

## LOCAL & NATIONAL INSURANCE, FINANCIAL & LEGAL RESOURCES FOR CANCER PATIENTS- Local resources are for the Hudson Valley NY

*\*On the Breast Cancer Options website Resources & Links page*

### INSURANCE RESOURCES

**HMO's and INSURANCE:** If your insurance company or HMO turns down your claim for treatment, you don't have to take no for an answer. You can appeal the carrier's decision. If the answer is still no, in many states you can file what's known as an external appeal. The following organizations can be of help if your claim for cancer treatment has been turned down.

#### NEW YORK STATE ATTORNEY GENERAL'S HEALTH CARE BUREAU

Protects and advocates for the rights of all health care consumers in NYS. The staff at the toll-free Hotline will assist with individual problems. There is an online complaint form.

800/428-9071 or fax a complaint to: 518-402-2163.

<http://www.ag.ny.gov/bureau/health-care-bureau>

#### NEW YORK STATE INSURANCE DEPARTMENT

The New York State Insurance Department supervises and regulates all insurance business in NY State and investigates complaints about insurance company problems including violations of the NYS Prompt Pay Law (which requires health insurers & HMOs to pay undisputed health insurance claims within 45 days of receipt and levies fines for delayed payment). The insurance company has 35 days to respond to the NYSID's letter, a copy of which will be sent to the complainant.

800-358-9260 <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>

### OTHER RESOURCES

**PATIENT ADVOCATE FOUNDATION:** [www.patientadvocate.org](http://www.patientadvocate.org) 800-532-5274

**MEDICARE RIGHTS CENTER:** [www.medicarerights.org](http://www.medicarerights.org) 800-333-4114

**HEALTH INSURANCE PROGRAMS IN NEW YORK STATE:** [www.health.ny.gov/health\\_care](http://www.health.ny.gov/health_care)

Health Insurance Programs information for New Yorkers.

### FINANCIAL RESOURCES

If you do not have health insurance or are in need of financial assistance to cover health care costs, the resources listed below may be of help. Cancer patients and their families should discuss any concerns they may have about health care costs with their physician, medical social worker, or the business office of their hospital or clinic.

#### LOCAL FINANCIAL RESOURCES

##### CROC Alumni (Citizens Reunited to Overcome Cancer)

PO Box 860 New Hampton NY 10958

Grants of \$500 per year to cancer survivors in need. Must provide receipts

845-291-8578 [www.crocalumni.org](http://www.crocalumni.org)

##### MID-HUDSON VALLEY FINANCIAL ASSISTANCE PROGRAM

CancerCare® : \$300 grants to help patients living in Putnam, Dutchess, Columbia, Greene, Orange, Ulster, Sullivan and Delaware Counties, NY.

Patients can apply grant toward the costs of:

- Transportation to treatment
- Homecare and childcare
- Housekeeping and Pet care
- Treatment expenses and co-pays
- Prescription medication
- Medical equipment and supplies

The funder has set the eligibility at 600% of the Federal Poverty Guideline (FPL)

**For more information and to apply, please contact a Cancer Care social worker at 800-813-HOPE (4673). [www.cancercare.org](http://www.cancercare.org).**

## **COLUMBIA HEALTHCARE CONSORTIUM**

*Community Cancer Fund.* <http://www.columbiahealthnet.org/our-programs>

Available for Columbia and Greene county residents who are in financial hardship and need financial assistance due to a cancer diagnosis as well as uninsured residents in need of diagnostic testing for cancer. 518-822-8741.

*Medical Transportation Service.* Provides non-emergency medical transportation to Columbia County residents who lack the means of getting to a medical appointment. 518-822-8020

## **MILES OF HOPE BREAST CANCER FOUNDATION**

[www.milesofhopebcf.org](http://www.milesofhopebcf.org) 845-264-2005 or 845-464-6882

- *College or Trade School Scholarships* for high school seniors whose lives have been affected by breast cancer. Students must reside within NY counties of Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Ulster, Westchester.

- *Medical Gap Care Fund* for individuals who are faced with life emergencies and/or costs not covered by health insurance while they are undergoing treatment for breast cancer.

### **Where to apply:**

Columbia	Community Action Partnership of Dutchess County	845-452-5104 x103
Dutchess	Community Action Partnership of Dutchess County	845-452-5104 x103
Greene	Family of Woodstock	845-331-7080 x131
Orange	Greater Hudson Valley Family Health Centers	845-220-3152
Putnam	Putnam Community Action Partnership	845-278-8021 X19
Rockland	Greater Hudson Valley Family Health Centers	845-220-3152
Ulster	Family of Woodstock	845-331-7080 x131
Westchester	Cancer Support Team	914-777-5479

## **GREENE COUNTY**

### **THE GREENE COUNTY WOMEN'S LEAGUE- Cancer Patient Aide**

Anyone living in Greene County that is NOT on Medicaid is eligible for help with the costs of fighting cancer. PO Box 341, Round Top, NY 12473 518 965-2166.

## **SULLIVAN COUNTY**

**RIDE 2 SURVIVE:** [www.ride2survivesullivancounty.com](http://www.ride2survivesullivancounty.com)

[kpassante@hotmail.com](mailto:kpassante@hotmail.com)/ [rehoops4@yahoo.com](mailto:rehoops4@yahoo.com)

Dedicated to helping cancer patients with transportation related expenses. Provide gas cards and/or toll and parking reimbursement.

## **ULSTER COUNTY**

**ROSEMARY D. GRUNER MEMORIAL FUND:** Founded in 2004 to provide financial assistance to eligible cancer patients who are in need and receiving treatment in Ulster County.

The Benedictine Health Foundation at (845) 334-3186

## **NATIONAL FINANCIAL RESOURCES**

**CANCERCARE:** [www.cancercare.org/financial/information](http://www.cancercare.org/financial/information)

800-813-HOPE (4673)

Specific Grants for Breast Cancer Financial Assistance

-*AVONCares*- Limited financial assistance for homecare, childcare and transportation. A program in partnership with the Avon Foundation.

-*CancerCare Get You There*- CancerCare has launched a new program to provide financial help for transportation costs to women coping with metastatic (stage 4) breast cancer.

-*Linking A.R.M.S.™*- Limited financial assistance for hormonal and oral chemotherapy, pain and anti-nausea medication, lymphedema supplies and durable

**CANCERCARE CO-PAYMENT ASSISTANCE FOUNDATION** - [www.cancercarecopay.org](http://www.cancercarecopay.org)

212-601-9750; 866-552-6729

A not-for-profit organization established in 2007 to address the needs of individuals who cannot afford their insurance co-payments to cover the cost of medications for treating cancer.

**CANCER FINANCIAL ASSISTANCE COALITION (CFAC)-** [www.cancerfac.org](http://www.cancerfac.org)

A directory of financial assistance resources by diagnosis and type.

**KRISTY LASCH MIRACLE FOUNDATION** - [www.kristylasch.org](http://www.kristylasch.org) 412-872-4125  
Provides financial assistance for medical expenses to women under age 30 living with breast cancer.

**NEED HELP PAYING BILLS:** <http://www.needhelppayingbills.com/index.html>  
Help with bills, mortgage, debts. (By State) Many people need help paying bills and debt in today's challenging economy. Families need help so that they do not have to decide between paying their mortgage, credit card debt, food, rent, utility, or medical bills.

**NEEDYMEDS.COM:** [www.needymeds.com](http://www.needymeds.com) Lists pharmaceutical companies that have patient assistance programs.

**NEW YORK PRESCRIPTION SAVER-** <http://nyprescriptionsaver.fhsc.com>  
800-788-6917. TTY 800-290-9138. A representative will complete the application over the phone. A free drug discount card that saves New Yorkers as much as 60% on generic, 30 % on brand name drugs. Must be age 50-64 or determined by the Social Security Administration to be disabled. Income limits are: \$35,000 per year for a single person; \$50,000 for married couples. Those receiving full Medicaid benefits are not eligible.

**PARTNERSHIP FOR PRESCRIPTION ASSISTANCE:** [www.pparxny.org](http://www.pparxny.org) 888-477-2669  
Designed to help low-income, uninsured New York residents get access to patient assistance programs where they may qualify for free, or nearly free, prescription medicines.

**PATIENT ACCESS NETWORK FOUNDATION (PANF)** [www.PANfoundation.org](http://www.PANfoundation.org)  
Gives help with co-pays. PO Box 221858, Charlotte, NC 28222 866-316-7263

**PATIENT ADVOCATE FOUNDATION'S CO-PAY RELIEF PROGRAM:** [www.copays.org](http://www.copays.org)  
800-532-5274. Spanish 866-512-3861.  
Provides direct co-payment assistance for pharmaceutical products to insured Americans including Medicare Part D beneficiaries who financially and medically qualify. Counselors offer personal service to guide patients through the enrollment process.

**PATIENT SERVICES INC:** <https://www.patientservicesinc.org> 800-366-7741. Patient Services provides peace of mind to patients living with specific chronic illnesses by:

- Locating health insurance in all 50 states
- Subsidizing the cost of health insurance premiums
- Providing pharmacy and treatment co-payment assistance
- Assisting with Medicare Part D Co-insurance
- Helping with advocacy for Social Security Disability

**Covered Illnesses and Conditions**

[https://www.patientservicesinc.org/files/Illnesses\\_And\\_Conditions.pdf](https://www.patientservicesinc.org/files/Illnesses_And_Conditions.pdf)

**-Breast Cancer-** Together with Right Action for Women ([www.rightactionforwomen.org](http://www.rightactionforwomen.org)) and Cancer Support Community, PSI offers an Incidental Medical Expense (IME) program for women who are 45 years of age or younger, with a family history of Breast Cancer, or have tested positive for the BRCA gene mutation. The financial support program can assist with the costs of the MRI screening associated with diagnosing Breast Cancer. Patients are eligible to apply regardless of insurance or financial status.

**-Bone Metastases-** PSI offers a co-payment program to address the needs of persons needing medical treatment of bone metastases from solid tumors or bone lesions from multiple myeloma to prevent skeletal related events.

**-Breast Cancer Screening-** Together with Right Action for Women [www.rightactionforwomen.org](http://www.rightactionforwomen.org), the Entertainment Industry Foundation (EIF), and Cancer Support Community (CSC), PSI offers an Incidental Medical Expense (IME) program for women with a family history of Breast Cancer, or have tested positive for the BRCA gene mutation. The national financial assistance program assists women at high risk for breast cancer, in gaining access to Magnetic Resonance Imaging (MRI) screening. This program is accepting new applications.

**THE PINK FUND:** <http://thepinkfund.org> 877-234-PINK (7465).  
Short-term financial aid, for basic living expenses, on behalf of breast cancer patients *who have lost all or a part of their income* during active treatment. Payments are made directly to creditors.

1. **Short term** is defined as a period of up to three consecutive months of non-medical financial assistance with a cap of \$3,000, based on available funding. **Please note our ability to provide support varies based on the number of qualified applicants and available funding.** We suggest you seek out additional resources. Please visit our resource page by [clicking here](#).
2. **Basic living expenses** considered are health insurance premiums, mortgage or rent payments, car payments, car insurance, or utilities. The Pink Fund **does not make payments for any medical treatments**, prescription drugs (including hormone therapy), medical co-pays, insurance deductibles, prostheses, wigs, food, gasoline, or car repairs.
3. **Active treatment** is defined as the period after a positive diagnosis of breast cancer has been made (with a diagnostic biopsy), and during which therapies are being administered, including surgical procedures (e.g., single or bi-lateral mastectomy, lumpectomy, axillary dissection or sentinel node biopsy), chemotherapy or radiation. For the purposes of The Pink Fund, active treatment does not include long-term hormonal therapies (including Tamoxifen, Fareston, Arimidex, Aromasin, Femara, Zoladex/Lupron, Megace, and Halotestin).
4. **Recovery** is defined as a time period determined by your physician & includes a return-to-work date.

### **UNITED BREAST CANCER FOUNDATION (UBCF)**

877-UBC-4CURE info@ubcf.info/ [www.ubcf.info](http://www.ubcf.info)

- College Fund: The Audrey B. Mastroianni Scholarship Fund is designed to help college bound students of single parent homes who have lost a parent to breast cancer and are in need of financial assistance in order to make their higher education dreams a reality.
- Holistic Care Scholarships: UBCF has partnered with the Omega Institute, Rhinebeck, NY to provide grants to those affected by breast cancer who wish to learn about alternative therapies and holistic treatments.
- Individual Grants: UBCF awards a limited number of partial and full individual grants to qualified applicants with limited finances.

### **LEGAL ASSISTANCE**

#### **LEGAL SERVICES OF THE HUDSON VALLEY**

The organization provides free civil legal services to lower income individuals and families in Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester Counties. It helps local residents resolve non-criminal but urgent legal problems.

*Intake number- 877- LSHV-LAW (877-574-8529)*

Hours: 9am - 4 pm, Monday through Thursday. 1-3pm on Friday

#### **LEGAL AID SOCIETY OF NORTHEASTERN NEW YORK, INC**

Serving: Albany, Columbia, Greene, Rensselaer, Schenectady Counties

518 462 6765/ Fax 518 427 8352

800 462 2282 email: lasnny@att.net

#### **ALBANY LAW CLINIC & JUSTICE CENTER**

**518-445-2311** <http://www.albanylaw.edu/cjc/Pages/cjc-home.aspx>

Law interns represent real clients in actual cases under the close supervision of faculty members and attorneys. Serving Columbia and Greene Counties.

#### **LEGAL ASSISTANCE OF WESTERN NEW YORK, INC. (Orange & Sullivan)**

One Franklin Square, PO Box 487, Geneva NY 14456. 315- 781-1465

#### **NEW YORK SENIORS LEGAL ASSISTANCE PROJECT (NYSLA)**

Free legal assistance to New Yorkers aged 60 and older in areas most commonly affecting low-income seniors but there are no income or resource requirements. Health care issues (including Medicaid, Medicare and Medicare Part D); income security issues (Social Security and other benefits); advance directives (living wills, other wills, health care proxies, and powers of attorney); consumer issues (debt collection and bankruptcy); nursing home transition issues and guardianship issues. NYSLA offers advice, brief services, limited representation, and referrals to other legal services providers or volunteer attorneys.

Within New York City: 646-442-3333; Outside the five boroughs: 866-382-7955.

Mondays, Wednesdays and Thursdays: 10 am and 1 pm, Tuesdays: 5 pm and 8 pm.

**LIVING WILLS AND HEALTH CARE PROXY FORMS:** [www.nysba.org](http://www.nysba.org)

*For the Community* section has downloadable forms as well as other resources for the public Living Wills available in English and Spanish. Health Care Proxy Forms in English, Spanish, Russian, and Chinese.

**RESOURCES IN OTHER LANGUAGES:**

[www.lawhelp.org/NY](http://www.lawhelp.org/NY)