

# Coping With the Cost of Cancer

## A List of Select Local/National Resources

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### Advocacy & Education

#### **Patient Advocate Foundation**

Web: [www.patientadvocate.org](http://www.patientadvocate.org)

Phone: (800) 532-5274

Provides patients with arbitration, mediation and negotiation to settle issues with access to care, medical debt, and job retention related to their illness.

#### **LIVESTRONG Foundation**

Web: [www.livestrong.org](http://www.livestrong.org)

Phone: (855) 220-7777

Provides free support, information and tools to help people affected by cancer. Print and online resources help people deal with changes and challenges during all phases of the cancer journey. LIVESTRONG Navigation Services offers free, confidential, one-on-one support including counseling and referrals to resources in your area for psychosocial, financial, and insurance concerns. All services are available in both English and Spanish.

### Certified Public Accountants/Certified Financial Planners

#### **American Institute of Certified Public Accountants**

Web: [www.aicpa.org](http://www.aicpa.org) (under "For the Public," click on "Find a CPA" and you can even search for those that also have the Personal Financial Specialist designation – tax expertise and financial planning)

#### **Certified Financial Planner Board of Standards**

Web: [www.cfp.net](http://www.cfp.net)

#### **Financial Planning Association**

Web: [www.plannersearch.org](http://www.plannersearch.org)

#### **National Association of Personal Financial Advisors**

Web: [www.napfa.org](http://www.napfa.org)

### Debt Management

#### **Credit Counseling Agencies**

Web: [www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm)

The U.S. Trustee's office (part of the Department of Justice) has been vetting credit-counseling agencies and lists approved firms on its website.

#### **National Foundation for Credit Counseling**

Web: [www.nfcc.org](http://www.nfcc.org)

Phone: (800) 388-2227

#### **Association of Independent Consumer Credit Counseling Agencies**

Web: [www.aiccca.org](http://www.aiccca.org)

Phone: (866) 703- 8787

## **U.S Department of Housing & Urban Development (HUD) – approved housing counseling agencies**

Web: [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

HUD sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. This page allows you to select a list of agencies for each state below. You may search more specifically for a reverse mortgage counselor or if you are facing foreclosure, search for a foreclosure avoidance counselor.

## **Cancer Support Community's *Coping With the Cost of Care* (booklet)**

Web: [www.cancersupportcommunity.org/MainMenu/About-Cancer/Understanding-Cancer/Coping-with-the-Cost-of-Care](http://www.cancersupportcommunity.org/MainMenu/About-Cancer/Understanding-Cancer/Coping-with-the-Cost-of-Care)

## **Federal Student Loans**

Web: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

If your bills include student loans, you can look into whether you may qualify for deferment, forbearance or a complete discharge of your loan based on disability.

## **Federal Trade Commission**

Web: [www.consumer.ftc.gov/articles/0150-coping-debt](http://www.consumer.ftc.gov/articles/0150-coping-debt)

Offers information on debt relief services, precautions, debt consolidation and bankruptcy.

## **Navidebt**

Web: [www.navidebt.org](http://www.navidebt.org)

The information offered on Navidebt's website can help consumers who are burdened with medical debt, better understanding their rights and even offers letter templates for correspondence with creditors. Navidebt is an affiliate offering of the Chronic Disease Fund that focuses on patient advocacy.

## **Survivorship A-Z**

Web: [www.survivorshipatoz.org/cancer](http://www.survivorshipatoz.org/cancer)

Survivorship A-Z is a web-based resource providing practical, legal and financial information.

## **Employment Matters**

### **Cancer and Careers**

Web: [www.cancerandcareers.org](http://www.cancerandcareers.org)

Phone: (646) 929-8032

Cancer and Careers is a national nonprofit organization that empowers and educates people with cancer to thrive in their workplace by providing expert advice, interactive tools and educational events. Cancer and Careers services include a comprehensive website, free publications in English and Spanish, legal and insurance information, career coaching, resume review, and national events and speaking engagements for employees with cancer and their health care providers and coworkers.

## **Fertility Preservation –Education & Discounts**

### **LIVESTRONG Foundation**

Web: [www.livestrong.org/we-can-help/fertility-services/](http://www.livestrong.org/we-can-help/fertility-services/)

Phone: (855) 220-7777

## **Free/Low-Cost/Sliding-Scale Medical, Dental and Behavioral Health Services**

### **Georgia Crisis & Access Line (GCAL)**

Web: [www.mygcal.com](http://www.mygcal.com)

Phone: (800) 715-4225

GCAL is staffed 24 hours/day, in addition to being a crisis/suicide hotline, it also serves as a statewide single point of contact for accessing mental health, addiction and behavioral health crisis services.

## **NeedyMeds**

Web: [www.needymeds.org/inclusions/free\\_clinics\\_branch.htm](http://www.needymeds.org/inclusions/free_clinics_branch.htm)

Free and low-cost clinics provide primary and preventive medical and dental care to area residents. In addition to the clinic name, address, telephone number, website (if available), and location map, the following information is listed for each clinic: fees, insurance guidelines, eligible patient income levels, and services offered. Fees: Vary by clinic, may be: free; based on a sliding scale of income, low cost, or the clinic may offer some meaningful type of financial assistance. Insurance guidelines: Approximately 75% of the clinics listed on the website accept patients that are uninsured, underinsured, or have insurance (private insurance, Medicare or Medicaid). Approximately 5% of the listed clinics accept only the uninsured.

## **Insurance Matters**

### **Health Insurance Marketplace (Affordable Care Act)**

Web: [www.HealthCare.gov](http://www.HealthCare.gov)

Phone: (800) 318-2596

The Marketplace helps offers people without health coverage or are looking to change coverage, enroll in a high-quality plan online, by phone, or with a paper application.

### **Georgia Cares**

Web: [www.mygeorgiacares.com](http://www.mygeorgiacares.com)

Phone: (866) 552-4464

GeorgiaCares is a volunteer-based program that provides free, unbiased and factual information and assistance to Medicare beneficiaries and their caregivers. GeorgiaCares is the State Health Insurance Assistance Program. Local assistance is available for health insurance related issues including Medicare, Medicaid, financial assistance programs, health error, fraud and abuse and long term care insurance.

### **Georgia COMPASS**

Web: <https://compass.ga.gov/selfservice/>

COMPASS is a quick and easy way for people in Georgia to get answers to questions about health and human services. Please click on a picture below to choose the tool you would like to use. This website allows you to see if you might be eligible—and apply for certain programs—for Food Stamps, Temporary Assistance for Needy Families (TANF), Medicaid, Child Care, PeachCare for Kids®, WIC, Energy Assistance, Food Assistance, Child Support Services, Mental Health & Substance Abuse Services, Aging Services, Community Services Block Grant Funds, or Housing Assistance.

### **Georgia's Office of Insurance and Safety Fire Commissioner**

Web: [www.oica.ga.gov/consumerservice//HealthInsurance.aspx](http://www.oica.ga.gov/consumerservice//HealthInsurance.aspx)

Phone: (404) 656-2070 or toll free (800) 656-2298

### **Medicaid**

Web: <http://dch.georgia.gov/medicaid>

### **Medicare**

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

Phone: (800) 633-4227

### **Medicare – Secondary Payer**

Web: [www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Coordination-of-Benefits-and-Recovery-Overview/Medicare-Secondary-Payer/Medicare-Secondary-Payer.html](http://www.cms.gov/Medicare/Coordination-of-Benefits-and-Recovery/Coordination-of-Benefits-and-Recovery-Overview/Medicare-Secondary-Payer/Medicare-Secondary-Payer.html)

### **Medicare Rights Center**

Web: [www.medicarerights.org](http://www.medicarerights.org)

Phone: (800) 333-4114

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs and public policy initiatives.

**U.S. Department of Labor – COBRA, HIPPA, Parity, Retirement Benefits, etc.**

Phone: (866) 444-3272

Web: [www.dol.gov/dol/topic/health-plans/consumerinhealth.htm](http://www.dol.gov/dol/topic/health-plans/consumerinhealth.htm)

The Department of Labor's Employee Benefits Security Administration (EBSA) provides a Web page dedicated to consumer information on health plans to provide health plan participants and their beneficiaries with information on their rights under the federal health benefits law with respect to their job-based plans. The information ranges from general information on the law to numerous specific issues.

## Legal

### **Cancer Legal Resource Center**

Web: [www.disabilityrightslegalcenter.org/cancer-legal-resource-center](http://www.disabilityrightslegalcenter.org/cancer-legal-resource-center)

Phone: (866) 843-2572

The CLRC provides free and confidential information and resources on cancer-related legal issues to cancer patients, survivors, caregivers, health care professionals, and others coping with cancer.

### **Atlanta Legal Aid Society**

Web: [www.atlantalegalaid.org](http://www.atlantalegalaid.org)

This organization provides free legal services in civil (non-criminal) matters to low-income residents of Clayton, Cobb, DeKalb, Fulton, and Gwinnett counties. Priority cases include housing, consumer fraud, public benefits, employment, education, health, spouse abuse and child custody cases. To apply for legal aid, please call the office for the county where you live, or the Senior Legal Hotline, if you are over age 60:

Clayton/South Fulton (404) 669-0233

Cobb (770) 528-2565

DeKalb (404) 377-0701

Fulton County (404) 524-5811

Gwinnett (678) 376-4545

Senior Citizen Hotline (Age 60 or older) throughout Georgia (404) 657-9915 or toll free 1(888)257-9519

### **Atlanta Bar Association Lawyer Referral Line**

Web: [www.atlantabar.org](http://www.atlantabar.org)

Phone: (404) 521-0777

People can either call the Referral Line or submit an Online Request, and they will be contacted within the next business day with an attorney's information who is ready to serve you. Referrals from the Atlanta Bar are free! However, there may be a nominal charge of \$45 for certain types of legal consultations. Callers will be informed whether their situation qualifies for a free or reduced-fee consultation.

### **LawHelp.org**

Web: [www.LawHelp.org](http://www.LawHelp.org)

LawHelp helps low and moderate income people find free legal aid programs in their communities, answers to questions about their legal rights, and find forms to help with their legal problems.

## Medications

### **GoodRx.com**

Web: [www.goodrx.com](http://www.goodrx.com)

Find and compare the cash prices of prescriptions at local pharmacy and obtain coupons

### **NeedyMeds.org**

Web: [www.needymeds.org](http://www.needymeds.org)

Find pharmaceutical patient assistance programs for brand and generic drug and co-pay assistance resources (click on Patient Savings on the main webpage).

## Online Pharmacies – *Consumer Safety, Information & Verification*

**FDA | BeSafeRx**

Web: <http://tinyurl.com/FDA-BeSafeRx>

**National Association of Boards of Pharmacy**

Web: [www.nabp.net/consumers](http://www.nabp.net/consumers)

**LegitScript**

Web: [www.legitscript.com](http://www.legitscript.com)

## Partnership for Prescription Assistance

Web: [www.pparx.org](http://www.pparx.org)

The Partnership for Prescription Assistance helps qualifying patients without prescription drug coverage get the medicines they need for free or nearly free.

National Co-Pay Assistance Foundations		
Program	Phone Number	Web Address
<b>CancerCare Co-Payment Assistance Foundation</b>	<b>(866) 552-6729</b>	<a href="http://www.cancercarecopay.org">www.cancercarecopay.org</a>
<b>Chronic Disease Fund</b>	<b>(877) 968-7233</b>	<a href="http://www.cdfund.org">www.cdfund.org</a>
<b>HealthWell Foundation</b>	<b>(800) 675-8416</b>	<a href="http://www.healthwellfoundation.org">www.healthwellfoundation.org</a>
<b>The Leukemia &amp; Lymphoma Society Co-Pay Assistance Program</b>	<b>(877) 557-2672</b>	<a href="http://www.lls.org/copay">www.lls.org/copay</a>
<b>National Organization for Rare Disorders</b>	<b>(800) 999-6673</b>	<a href="http://www.rarediseases.org">www.rarediseases.org</a>
<b>Patient Access Network Foundation</b>	<b>(866) 316-7263</b>	<a href="http://www.panfoundation.org">www.panfoundation.org</a>
<b>Patient Advocate Foundation Co-Pay Relief Program</b>	<b>(866) 512-3861</b>	<a href="http://www.copays.org">www.copays.org</a>
<b>Patient Services Incorporate</b>	<b>(800) 366-7741</b>	<a href="http://www.patientservicesinc.org">www.patientservicesinc.org</a>

## Resource Directory

### **American Cancer Society**

Web: [www.cancer.org](http://www.cancer.org)

Phone: (800) 227-2345

Have an extensive resource database and information & referral specialists are available via phone 24/7.

### **Association of Oncology Social Work**

Web: [www.aosw.org](http://www.aosw.org)

### **Atlanta Cancer Care Foundation**

Web: [www.atlantacancercarefoundation.org](http://www.atlantacancercarefoundation.org)

Phone: (404) 213-1667

### **Benefits Check-up**

Web: [www.benefitscheckup.org](http://www.benefitscheckup.org)

BenefitsCheckUp helps you find state, federal, and private benefits programs available where you live. These benefits programs can help pay for prescriptions, health care, food, utilities, and more. You can also get help with tax relief, transportation, legal issues, or finding work.

### **CareCare, Inc.**

Web: [www.cancercare.org/financial](http://www.cancercare.org/financial)

Phone: (800) 813-4673

### **United Way**

Web: <http://211online.unitedwayatlanta.org/> or [www.unitedway.org](http://www.unitedway.org)

Phone: 2-1-1

The United Way is an excellent source of information about local charities and programs that may be able to provide financial and resource support.

## Senior/Disabled Services

### **Agewise Connection (Area Agency on Aging – metro Atlanta)**

Web: [www.agewiseconnection.com](http://www.agewiseconnection.com)

Phone: (404) 463-3333

### **Georgia - Area Agencies on Aging**

Web: <https://aging.dhs.georgia.gov/local-area-agencies-aging-aaas>

## Social Security Administration

### **SSI/SSDI (disability benefits)**

Web: [www.ssa.gov/disability/](http://www.ssa.gov/disability/)

### **SSA Compassionate Allowances Initiative (to expedite disability claims)**

Web: [www.ssa.gov/compassionateallowances/](http://www.ssa.gov/compassionateallowances/)

### **SSA Extra Help**

Web: [www.ssa.gov/medicare/prescriptionhelp](http://www.ssa.gov/medicare/prescriptionhelp)

Phone: (800) 772-1213

Learn about and apply for the Medicare Part D low income subsidy.

### **Social Security Retirement Benefits**

Web: [www.socialsecurity.gov/retirement/retirement.htm](http://www.socialsecurity.gov/retirement/retirement.htm)

## Travel & Lodging

### **ACS Hope Lodge**

Phone: (800) 227-2345

Web: [www.cancer.org/treatment/supportprogramsservices/hopelodge/](http://www.cancer.org/treatment/supportprogramsservices/hopelodge/)

Currently, there are 31 Hope Lodge locations throughout the United States. Accommodations and eligibility requirements may vary by location. If there is not a Hope Lodge in your area, please call the American Cancer Society.

### **ACS Road to Recovery**

Phone: (800) 227-2345

Web: [www.cancer.org/treatment/supportprogramsservices/road-to-recovery](http://www.cancer.org/treatment/supportprogramsservices/road-to-recovery)

The American Cancer Society Road To Recovery program provides transportation to and from treatment for people with cancer who do not have a ride or are unable to drive themselves. Volunteer drivers donate their time and the use of their cars.

### **Corporate Angel Network**

Phone: (866) 328-1313

Web: [www.corpangelnetwork.org](http://www.corpangelnetwork.org)

Corporate Angel Network is the only charitable organization in the United States whose sole mission is to help 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.

### **Joe's House**

Phone: 877-563-7468

Web: [www.joeshouse.org](http://www.joeshouse.org)

Joe's House is a nonprofit organization providing an online nation-wide list of places to stay to assist cancer patients and their families find lodging near treatment centers.

### **National Patient Travel Center**

Phone: 800-296-1217

Web: [www.patienttravel.org](http://www.patienttravel.org)

The National Patient Travel Center provides information about all forms of charitable, long-distance medical transportation and provides referrals to all appropriate sources of help available in the national charitable medical transportation network.