

FINANCIAL ASSISTANCE: TIPS FOR CANCER PATIENTS

The major cause for the high cost of cancer treatment is that of chemotherapy drugs, oral or infused. Many treatments, also called “regimens”, include generic options, but the promising outcomes of new patient-directed therapies, and the growing use of leading-edge targeted drugs often come at a hefty price.

The cost of one or two brand name drugs can often meet your deductible and/or out of pocket liability at the first cycle (the time between your first chemotherapy treatment and the next one). The facility or office providing the drug will appreciate your prompt payment ... in full, as drug purchase is the number one expense in an oncology practice.

Solutions are available but getting approved is not enough. Unless certain conditions are met, the largest grant will not help you pay the oncologist or the pharmacy. Here are some tips:

1. What’s out there?

There are three major sources of financial assistance:

- no-cost donations from drug manufacturers: office-dispensed free samples and free doses of infused drugs for the uninsured. Patients with insurance policies that do not offer coverage for the treatment may also qualify.
- Copay assistance from those manufacturers for insurance patients with high shares of cost, in the form of direct payments to your pharmacy or oncologist, discounts cards or reduced fees.
- Grants from charitable organizations to help cover your cost.

Please note: Medicare and government-issued insurance policy holders are prohibited by law from receiving direct assistance from manufacturers, so apply directly with private organizations.



The off-label (non FDA-approved) use of a drug is rarely eligible for donations or financial aid from any entity.

Get the list of your prescribed brand name drugs and the associated diagnosis code, then check the list of available programs at: http://www.nccn.org/reimbursement_resource_room/default.aspx or <http://www.moasc.org/drug-assistance-programs.html> or <http://www.cancerfac.org/members.php>

Start with the manufacturer, as most offer specific assistance, then contact charitable organizations. Genentech and Amgen have exceptionally well-run and generous programs, as do private Healthwell and CancerCare.

Eligibility guidelines, documentation requirements and application forms are available online.

2. Apply early

You may apply for financial assistance covering your specific diagnosis, or specific drugs or both. Many private funds routinely run out of money, it is best to apply between the first and 5th of each month (or ask about a waiting list). Make sure you attach all required documentation with your application. If you

financial circumstances have changed this year, add a letter of explanation as most applications are based last year's tax return and income.

Apply, if possible, before you first treatment. If you deductible or out of pocket are met before you are approved, you are wasting your time. Grants are NOT retroactive, except for CancerCare (60 days).

3. Separate Diagnoses

You should apply for each diagnosis and/or drug separately. One program is unlikely to cover expenses related to another prescription or condition.

A good example is Neupogen or Neulasta, expensive drugs used for chemo-induced neutropenia (low white blood count). These are not considered chemotherapy, and always require a separate application from a different fund.

You may apply for assistance for the same drug or condition from more than one entity.

4. Talk to Billing

It is imperative you inform the billing manager about your grant. The billing process will need to be radically altered in order to accommodate your situation, causing an insurance denial, payment delays, additional work and stress. This sounds complicated because it is! But unless an Explanation of Benefit from the insurance showing the liability applied toward the drug charge is provided, no payment can be made by the assistance program. This is the time to become best friends with the Billing department staff. Your financial fate literally depends on their good will!

5. Keep on top of things

Grants expire after a certain number of months or \$ amount. Keep track of and renew your application as needed. Don't assume you will be notified, this is your responsibility, as is that of notifying all parties of any changes.

Because available funds have decreased, and demand growing, do notify the program when you no longer need your grant money. It can then be dispersed before the year is up or the limit reached. Someone in a needy situation will thank you!

A seen on NerdWallet

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