

MAPPING THE MAZE: FINANCE AND INSURANCE RESOURCES

Blood and marrow transplants are expensive. There are many extra expenses after transplant too, especially if you do not live close to your transplant center. Because of these added expenses, if you are considering transplant, you also need to think about your insurance coverage and financial situation. It is important to understand your coverage and prepare for these expenses as soon as possible. Insurance and financial concerns can be frustrating, but knowing what resources are available can help you through the transplant process.

Be The Match® has financial aid programs to help:

- **The Search Assistance Fund** can help pay part of the cost to search the Be The Match Registry® of unrelated adult donors and cord blood units, if your insurance does not cover your search process. This assistance can allow your search process to begin as quickly as possible. **Related Search Assistance** funds are also available to help with the cost of testing your first degree relatives to see if they are a match, if your insurance does not cover this cost.
- **The Transplant Support Assistance** grant can help with some of the extra expenses, such as

copays and travel, after transplant. This grant is available during the first 12 months after transplant.

Your transplant center social worker will help you:

- Find financial aid available through Be The Match and other organizations
- Find out if you qualify for financial aid
- Complete the applications

The following pages contain general information about organizations and programs that may help you with your insurance or financial concerns. Use this as a starting point to help you find the assistance you need. As available funds change over time, it is best to contact each organization directly to verify availability and eligibility, and apply for assistance. Your transplant center or clinic social worker can help you locate other resources.

You can also search for financial tools and resources on ExploreBMT™. This online tool provides direct access to information and resources from many patient-focused organizations. Visit **Explorebmt.org**.

HEALTH INSURANCE RESOURCES

Name	Who they help	How they can help	How you can learn more
Health insurance exchanges	All patients	Government resource provides information about health insurance plans for individuals and families. Plan details and costs vary by state and income level.	Online: healthcare.gov
Patient Advocate Foundation	Funding is available for patients with certain diseases and may change	Copayment relief program for certain diseases	Phone: 1 (800) 532-5274 Online: patientadvocate.org

FINANCIAL AID

Name	Who they help	How they can help	How you can learn more
Bone Marrow Foundation	People planning for or recovering from a blood or marrow transplant	Assistance for many transplant-related expenses, including costs of donor searches, medications, home and child care services, transportation, housing costs, caregiver expenses, copayments	Phone: 1 (800) 365-1336 Online: bonemarrow.org
CancerCare	People with cancer	Assistance varies by type of cancer	Phone: 1 (800) 813-HOPE 1 (800) 813-4673 Online: cancercares.org
Cancer Financial Assistance Coalition (CFAC)	People with cancer	Provides a searchable listing of financial assistance organizations	Online: cancerfac.org
First Hand Foundation	All children with health problems	Grants for uncovered health care-related needs, including treatment, durable medical equipment, relocation and travel expenses, and vehicle modification	Phone: 1 (816) 201-1569 Online: applications.cerner.com/firsthand
Good Days from CDF	People with these diseases: AML, CML, multiple myeloma, MDS or myeloproliferative diseases	Assistance for specialty medicine costs	Phone: 1 (877) 968-7233 Online: gooddaysfromcdf.org
HealthWell Foundation	People with cancer (funding is available for certain diseases and may change)	Assistance with coinsurance, copayments, deductibles and health insurance premiums	Phone: 1 (800) 675-8416 Online: healthwellfoundation.org
Lazarex Cancer Foundation	People with cancer	Assists with costs related to clinical trial treatment, including transportation, lodging and some uncovered medical expenses	Phone: 1 (877) 866-9523 Online: lazarex.org
Leukemia & Lymphoma Society	People with leukemia, lymphoma, multiple myeloma or MDS	Copayment Assistance: Assists with insurance premiums and copayments Patient Travel Assistance Program	Phone: 1 (800) 955-4572 Online: lls.org
Lymphoma Research Foundation	People with lymphoma	Financial grants for some treatment-related expenses such as child care, transportation to and from treatment, lodging and medical bills	Phone: 1 (800) 500-9976 Online: lymphoma.org
National Children's Cancer Society	Children (under 18) with cancer	Financial assistance for lodging, meals, transportation and uncovered medical expenses	Phone: 1 (800) 532-6459 Online: thenccs.org
National Organization for Rare Disorders (NORD)	People with peripheral T-cell lymphoma, paroxysmal nocturnal hemoglobinuria (PNH), or Diamond-Blackfan anemia	Assistance with copayments, deductibles, insurance premiums and travel for treatment	Phone: 1 (800) 999-6673 Online: rarediseases.org
NeedyMeds	Patients without prescription coverage, based on income level	Online resource for programs that provide assistance to people unable to afford their medications and health care costs	Online: needymeds.com

FINANCIAL AID

Name	Who they help	How they can help	How you can learn more
Patient Access Network Foundation	People with Hodgkin lymphoma, MDS, multiple myeloma, chronic lymphocytic leukemia (CLL), cutaneous T-cell lymphoma, NHL, Philadelphia chromosome positive ALL, CML or myeloproliferative diseases	Assistance for out-of-pocket costs of medications	Phone: 1 (866) 316-7263 Online: panfoundation.org
Patient Services, Inc.	People with CML	Assistance with copayments; helps locate health insurance options	Phone: 1 (800) 366-7741 Online: patientservicesinc.org

FINANCIAL PLANNING

Name	Who they help	How they can help	How you can learn more
Lutheran Social Services (LSS)	Anyone	Provides financial counseling to residents of all states. Depending on where you live, you might have access to a LSS local office. Telephone counseling is available to everyone	Phone: 1 (888) 577-2227 Online: Chapters/states have different websites
National Foundation for Credit Counseling	People with questions about financial planning and debt	Consumer counseling and education on budgeting and debt reduction	Phone: 1 (800) 388-2227 Online: nfcc.org

FUNDRAISING

Name	Who they help	How they can help	How you can learn more
Children's Organ Transplant Association (COTA)	Children and young adults planning for a blood or marrow transplant	Guidance throughout the steps of fundraising	Phone: 1 (800) 366-2682 Online: cota.org
National Foundation for Transplants	People planning for a blood or marrow transplant	Fundraising assistance and guidance	Phone: 1 (800) 489-3863 Online: transplants.org
HelpHopeLive (formerly NTAF)	People planning for or recovering from a blood or marrow transplant	Helps families afford uninsured medical-related expenses through grass-roots fundraising	Phone: 1 (800) 642-8399 Online: helphopelive.org

HOUSING INFORMATION

Name	Who they help	How they can help	How you can learn more
Joe's House	Anyone with cancer	Online nationwide list of lodging near cancer treatment centers	Online: joeshouse.org
National Association of Hospital Hospitality Houses	People who need temporary housing	Information on all known patient housing	Phone: 1 (800) 542-9730 Online: nahhh.org

LEGAL RESOURCES

Name	Who they help	How they can help	How you can learn more
Cancer Legal Resource Center	Anyone with cancer	Free information and resources on cancer-related legal issues, including insurance and employment issues and estate planning	Phone: 1 (866) 843-2572 Online: disabilityrightslegalcenter.org
National Cancer Legal Services Network	People with cancer	Helps people find existing free cancer legal services in their state. Legal services programs assist with insurance disputes, public benefits, housing, employment issues, future care and advance directives.	Online: nclsn.org

TRAVEL ASSISTANCE

Name	Who they help	How they can help	How you can learn more
Air Care Alliance	All patients	A central listing of free air transportation services by volunteer pilots and charitable groups	Phone: 1 (888) 260-9707 Online: aircareall.org
National Patient Air Transport HELPLINE	All patients	Referrals to air transport assistance programs and information about discounts on commercial airline services and assistance with long-distance ground transportation	Phone: 1 (800) 296-1217 Online: patienttravel.org
Patient Airlift Services	Patients needing air travel, including those who may be too medically fragile to travel commercially — primarily services Northeastern U.S.	Connection to volunteer pilots for eligible patients needing transport	Phone: 1 (888) 818-1231 Online: palservices.org



AT EVERY STEP, WE'RE **HERE TO HELP**

LEARN: **BeTheMatch.org/patient** EMAIL: **patientinfo@nmdp.org**

ORDER: **BeTheMatch.org/request** CALL: **1 (888) 999-6743**



Every individual's medical situation, transplant experience and recovery is unique. You should always consult with your own transplant team or family doctor regarding your situation. This information is not intended to replace, and should not replace, a doctor's medical judgment or advice.