

Patient Advocate Foundation

n PUBLICATIONS

- **The Managed Care Answer Guide**
Available in English & Spanish
- **The Patient Pal**
Available in English & Spanish
- **Your Guide to the Appeal Process**
Available in English & Spanish
- **First My Illness...Now Job Discrimination: Steps to Resolution**
Available in English & Spanish
- **Your Guide to the Disability Process**
Available in English & Spanish
- **The National Financial Resource Guide for Patients: A State-By-State Directory**
- **Too Young To Be Ill...**
A Practical Survival Guide for Caregivers of Children and Young Adults
- **Guide to Health Savings Accounts**
- **Promoting a Healthier African American Community**
- **Promoting a Healthier American Indian and Alaska Native Community**
- **"A Greater Understanding" series:**
A series of pamphlets written to provide answers to the most frequently asked questions regarding health care.

If you would like further information about any of these publications, please contact our office or visit our website at www.patientadvocate.org.

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A Greater Understanding

Financial Assistance & Debt Crisis Intervention



PAF Patient Advocate Foundation

Solving Insurance and Healthcare Access Problems | since 1996

A Greater Understanding

Dear Friend,

Thank you for contacting the Patient Advocate Foundation. We are a national, non-profit organization that serves as a liaison between the patient and his/her insurer, employer, and/or creditor to resolve matters relative to their diagnosis. We do not provide direct financial assistance to patients; rather, our objective is to provide guidance to patients who are attempting to navigate through their financial problems and to provide information about opportunities for financial assistance that are available locally, regionally, and nationally.

Through research conducted by our Patients Services Department, we have identified resources that we feel may be helpful to you. When applying for financial assistance, please recognize that many organizations have specific criteria that needs to be met in order to qualify for financial assistance and that some organizations may have assistance in an area that you do not need. Be creative in your approach in how to utilize this assistance. For example, you may need financial assistance to pay your health insurance premium, and an organization will provide assistance for your utility bill. Take advantage of the financial assistance for the utility bill and reallocate your money to pay your health insurance premium, if the program permits reallocation.

In general, most organizations will not provide financial assistance for secured debt, such as a mortgage or an automobile loan. Your best option for this type of debt would be to work directly with the creditor and ask for alternative payment arrangements for the loan, such as refinancing, deferring payments, or paying only the interest due. If you cannot get the creditor to

work with you, you may consider selling the item. A home mortgage is usually at risk of foreclosure after three months of delinquency. Typically, mortgage lenders are more cooperative when they are approached before a mortgage reaches foreclosure.

Patient Advocate Foundation

■ MISSION STATEMENT

Patient Advocate Foundation is a national, non-profit organization that seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment, and preservation of their financial stability. Patient Advocate Foundation serves as an active liaison between patients and their insurer, employer and/or creditors to resolve insurance, job retention, and/or debt crisis matters relative to their diagnosis through case managers and attorneys.

Editors Note:

This is the first in the series "A Greater Understanding" brochures developed by the Patient Advocate Foundation. The information contained herein is in response to frequently asked questions (FAQ's) by patients. This brochure is intended to provide a general yet informative response to these inquires. Any incident, inquiry or issue may vary according to these specific facts and circumstances relating to the individual.

Strategies for Resolving Your Debt Resulting from Illness:

While global telephone numbers are provided below, it is important for you to review the enclosed materials for exact service descriptions, additional telephone numbers, and specific contact instructions as referenced in *The National Financial Resources Guide for Patients: A State-by-State Directory; Second Edition*.

Do you own your home? Or have a mortgage?

Call the bank or mortgage holder early and try to work out payment arrangements. Consider selling, taking a second mortgage, taking a reverse mortgage or establishing an equity line of credit.

Do you rent?

Apply for Section 8 Housing (voucher/certificate that helps you to pay your rent), Public Housing, or consider moving to a residence with less rent.

Do you need food?

Apply for food stamps, the WIC Program (Women, Infant and Children's), utilize a food bank, or check with area churches for assistance.

Do you need help with your utilities?

Check to see if your state has a Low Income Heating Energy Assistance Program (LIHEAP). Ask the utility company if they have any charity programs available. Call the Department of Social Services in your area to see if they have any information about a Community Action Agency, an organization who can usually assist when a shut-off or eviction notice is given. Ask your doctor to write a

letter of medical necessity to the utility company, as they may be more willing to work with you relative to your condition. Lastly, you may contact the State Utilities Commissioner to request their review of a compassionate appeal.

Have you been declared disabled by a doctor and you do not have health insurance?

If so, you should apply for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) and Medicaid. Once you apply for SSDI or SSI, there is generally a waiting period of several months before you receive your benefits. Check with your Social Security office to determine what benefits you would qualify for and the length of your waiting period. The national number for the Social Security Administration is 1-800-772-1213. After you have been disabled for 29 months, you may qualify for Medicare. The Medicare national phone number is 1-800-633-4227.

Are you on short-term disability through your employer?

If so, investigate with your employer if you qualify for long-term disability. If you are offered COBRA for continuation of your health insurance, you should make every effort to maintain that coverage, which will allow you the opportunity to establish health insurance under a new plan without a lapse of coverage and will reduce the possibility of you being held to a pre-existing condition clause. Once your short-term disability has ended, if you do not have long-term disability, you are unable to return to work, and a doctor has declared you disabled, you should apply for SSDI. You should also apply for Medicaid if you did not have the option of continuing your health insurance coverage. As stated previously, when you apply for SSDI or Medicaid, there is generally a waiting period of several months

before you would receive your benefits. Check with your Social Security Office to determine what benefits you qualify for and the length of your waiting period.

Do you have outstanding medical bills?

Ask your provider of care to allow you to apply for Charity Care or Indigent Care. If you do not qualify, ask to make payment arrangements that you can afford. If you cannot establish reasonable payment arrangements, contact Consumer Credit Counseling Services for assistance. Call 1-800-493-2222 or 1-800-388-2227 to locate an office near you.

Do you have credit card debt?

Contact the creditor to make payment arrangements, offering to pay a minimal payment that you can afford. Be specific in the amount. If you are unable to establish payment arrangements, contact Consumer Credit Counseling Services for assistance.

Do you have life insurance policies with equity?

Consider using an organization that loans money against whole-life policies, which reduces the payout amount at the time of death. Term-life policies cannot be used for this purpose. One organization, LifeWise, can be reached at 1-800-219-7385.

Do you need healthcare but you do not have health insurance?

Check with your State Insurance Commissioner in the capital of your state to determine if your state has a Risk Pool. Ask your provider of care for Charity Care or Indigent Care. Consider using a Hill-Burton hospital. These facilities provide care to uninsured Americans. To locate a hospital in your area, call 1-800-638-0742.

Do you need medication? Are you uninsured without prescription coverage?

Always ask your doctor for samples. Check with your state to see if they operate a prescription drug program. Apply for the Medicine Program or have your doctor apply for the Indigent Drug Program through the drug manufacturer. Call the Pharmaceutical Manufacturers' Association (PHRMA) at 1-800-762-4636 and ask for the patient helpline to get further information on this program.

In Summary

Enclosed you will find all of the resources that you will need to contact all of the organizations and programs listed above, including copies from our publication, *The National Financial Resource Guide for Patients*. Remember to take advantage of the resources within your community, like area churches, social service organizations like the Red Cross, the Salvation Army, and the United Way. You might consider coordinating a fundraiser. Lastly, look for ways to cut your living expenses. If you need further assistance, do not hesitate to contact us through our toll free number at 1-800-532-5274. Case managers are available to provide direct intervention and may also be able to identify specific resources depending upon diagnosis and individual need. There are disease specific organizations that may be able to provide direct financial assistance.

Again, we thank you for contacting the Patient Advocate Foundation and we wish you success in your endeavor to maintain financial solvency during this difficult time.

Sincerely,
The Members of the Patient Services
Department