

# PATIENT RESOURCES



**T**he following pages list organizations that may be useful to you in dealing with some of your financial and health coverage concerns. This is only a partial listing of available resources, and should not be considered an endorsement by the National Foundation for Financial Education (NEFE) or by the National Marrow Donor Program (NMDP).



THE **MARROW** FOUNDATION®

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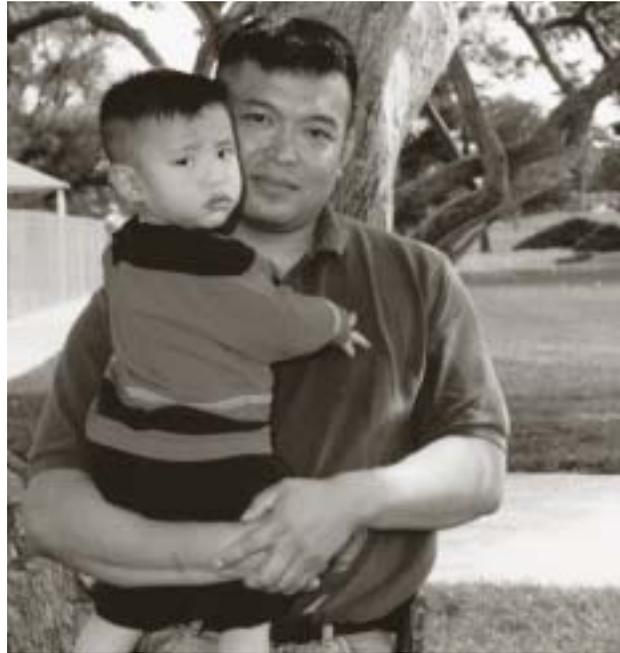
The NMDP Web site, [www.marrow.org](http://www.marrow.org), contains additional financial and insurance information. Please contact your Transplant Center or the Office of Patient Advocacy at 1-888-999-6743 if you have questions or need additional information.

## Financial assistance resources

***The Bone Marrow Foundation:*** This is a patient aid program to assist patients with transplant-related costs such as donor search, compatibility testing, bone marrow harvesting, medications, home and child-care services, medical equipment, transportation, and housing expenses associated with the transplant. **1-800-365-1336, [www.bonemarrow.org](http://www.bonemarrow.org)**

***Cancer Care:*** This program, staffed by oncology social workers, provides emotional support, information, and financial assistance to cancer patients and their loved ones. **1-800-813-HOPE (4673), [www.cancercare.org](http://www.cancercare.org)**

***The Leukemia & Lymphoma Society:*** This organization provides education, sponsors research, and provides limited financial assistance to patients who need treatment for leukemia, lymphoma, Hodgkin's disease, or myeloma. Contact your local Leukemia & Lymphoma Society chapter for further information. **1-800-955-4572, [www.leukemia-lymphoma.org](http://www.leukemia-lymphoma.org)**



***Lymphoma Research Foundation:*** Formally known as Cure for Lymphoma Foundation and Lymphoma Research Foundation, this foundation provides reimbursement grants to lymphoma patients in need of financial assistance. The grants are available for uncovered expenses incurred during treatment, such as child care, travel costs (needed to obtain treatment), medical aids and devices, educational and support meetings, camps, cosmetic aids (wigs, scarves etc.), and hygienic products. Grants must be used within one year from the award date. **1-800-235-6848, [www.lymphoma.org](http://www.lymphoma.org)**

***The Marrow Foundation:*** This organization, along with the NMDP, offers Patient Assistance Funds. These funds must be requested through the patient’s NMDP Transplant Center and can be applied toward the costs of unrelated donor search and unrelated stem cell procurement.

**1-202-638-6601,**

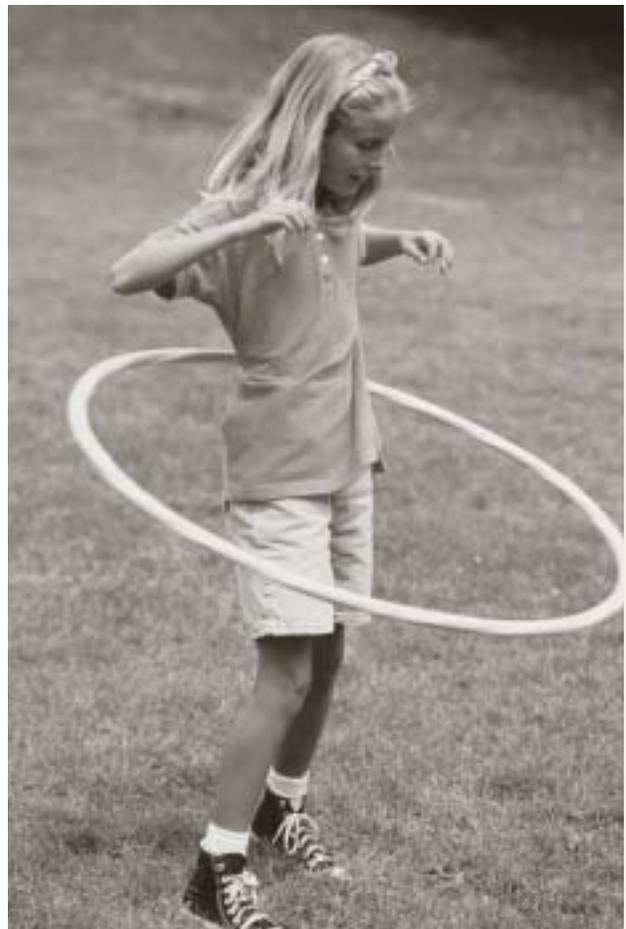
**[www.themarrowfoundation.org](http://www.themarrowfoundation.org)**

***Medicare:*** This government program pays for the medical care of people who are over 65 and retired, and for people who meet its definition of disability. Many doctors and hospitals accept Medicare, but generally prescription drugs are not covered. Medicare has two parts, Part A and Part B. **1-800-MEDICARE (633-4227),**

**[www.medicare.gov](http://www.medicare.gov)**

***The National Children’s Cancer Society:*** This is an organization for children with cancer and their families. It provides financial assistance for blood stem cell transplant and emergency ancillary expenses, education, information, advocacy, and emotional support for children and families dealing with a child’s cancer.

**1-800-532-6459, [www.children-cancer.com](http://www.children-cancer.com)**



***Pharmaceutical Research and Manufacturers of America:*** This organization provides physicians with the “Directory of Prescription Drug Patient Assistance Programs.” The directory contains information about drug companies that donate medications for patients who cannot afford them. It explains what medications are covered, basic eligibility criteria, and how to request assistance. **1-800-762-4636, [www.phrma.org](http://www.phrma.org)**

## Advocacy resources

***Blood & Marrow Transplant Information Network (BMT InfoNet):*** BMT InfoNet is a not-for-profit organization dedicated exclusively to serving the needs of people facing a bone marrow, blood stem cell, or umbilical cord blood transplant. Founded in 1990 by bone marrow transplant survivor Susan Stewart, BMT InfoNet strives to provide high quality medical information in easy-to-understand language, so that patients can be active, knowledgeable participants in their health-care planning and treatment. BMT InfoNet provides publications, services, and resources. **1-888-597-7674, [www.bmtinonet.org](http://www.bmtinonet.org)**

***Cancer Legal Resource Center:*** This is a joint program of the Western Law Center for Disability Rights and Loyola Law School. It offers information and educational outreach about cancer-related legal issues to cancer patients and others affected by the disease. The center provides one-on-one matches with volunteer attorneys for in-depth legal information, community programs, and training for health-care professionals. **1-213-736-1455 (collect calls accepted), e-mail [barbara.schwerin@lls.edu](mailto:barbara.schwerin@lls.edu) (Include a call-back phone number in your e-mail.) [www.wlcdr.org](http://www.wlcdr.org)**



***Patient Advocate Foundation:*** This foundation is staffed with attorneys and case managers who seek to safeguard patients through mediation. The foundation serves as an active liaison between patients and insurers, employers, and/or creditors to resolve matters of insurance, job discrimination, and/or debt crisis. **1-800-532-5274, [www.patientadvocate.org](http://www.patientadvocate.org)**

***PediaHope, Inc. (Pediatric Health Benefits Negotiation Foundation):*** This organization provides advocacy services for children who are covered by health insurance. On behalf of patients, it provides intervention and advocacy services with physicians, hospitals, and insurance companies to help resolve funding issues and remove other barriers that might prevent children from receiving urgent medical care. PediaHope can help children and their families obtain approval for necessary medical procedures. **1-703-757-HOPE (4673), e-mail [pediahope@juno.com](mailto:pediahope@juno.com)**



## Travel and housing resources

***AirLifeLine:*** This is a nonprofit organization that coordinates free air transportation for ambulatory patients in need of medical diagnosis and treatment, but who are unable to afford the cost of travel. These are small airplanes, used for distances up to 1,000 miles.

**1-877-AIR-LIFE (247-5433),  
[www.airlifeline.org](http://www.airlifeline.org)**

***American Organ Transplant Association (AOTA):*** This association provides discounted services through Continental Airlines and Greyhound Lines to patients needing transportation to Transplant Centers. There is a service fee. Contact AOTA to apply. **1-281-493-2047,  
[www.a-o-t-a.org](http://www.a-o-t-a.org)**

***National Patient Air Transport HELPLINE (N-P-A-T-H):*** This organization gives information and referrals to financially needy patients who need air transport to distant locations for specialized treatment or recovery. If charitable means cannot meet the patient's financial need, N-P-A-T-H will provide information on discounts from all known commercial services. **1-800-296-1217, [www.patienttravel.org](http://www.patienttravel.org)**

***Miracle Flights for Kids:*** This nonprofit organization seeks to improve access to health care by providing free air transportation for children to hospitals across America. **1-702-261-0494, [www.miracleflights.org](http://www.miracleflights.org)**

***National Association of Hospital Hospitality Houses:*** NAHHH promotes and assists facilities that offer housing to patients receiving medical treatment away from home. It maintains information on all such known facilities and publishes a directory of NAHHH members/houses. The directory is updated regularly and published annually. Free copies are available to all members. **1-800-542-9730, [www.nahhh.org](http://www.nahhh.org)**

## Fund-raising organizations

***The Children's Organ Transplant Association (COTA):*** Through coordination of patient fund-raising campaigns, COTA provides fund-raising assistance for children and young adults in need of funds for transplant and related expenses. **1-800-366-2682, [www.cota.org](http://www.cota.org)**

***National Foundation for Transplants*** (Formerly known as Organ Transplant Fund): This foundation helps the families and friends of transplant candidates and recipients to successfully perform community fund raising for expenses related to the patient's transplant care and medication. **1-800-489-3863,  
[www.transplants.org](http://www.transplants.org)**

***The National Transplant Assistance Fund (NTAF):*** This organization guides patients, families, and friends through the fund-raising process and provides a small matching funds grant for patients actively involved in a fund-raising campaign with NTAF. **1-800-642-8399, [www.transplantfund.org](http://www.transplantfund.org)**

## Debt consolidation

***The National Foundation for Credit Counseling:*** NFCC is a national nonprofit network that provides consumer counseling and education services on budgeting, credit, and debt resolution. NFCC has more than 1,300 community-based agency offices across the country, often known as Consumer Credit Counseling Service (CCCS). **1-800-388-2227, [www.nfcc.org](http://www.nfcc.org)**

## Legal resources

***American Bar Association:*** This voluntary professional association provides law school accreditation, continuing legal education, information about the law, programs to assist lawyers and judges in their work, and initiatives to improve the legal system for the public. For more information about finding a lawyer in your area, call **1-800-285-2221, or visit [www.abanet.org](http://www.abanet.org)**.

***Association of Trial Lawyers of America:*** This is a coalition of attorneys, law professors, paralegals, and law students formed to promote justice and fairness for injured persons, safeguard victims' rights, and strengthen the civil justice system through education and disclosure of information critical to public health and safety. ATLA can help you find a lawyer who appeals denials from health-care companies. **1-800-424-2725, [www.atla.org](http://www.atla.org)**



## Financial planners

***Certified Financial Planner Board of Standards, Inc.:*** This independent professional regulatory organization owns the CFP®, CERTIFIED FINANCIAL PLANNER™, certification marks. The Board's mission is to foster professional standards in personal financial planning so that the public values, has access to, and benefits from competent financial planning. To find out if a financial planner has a current CFP certification, call **1-800-647-0526, or visit [www.cfp.net](http://www.cfp.net)**.

***Financial Planning Association:*** This membership organization includes individuals and companies that contribute to building the financial planning profession and those who champion the financial planning process. To find a CFP® certificant in your area, call **1-800-322-4237, or visit [www.fpanet.org](http://www.fpanet.org)**.

# GLOSSARY



*The following terms may help you review and understand the information provided in this booklet.*

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## Glossary Terms

<b>Term</b>	<b>Definition</b>
COBRA	The Consolidated Omnibus Budget Reconciliation Act (COBRA) lets you keep your health plan for a certain amount of time after you leave a job. It is available only if you had a health plan at your old job, and you will pay for the coverage you receive. (COBRA applies to most employer sponsored health-care plans.)
Customary charges and exclusions	Your plan may base coverage on what is considered a reasonable and customary charge for the service. If your provider's charges are over this amount, then you may be responsible for the balance.
Experimental treatment	A type of treatment that is still under medical study. Many health-care plans will not pay the costs of experimental treatments.
Medicaid	A government program that pays the cost of medical care for low-income people with few assets. The income level is set by the state you live in. Not all doctors and hospitals accept Medicaid patients.
Medicare	A government program that pays for medical treatment for some groups of people. You qualify if you are older than 65 and retired. You also may qualify if you are younger than 65 and meet the criteria specified by Medicare. Many doctors and hospitals accept Medicare.
Pre-existing condition	A health condition you had before you became covered by a medical plan. If you have a pre-existing condition, you may have to wait before your plan will pay for treatment of that condition.
Social Security Disability Insurance (SSDI)	A government program that pays benefits if you become disabled. You must meet Social Security's definition of disability.
Supplemental Security Income (SSI)	A needs-based government program that guarantees a monthly income for individuals who are classified as disabled and who have limited income and assets.
Tax-exempt organization	Section 501(c)(3) of the Internal Revenue Code. This designation states that an organization meets the criteria of the IRS to be exempt from federal income tax. Donations to such an organization are tax deductible.