296-1217 connecting patients with charitable air transportation. Provides information on all charitable or deep discount airline ticket programs for patients and escorts. Has a registry of volunteer pilots willing to transport ambulatory patients to facilities within 1,000 miles. Will help arrange bed-to-bed air ambulance services and advocates to lower travel costs for patients. Visitors to the website can

donate Frequent Flyer Miles for others to use.

Partnership for Prescription Assistance – www.pparx.org

Features a comprehensive search engine for programs sponsored by drug companies, states and charitable organizations. If visitors input personal information on income and drugs, the site provides a customized list of programs for that individual. Also allows searches by state, drug name and other parameters. Call 1-888-477-2669.

World Medical Relief – www.worldmedicalrelief.org

In 1953, Detroit housewife Irene Auberlin saw a Korean war orphan on television and decided to make a difference. Her early efforts, focused on helping that one little boy, grew to become World Medical Relief, a nonprofit agency providing drugs and medical/dental supplies to people worldwide. The prescription drug program provides drugs to individuals 18 and older living in Wayne, Oakland and Macomb counties. Annual income can be no greater than \$19,000 for an individual and \$31,000 for a couple. The medical equipment and supplies program provides hospital beds, wheelchairs and other equipment along with diabetic and colostomy supplies, adult diapers, liquid nutrition, and other products. Call 1-313-866-5333.

HealthWell Foundation – www.healthwellfoundation.org

Over 69,000 people have been helped by this foundation started in 2003 to help people pay premiums, deductibles, copays and other out-of-pocket costs. Financial assistance is limited to people with 19 diseases and conditions, including asthma, rheumatoid arthritis, breast cancer, colorectal cancer, macular degeneration and psoriasis.

Patient Access Network Foundation – www.panfoundation.org

Another foundation to help people with insurance pay out-of-pocket costs for medications or infusions. This one, founded in 2004, has helped over 60,000. Assistance ranges from \$1,500 to \$8,500 for 21 diagnoses, each with its own eligibility requirements. Covered diagnoses include rheumatoid arthritis, macular degeneration, breast cancer, colorectal cancer, Crohn's disease, Cystic Fibrosis, Multiple Sclerosis, and pancreatic cancer. For more information, call 1-866-316-7263

Patient Services Incorporated – www.uneedpsi.org

This foundation, founded in 1989, provides premium and copayment assistance for those with certain chronic illnesses. Will assist in paying COBRA and other premiums. Has a bleeding disorders program. Financial support for some incidental medical expenses, such as testing, devices, transportation and lodging. Provides representation for those with certain conditions applying for Social Security Disability benefits. Offers bilingual services.