When a family is confronting the life-threatening illness of a loved one, sitting down together to review the immediate and long-term financial consequences of this life-altering situation can be daunting.

However, knowing what to expect and being prepared can help ease the strain. Through this guide and on our website (www.ancorafoundation.org), we provide a wide-ranging list of resources for cancer patients and their families.

This comprehensive step-by-step reference guide is designed to simplify the complicated process of evaluating the array of financial options and solutions. Our hope is that you and your family will find it beneficial.

Above all, our goal in creating this guide is to help provide you and your loved ones with financial peace of mind during a very difficult time. Ultimately, we trust that by realistically quantifying your financial situation you will be empowered to make choices that preserve your family’s dignity and quality of life.

We understand that spending time sifting through financial facts and figures is the last thing you want to do at such a sensitive time.

But such a review is essential—and the sooner the better. The reality is that the consequences of your illness or that of a family member may bring significant changes in income and expenses practically overnight.

Knowing precisely what your financial situation is today means understanding what choices you have tomorrow.

Careful financial analysis can help you maintain a practical, everyday perspective during this challenging circumstance. Having greater certainty about finances helps to create an emotionally supportive environment for everyone.

Our foundation’s goal is to help families maintain financial stability during this life challenge. In addition to offering help through direct grants, we have researched the organizations and resources available to help patients and their families—ranging from those focused on financial issues to those that address physical and emotional needs—and created “Financial Resource Guide for Cancer Patients and their Families.” It is filled with valuable information and options that can help you and your family save your focus and energy for healing.

We believe that knowledge is power.
Taking Control While Facing Cancer

When you or a loved one is diagnosed with cancer, worrying about money can take a toll on your physical and emotional well-being. Proactively addressing the new financial challenges accompanying a life-threatening illness, improves the quality of life for you and for your family.

Fortunately, there are numerous national, regional and local support services to help manage your new circumstance. This guide—also available on our website www.ancorafoundation.org—was created to provide resources to help you meet these financial challenges, and develop a plan that provides financial peace of mind.

The more you understand your situation, circumstances and options, the more control you have over your life.
You Have Many People in Your Corner

When you first come face-to-face with a cancer diagnosis, it is natural to feel isolated and extremely vulnerable. But you likely have more friends, family members, business associates, and organizations willing to offer support than you realize.

Reaching out to others—whether to individuals or to one or more of the support groups listed in this guide—opens a world of opportunities for you. Among the resources listed in the guide are local and statewide organizations.

Although each individual’s experience with illness is unique, a common sentiment expressed by many is that characteristic that time is of the essence. Upon receiving a serious illness diagnosis, it is advisable to immediately consult with a lawyer, accountant or financial advisor (discussed further in Step 1) who can help analyze your situation and choose the course of action that best serves your circumstances.

People who are able to earn an income during their illness generally can organize their finances at a more relaxed pace. For those unable to work, however, the financial strain of bills coming in while income has declined or even stopped can lead to stress that is counterproductive to healing.

This is why it is so important to address your financial affairs as soon as possible. Often, this means asking for help. Once you’re over the initial shock, start organizing your affairs, set up a basic plan of action, and the rest will fall into place. The sooner you get the ball rolling, the better.

In the following sections of this guide, we differentiate between the immediate and long-term elements that need to be addressed to help simplify the task of organizing your financial affairs. We are committed to helping you and your family experience as normal a life as possible given these admittedly abnormal circumstances.

Our goal is for you to have financial peace of mind so you can maintain your overall quality of life, which can enhance your healing.

To learn how your existing life insurance policy can be a potential income source, see pages 27–31 and page 38 of this guide.
## Ten Essential Steps to Gaining Clarity and Control

**STEP 1**
**Organizing Your Thoughts, Records and Important Contacts**
Create files for bills, important papers and related materials, as well as a master list of names and phone numbers. Document your thoughts on professional advice.

**STEP 2**
**Analyzing Your Income, Expenses and Health Insurance**
Review your income and expenses to gain an accurate picture of your current financial situation. Make sure you have adequate healthcare coverage.

**STEP 3**
**Reducing Monthly Bills to Expand Options**
Analyze your regular expenses and look for opportunities to reduce them.

**STEP 4**
**Securing Sufficient Healthcare Coverage**
Analyze options if you need, or want, additional healthcare coverage.

**STEP 5**
**Dealing Promptly with Cash Shortfalls**
Review options in meeting your living expenses.

**STEP 6**
**Setting New Goals and Planning to Achieve Them**
Goals may be daily, weekly or longer term. They may be practical or dreams. Make plans to achieve them.

**STEP 7**
**Strategies for Creatively Managing Your Assets**
Achieve the goals you set for yourself while working within your financial means.

**STEP 8**
**Reviewing Your Full Array of Options**
A review of the resources in this guide is a great starting point to help you choose the best solutions for your situation.

**STEP 9**
**Knowing Your Unique Rights and Benefits**
Individuals facing life-threatening illness have unique medical, financial and emotional needs.

**STEP 10**
**Explore Organizations and Additional Resources**
Research and learn about the array of organizations and resources that may help you at this important time. Explore more at ancoracancerfoundation.org.
Step 1: Organizing Your Thoughts, Records and Important Contacts

“Where Do I Begin?”

We have outlined a basic method to organize financial information, along with a list of documents that should be readily available. You may already have a system that works for you. If not, ours is straightforward.

The simplest organizational approach may be to create separate file folders with the following categories:

- All bills
- All receipts from the bills paid monthly
- Income information (wage stubs, transmittal letters for Social Security or disability payments)
- Health insurance policies
- Health insurance claims filed
- Health insurance claims paid (each claim that is paid should be stapled to the paperwork for that claim from the “claims filed” folder)
- Health insurance claim appeals
- Disability insurance policies
- Life insurance policies
- Home insurance policies
- Papers related to home ownership and other significant assets (stocks and bonds, jewelry, boats, vacation homes, cars, artwork, etc.)
- Tax returns for the last three years
- Information on your checking, savings, individual retirement account or other bank or investment accounts
- Your will, advanced medical directives and related papers
- Power of attorney

Next, create a master list of important people and their contact information. Include family members and close friends who should be kept in the loop, as well as your clergy, doctors, attorney, accountant, financial advisor, insurance brokers and employer. Also state where to find all of the above files; be sure to send a copy to your lawyer or a trusted family member or friend.

A WELL-INFORMED FINANCIAL ADVISOR CAN BE A MAJOR ASSET

A professional financial advisor can provide invaluable help with developing a plan to manage your income and expense to ensure your financial needs are met. A financial advisor may be a:

- Lawyer, accountant, investment advisor or certified financial planner
- Family member or trusted friend with sufficient experience and good business judgment

Consider hiring a lawyer for certain matters, particularly the power of attorney, and perhaps an accountant to advise you on financial affairs. You should also consider sharing key information with a friend or family member who is reliable and available to help.

A referral from trusted friends and associates is an acceptable strategy for identifying a good lawyer. After you explain your situation clearly to a professional advisor, ask these three questions:

- What specifically can you do to help me?
- What will your services cost?
  - Fixed fee versus an hourly fee
  - Charge for phone calls/contact
- How accessible will you be?

Your financial advisor can help you tap into a life insurance policy’s cash value. See pages 27–31 and page 38 of this guide.
Step 2: Analyzing Your Income, Expenses and Health Insurance

“I Have Enough Money for Today, But What About Tomorrow?”

Review your income, expenses and health insurance coverage to get an accurate picture of your financial situation to determine whether your healthcare costs will be covered.

Do I have enough to pay the bills? Will I have enough money in three months? Do I have to pay all the bills right away? Can I hold some for later, or reduce what I owe? Do I have the adequate health insurance?

Even if you are able to cover all your current monthly and annual expenses, take a hard look at where your sources of — employment, Social Security, disability insurance, income from assets — and how it may change over time. Then ask yourself: What specifically are my monthly family expenses?

If your illness has caused a sharp drop in your income, then this guide may help you develop strategies that are both practical and achievable.

CURRENT INCOME SOURCES

First, list all your sources of current income. These may include:

- Income from employment
- Social Security
- Supplemental Security Income
- Social Security Disability Income
- Short- or long-term disability payments from employer plans
- Individual disability policy
- Investment or retirement income
- Veteran’s benefits
- General assistance from government sources

EXPENSES

Review all your bills, particularly those you pay monthly: mortgage or rent, fuel, phone, car payments, utilities, credit cards, etc.

Consider your quarterly and annual bills, including property taxes and insurance premiums. These are easier to overlook, and could be an unpleasant surprise if not planned for.

GETTING YOUR HEALTH INSURANCE COVERAGE IN ORDER

Since healthcare costs will be a component of your expenses, it is important to assess the quality of your coverage. Review your health insurance policy or employee benefits booklet.

Here are some common items in health insurance policies that will affect your costs:

- Lifetime maximums: (the maximum amount your insurance company will pay for your healthcare over your lifetime) and how much is left.
- Deductibles: There may be a single deductible per year, or there may be deductibles for some or all covered procedures or expenses.
- Required co-pay amounts.
- Coverage for prescriptions and their reimbursement
- Annual out-of-pocket maximum (after which insurance pays 100% of allowable charges).
- Coverage differences between inpatient (hospitalization) and outpatient (home or clinic care).

Check the limits for outpatient and same-day procedures. Sometimes, lab tests and x-rays are covered only if performed in a hospital or affiliated clinic. Also find out the coverage for emergency room treatment, and if there a separate deductible?
An important rule to remember is always ask questions if something is unclear. Be persistent. If you don’t like the answer, ask again or ask to speak to a supervisor.

Other points to consider:

- If your plan requires that all care be coordinated through a primary care physician, make sure all appropriate referrals are sent to any consulting doctors.
- If a pre-authorization number is required for visits or procedures, record it in a safe place for future reference, in the event of billing problems.
- If you are having trouble paying co-pays and deductibles for hospital bills, contact the business office supervisor and try to negotiate a smaller monthly payment schedule. For doctor bills, contact the physician’s office manager.
- If problems occur, review and follow the appeal or grievance process included in your plan.
- If there are still unresolved issues, contact your state insurance commissioner for possible assistance and guidance.

Health insurance policies and employee benefits booklets can be confusing. If you have any questions about the meaning of your coverage, call the claims department directly.

Learn how to unlock your life insurance policy’s income potential to meet expenses. See pages 27–31 and page 38 of this guide.

Learn how a life insurance policy can help you better manage your expenses. See pages 27–31 and page 38 of this guide.

“I Need to Start Cutting Monthly Expenses, But How?”

Once you have collected and organized your monthly, quarterly and annual expenses, the opportunities for reducing what you have to pay or owe become clearer.

If you own a home with a mortgage, you may be able to refinance for a lower monthly payment. If you rent, you may be able to renegotiate the terms of your lease.

Shop around for your other regular monthly services and see what you are offered. Call your current suppliers and ask them if they would consider reducing your rate. Sometimes, they respond to competition and do not want to lose a valued customer.

Many utility companies have special programs to help individuals reduce their energy costs.

Some states or municipalities may have special programs for senior citizens or individuals with lower incomes to pay reduced property or school taxes.

Examine your insurance policies and see what exactly you are paying for. There may be an old rider or some coverage you no longer need, and eliminating it could lower your premium.

If you have high credit card debt and other outstanding loans, you can often consolidate them for a more favorable interest rate.

Expenses can be cut significantly if you explore your options.
Step 4: Securing Sufficient Healthcare Coverage

“What Are My Health Insurance Options?”

Healthcare is one of the most significant expenses faced by those living with cancer. If you lack or have insufficient healthcare coverage, we have compiled a list of public and private health insurance providers that may be able to assist you. For a more complete list of resources, please consult Step 10 in this guide.

**ERISA (Employee Retirement Income Security Act).** This federal law sets minimum standards for most voluntarily established corporate pension and healthcare plans provided for employees.

1. There have been a number of amendments to ERISA expanding the protections available to health benefit plan participants. One of the most important is the **Consolidated Omnibus Budget Reconciliation Act (COBRA),** which provides some workers the right to health coverage after job loss. To be eligible for COBRA coverage, you must have been enrolled in your employer’s health plan, and it must still be in effect for active employees. In addition, you must enroll for COBRA continuation benefits. Employers must notify their plan administrators within 30 days after an employee’s termination, or after a reduction in hours causing an employee to lose health benefits. Also, the plan administrator must provide notice to individual employees of their right to elect COBRA coverage within 14 days after the administrator has received notice from the employer. Finally, you must respond to this notice and elect COBRA coverage by the 60th day after the written notice is sent, or the day healthcare coverage ceased, whichever is later. Otherwise, you will lose all rights to COBRA benefits. For further information go to [www.dol.gov](http://www.dol.gov), or call 866-444-3272.

2. **Health Insurance Portability and Accountability Act (HIPAA).** HIPAA is another ERISA amendment; it provides important new protections for working Americans and their families who have pre-existing medical conditions, or who might otherwise suffer discrimination in health coverage based on factors that relate to an individual’s health. For further information go to [www.dol.gov](http://www.dol.gov), or call 866-444-3272.

3. **Americans with Disabilities Act (ADA).** These federal laws are under the jurisdiction of the U.S. Department of Justice and pertain to job discrimination based on disability or disease. For further information go to [www.ada.gov](http://www.ada.gov), or call 800-514-0301.

4. **U.S. Equal Employment Opportunity Commission (EEOC).** This is the U.S. government agency that enforces federal employment discrimination laws. For further information go to [www.eeoc.gov](http://www.eeoc.gov), or call 800-669-4000.

Additional programs available through federal or state agencies:

**MEDICARE**

Medicare is a federal health insurance program available for persons 65 years or older and/or those who have certain disabilities or have end-stage renal disease requiring dialysis.

Medicare consists of two main categories: the Original Medicare Plan and the Medicare Advantage Plan. Each category is made up of four subcategories: Parts A, B, C and D.

**The Original Medicare Plan Overview**

The Original Medicare Plan consists of Part A, with an option of adding Parts B and D. You will automatically be enrolled in the Original Medicare Plan unless you specifically choose to join a Medicare Advantage Plan (Part C), which operates as a fee-for-service plan. Most individuals will pay a deductible and then a co-pay or co-insurance.
The Original Medicare Plan does not cover everything. Costs that you may incur include co-insurance, co-pays, deductibles, etc. These costs are called gaps, and you may want to consider purchasing a Medigap policy to cover them.

**Part A Overview**
Part A covers inpatient, hospice and home healthcare. Most individuals do not pay a premium for this coverage.

**Part B Overview**
Part B covers outpatient care, doctor services, therapists, additional home healthcare and approved medical supplies. Most individuals will have to pay a premium to receive this coverage.

**Part C Overview**
Part C is the combination of Parts A and B. The main difference between Parts A and B and Part C is that it is offered through private insurance companies approved by Medicare. You may have lower costs and receive extra benefits with this program.

**Part D Overview**
Part D provides standalone prescription drug coverage insurance, and most individuals pay a premium for it. Plans vary and medication coverage vary, but all medically necessary drugs are covered. Choose the drug plan best suited to your needs.

For additional information, contact the Social Security Administration at 800-772-1213, or go to www.ssa.gov.

---

**MEDICAID**
Medicaid is a combination of federal and state programs to help cover medical costs. Eligibility depends on your income and whether you meet specific requirements.

Each individual state determines eligibility and the scope of health services offered. Depending on your state’s rules, you may also be asked to pay a small part of the cost for some medical services.

Low income is only one test for Medicaid eligibility; assets and resources are also tested against established thresholds.

For information about Medicaid, contact the State Department of Social Services or go to www.cms.hhs.gov.

**VETERANS ADMINISTRATION (VA)**
Veterans Administration (VA) benefits may be available if you or your spouse served in the U.S. Armed Forces.

Acute medical care, medications and long-term care/assistance may be available.

The VA may provide disability payments for Vietnam veterans who have certain types of cancer and/or peripheral neuropathy (from exposure to Agent Orange).

Contact your local VA representative for coverage, benefits and facilities, or call 800-827-1000, or go to www.va.gov.
SPECIAL STATE PROGRAMS
Your state of residence may have special programs or grants for individuals battling cancer. These programs are usually for emergency hospitalization and basic needs.

Contact: Hospital social workers, hospital finance offices and/or your physician’s office manager would likely have the most up-to-date information regarding these programs.

Finally, call your elected representatives either in Washington, D.C., or in your state capital. They may be able to clear up a problem of eligibility for a federal or state program, or recommend an alternative course of action.

PHARMACEUTICAL PROGRAMS
For those who cannot afford their prescriptions, many pharmaceutical companies provide assistance programs. For more information, ask your pharmacist or look online for available programs.

ADDITIONAL HEALTH COVERAGE OPTIONS
A long hospital stay, costly surgery and extended post-operative care can have devastating financial consequences. Extraordinary health events such as these are often referred to as catastrophic care, and there are companies that specialize in providing insurance for these occurrences.

Catastrophic care policies have very limited, or no coverage, for routine expenses like doctor’s visits or prescriptions, and they generally have very high deductibles — the higher the deductible, the lower your premiums. When considering this coverage, it is advisable to weigh the benefit of it against your ability to pay the premium and any deductible.

Some companies also offer long-term care insurance, but there are coverage limitations, caps on total benefit payments, and premiums are costly. Your doctor may be able to help you determine if you are likely to require long-term care of the type covered by this insurance.

If you do not have healthcare coverage, but are physically able to work, consider taking a job with a company that offers open-enrollment health plans.

You also may look to obtain group coverage by joining an association, such as the National Association of the Self-Employed, for example, or a similar membership organization; Rates are generally less expensive than individual policies. Consult an attorney, who can advise you on what you need to do.

COMPLEX CARE MANAGEMENT PROGRAMS
Complex care management programs are designed to support the gravely ill to help them make informed decisions about treatment. These plans typically assign a health advocacy team to help you navigate the healthcare system, advocate on your behalf and explain treatment options and the possible outcomes of each.
Step 5: Dealing Promptly with Cash Shortfalls

“What If I’m Coming Up Short at the End of Each Month?”

There are a number of programs available at the federal and state level that may provide income assistance. Some of these programs are briefly outlined below, and additional resources are listed in Step 10 of this guide.

**GENERAL ASSISTANCE**

- State-funded programs can assist individuals with few or no assets and little or no income.
- Generally, a qualified person can receive assistance with food and housing, plus a small monthly check to help with living expenses.
- Contact your state department of social services or state department of public welfare.

**SUPPLEMENTAL SECURITY INCOME (SSI)**

- This federal program provides monthly income for eligible seniors, or those who are blind or disabled and have incomes below federal minimum standards.
- The amount of money received is based on financial need, not FICA contributions on earnings previously paid under Social Security requirements.
- Eligible persons often qualify for food assistance and Medicaid on a state level.
- If you are on Medicare, SSI will, in most cases, pay your premiums.

**AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)**

- AFDC is a federal benefit program for children with permanent disabilities.
- These benefits may also be available for children in families in which one or both parents are disabled, retired or deceased.
- An individual cannot receive both SSI payments and payments under the AFDC program; however, a parent or child may be eligible under both programs and can choose whichever one is best for their circumstance.

**SOCIAL SECURITY DISABILITY INCOME (SSDI)**

- Monthly payments under SSDI are based on prior FICA contributions on earnings under Social Security requirements.
- Medical requirements for disability are the same as for SSI.
- SSDI benefits may be taxable if your income exceeds certain limits.

SSI, AFDC and SSDI may be reached at 800-772-1213, or go to www.ssa.gov.

Did you know that a life insurance policy can be a potential income source? See pages 27–31 and page 38 of this guide.
DISABILITY INSURANCE POLICY OR INCOME PROTECTION PLANS

A disability insurance policy or income protection program is a private insurance policy purchased and paid for by the insured.

• These types of policies/programs may also be a benefit provided by an employer.
• Policy/program benefits are based on a percentage of the policyholder’s base salary.
• Disability policies/programs may interfere with eligibility for state/federal programs (such as Medicaid) that impose income restrictions.

Contact your employer’s human resources/benefits director or your insurance agent.

EMPLOYER DISABILITY BENEFIT PLANS (SHORT-TERM/LONG-TERM LEAVE)

• Short-term disability is usually temporary. If the medical condition does not improve, long-term disability benefits may take over, with changes in benefits.
• An individual must satisfy the medical requirements of the disability policy.
• This benefit may interfere with eligibility for state/federal programs that impose income restrictions.
• Health and life insurance benefits under an employer group policy may be directly affected by the status of the disability.
• Contact your employer’s human resources/benefits director for more information regarding your benefits, options and rights.

Step 6: Setting New Goals and Planning to Achieve Them

“How do I Set Affordable Goals?”

Take the opportunity to make a list of goals and determine how much it will cost to achieve them. This process helps you allocate resources in accordance with your priorities.

1. Decide what you would like to accomplish.
2. Decide the standard of living you want to maintain for you and your loved ones.
3. Decide what you would like to do for your family or friends, or for a favorite charity, church or synagogue, school or professional organization.

In the following sections, we will discuss various options for freeing up funds you will need to realize your goals.
Step 7: Strategies for Creatively Managing Your Assets

“Managing My Assets”
Tactics for achieving your goals while working within your financial means.

Successfully managing your assets while dealing with a significant illness requires that you set goals and estimate the costs of achieving them. If there is a shortfall, there are numerous asset management strategies to consider.

We suggest that you review all the alternatives below and evaluate which are best suited to your circumstances.

SELLING ASSETS
If you’re considering selling assets to raise cash, you will want to first think through these potential issues:

• What are the tax consequences? You will likely want to prioritize selling resources in order of least tax liability.
• What are the costs associated with selling the asset? For example you may need to pay broker fees.
• How much has the asset appreciated in value? Consult your financial advisor to determine the costs associated with assets that have increased in value. As you make your decision, you’ll want to consider the costs associated with keeping that asset as it grows further. Such costs would include insurance and maintenance and perhaps mortgage or other financing payments.
• Which assets will you continue to need? For example, you may need your car to drive to appointments.
• Which of your assets might you want to save for your family? You will want to consider your current and future needs as well as those of your family members.

Each person’s circumstances are unique and only you can decide how best to utilize your assets. The important thing to remember is that you have choices. Furthermore, the decisions you make now may have a significant impact on your ability to meet your future goals.

If you decide to sell some of your assets, you can reach out to local real estate brokers, advertise in community newspapers, organize a yard sale, or use an estate auction house (keep in mind that this may involve a substantial commission).

LEVERAGING YOUR REAL ESTATE
If you own real estate, you may have a number of ways to generate additional cash, including:

• Refinancing an existing mortgage
• A home equity loan or line-of-credit, or a second mortgage
• A reverse mortgage
• Selling or renting your property

The first three types of financing require that the borrower meet certain standards for income and/or equity in a home. Equity is the difference between the estimated market value of your home, or any asset, and the amount you still owe. You may turn this equity into cash in a number of ways, primarily through a home equity loan or line-of-credit, or a second mortgage. As you research these options, be sure to find out if there are commissions, fees, taxes or other costs. Your financial advisor can guide you through this process.

A life insurance policy is another asset that can be liquidated when cash needs arise. See pages 27–31 and page 38 of this guide.
If you are living on a modest fixed income, you might have difficulty meeting income standards for refinancing, adding a second mortgage or most other home equity loans, even though you may have a great deal of equity in your residence. In this instance, a reverse mortgage may be a viable option.

With a reverse mortgage, you effectively “sell” your house to a lender by signing over the deed. Instead of making mortgage payments, the bank pays you a fixed monthly amount—hence the name reverse mortgage—and you continue to live in the house. One benefit of this type of financing is that you generally do not have to meet any standard of income.

While this form of financing may seem attractive, there are several matters to consider before taking such a step.

First, the lender is likely to conservatively appraise the market value of your home, so selling your residence on the open market may be a better option.

Second, you (or your heirs) will no longer own your home.

Third, whatever equity you have in the home, based on the lender’s appraisal of its value, is the basis for how much the lender will pay you monthly. When this money runs out, the lender owns your home and you will be required to move.

But for those facing a life-threatening illness, the ability to live in their own home for rest of their lives — and perhaps have sufficient money to pay for necessary care — may make a reverse mortgage an appealing option.

Selling your house on the open market is always a choice, and you will likely do better than with a refinancing or reverse mortgage option. Keep in mind that the proceeds from the sale will be reduced by fees and closing costs, and there may be tax consequences for you or your estate. If after the sale, you decide to lease your residence, rent payments are not tax deductible, unlike the interest portion of home mortgage payments. Think through these trade-offs carefully as you evaluate your options.

ACCESSING RETIREMENT ASSETS

Retirement assets are another option to consider. These include pensions (defined benefit and 401(k)) and individual retirement accounts (IRAs).

If you liquidate these types of accounts before age of 59½, in most cases you will immediately forfeit 10% of the amount to the Internal Revenue Service (IRS) in the form of penalties. In addition, you will probably be required to pay federal and state (where applicable) income taxes on the withdrawal.

A less expensive strategy to consider, if you are under 59½, is to find out if you qualify for a loan secured by the cash value of your pension, IRA and 401(k). Such loans may involve fees and other costs, and will most likely require monthly payments.

While hardship withdrawal options (based on demonstrated need) do exist, the penalties for early withdrawal described above often still apply.
FILING FOR BANKRUPTCY
If you cannot meet your debts, bankruptcy is an option. However, declaring bankruptcy creates serious financial considerations that you should discuss with your financial advisor.

CONSUMER CREDIT COUNSELING SERVICES (CCCS)
Across the country, CCCS organizations help people solve personal money management issues. These organizations work with clients to evaluate the specifics of their situation, including their income and total amount owed, and help individuals set up a plan to stabilize their finances and secure their future.

CCCS organizations offer educational workshops on topics including long- and short-term financial goal setting, understanding and using credit, surviving a layoff or pay cut and preparing to buy a home.

For assistance locating an accredited CCCS counselor, visit the National Foundation for Credit Counseling (NFCC) at www.nfcc.org or call 800-388-2227.

LIFE INSURANCE — THE HIDDEN ASSET
You may not have thought of your life insurance policy as an asset, but through some relatively new products and services, virtually all life insurance policies may be turned into cash.

There are two basic types of insurance: Individual insurance that you purchase yourself, and group insurance bought through an employer or association. Most group life insurance policies are term insurance. Term insurance pays a fixed amount (the face amount) to beneficiaries at the time of the insured’s death.

Individual policies can be either term, whole life (sometimes called universal life) or a combination of the two. Whole life policies invest a portion of the premium payment. These invested funds create cash value that will be added to the initial face value of the policy to increase the amount paid at time of death.

A CASH VALUE LOAN
Most whole, universal or variable life policies have provisions to allow the policyholder to borrow a percentage of the accumulated cash value.

Often, the interest rate at which you may borrow these funds is fixed at the time the policy is purchased, and it can below current market rates and other forms of borrowing. This option generally is only available on more expensive forms of individual coverage.

Taking a loan from the cash portion an insurance policy may be a relatively inexpensive way to obtain cash. In most cases, you need only pay interest but not the principal (the amount borrowed). However, failure to repay principal reduces the amount the insurance company has to invest on your behalf to create greater cash value, and lessens the amount your survivors will receive at upon your passing.
ACCELERATED BENEFITS

If your policy has a provision, or rider, allowing the payment of accelerated benefits, you may elect to take a portion of the face value, or death benefit, while you are still living. The maximum amount of cash you may receive typically ranges between 25% and 50% of the total benefit amount of the policy. The remainder will then be paid to your survivors at the time of your death.

In most cases, these benefits cannot be used unless your life expectancy is 12 months or less, which must be substantiated by medical records and verified by an insurance company physician. Lump sum payments may also jeopardize your eligibility for financial aid programs with income limits.

LIVING BENEFIT LOAN

A living benefit loan enables you to receive up to 50% of your life insurance policy’s benefit immediately, while still preserving coverage for your family.

There are a number of other factors that distinguish a living benefit loan from other forms of financing — and especially from other methods of using your life insurance policy to generate cash.

These factors include:

• No credit check or physical examination is required, but your medical records will be reviewed to determine your eligibility.
• There are no monthly payments on the loan, and further premium payments are advanced on your behalf and repaid out of the policy proceeds.
• Generally, there are no federal or state income or estate tax consequences.
• The loan may be approved and funded in as little as two to four weeks.
• Secured loans generally do not impact your eligibility for state or federal income restricted programs like Medicaid.
• There are no application fees or out-pocket expenses. However, an origination fee will be added to the loan balance at funding.
• The loan is paid back from insurance policy proceeds, so there is no personal liability (non-recourse).
• Survivor benefits are preserved and proceeds from the policy beyond what is necessary to repay the loan — plus interest, fees and advanced premiums — will be passed on to your designated beneficiaries.
• There are no restrictions on how the funds may be used.

It is important to remember that the full balance of your life insurance policy proceeds — above and beyond repayment of advances, origination fees, premium payments and interest — generally are paid tax-free directly to your beneficiaries.

• The living benefit loan can be made on most forms of life insurance policies — term, whole life, group or a combination — as long as your policy is assignable, which means the contract holder can give his or her rights of assignment to a third party. You also must be prepared to have your medical records evaluated to qualify.
• Peace of mind is the bottom line in this secured no-payment loan. Importantly, if you live beyond five years, the loan will continue to be payable out of policy proceeds, and neither you, nor your estate, will have any personal liability.

For more information on how to use your life insurance policy to access cash, call 888-274-1777, or go to www.lifecreditcompany.com.
SELLING A LIFE INSURANCE POLICY
A sale of a life insurance policy (commonly called a life or viatical settlement) involves selling your life insurance policy to a licensed provider in return for cash. The amount offered by the licensed provider is a reduced percentage of the face value of the policy. As the new owner of the policy, the company pays all future premiums and collects the policy’s full benefits when the policy matures.

Unlike accelerated benefits, licensed providers will usually purchase policies from individuals who have life expectancies of up to 10 years. There are no restrictions on how the money may be used.

For more information on how to use your life insurance policy to access cash today call 800-518-0168, or go to www.lifeforcefinancial.com.

STRATEGIES FOR THE UNINSURED
You’ve probably seen advertisements for insurance policies that promise “No health exam; you cannot be denied.” These policies, called guaranteed issue or special issue, may be an option if you don’t have life insurance or want additional coverage. Make sure the policy truly is a life policy, not just an accidental death policy. There may also be a two-year waiting period to qualify.

A typical whole life guaranteed insurance policy offers:
• Up to $25,000 in coverage
• Guaranteed coverage typically for those aged 45–85
• No medical exam or health questions
• No decrease in benefits or increase in premiums
• Builds cash value to borrow against

A whole life guaranteed policy also includes a graded death benefit. If death occurs during the policy’s first two years, the beneficiary will receive all premiums you paid plus between 10% and 20%. Once the two-year period ends, the beneficiary will receive the policy’s full benefit. Please review each insurance carrier’s specific age and benefit requirements.
Step 8: Reviewing Your Full Array of Options

“I’m Feeling a Bit Overwhelmed”

The following questions serve as a checklist to help you review the steps detailed in this guide and to evaluate the various options available to you.

- Do you have a financial advisor or someone else you trust in that capacity?
- Do you have health insurance?
- If not, can you secure health insurance through employment?
- Have you evaluated which public resources you might qualify for—Medicare, Medicaid, Social Security, Veteran’s Benefits, etc.?
- Have you carefully set your goals and reviewed your financial resources?
- Do your goals include leaving assets or funds to beneficiaries?
- Do you need extra income to cover medical expenses or alternative treatments?
- Are there other goals you would like to focus on, such as trips with family or friends?
- Have you evaluated the implications of early withdrawal of retirement benefits?
- Do you own your home? Do you have assets to sell?
- Have you arranged these assets according to high-tax/low-tax implications, as well as those that are critical and not critical?
- Have you evaluated the benefits of selling and renting versus a reverse mortgage or other forms of financing?
- Do you have assignable life insurance?
- If not, have you looked at options to purchase life insurance?
- Have you carefully reviewed all the benefits and drawbacks of the options available to tap into the value of your life insurance policy?
- Have you compared your potential income sources against your priority goals?
- Have you left some income flexibility for a longer-than-anticipated life expectancy?
Step 9: Knowing Your Unique Rights and Benefits

“I Have Options, but Do I Also Have Any Rights?”

If you have been diagnosed with a life-threatening disease, you may have experienced difficulties securing the elements essential to maintaining adequate quality of life: consideration, hope, peace of mind and appropriate care. Having sufficient financial resources can be critical to obtaining these. At a time when you are at your most vulnerable, remember that you have rights.

YOU HAVE THE RIGHT TO:

<table>
<thead>
<tr>
<th>Be treated with respect.</th>
<th>Set goals and have hope.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receive appropriate care and have the opportunity to consider complementary or alternative treatments.</td>
<td>Live with dignity.</td>
</tr>
<tr>
<td>Be told the truth.</td>
<td>Participate in decisions that affect you.</td>
</tr>
<tr>
<td>Know who has access to your medical records.</td>
<td>Maintain physical, emotional and financial control over your life to the extent you are able.</td>
</tr>
</tbody>
</table>

Whether we like it or not, financial circumstances do have a direct and daily impact on most families who are dealing with a life-threatening illness. For some, having enough money simply means having what it takes to cover the basics — food, clothing, shelter, transportation and necessary healthcare.

For others, however, it also means obtaining enough money to have additional options and achieve specific goals — making certain that a long-anticipated wedding is celebrated in style, taking a family trip to satisfy a lifelong dream, or seeing a child off to college. And while it means something different to every family, one thing remains the same: quality of life is often determined by your degree of financial security.

If this Patient and Family Financial Resource Guide has given you a new sense of control, helped to reduce the level of stress associated with your circumstances, and supplied you with the necessary tools and resources to explore your options more effectively and expeditiously, then we feel we have accomplished our goal of helping you and your family start living fully in the moment.

As we established earlier, when you are in the fight of your life, information can be your strongest ally. Our hope is that you now know that you are not alone in this battle.
Step 10: Exploring Organizations and Additional Resources

“Who Can I Contact for Support?”

The Patient and Family Financial Resource Guide is a compilation of organizations, addresses, phone numbers and websites that provide vital information and support for patients, families and caregivers. Though the websites listed may provide assistance, there is no guarantee of your success accessing information or of the accuracy of it. Information provided in “The Patient and Family Financial Resource Guide” is not meant to replace or override interactions with your doctor, financial advisor or other persons on your care team in any way. Your care team may also have additional recommendations that may best meet your individual needs.

NATIONAL CANCER ORGANIZATIONS

The American Cancer Society (ACS)  www.cancer.org
250 Williams St., NW, Atlanta, GA 30303
Toll Free: 800-ACS-2345

The American Cancer Society is a nationwide community-based volunteer health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives and diminishing suffering from cancer through research, education, advocacy and service.

The ACS’s National website, www.cancer.org, is a comprehensive site containing valuable resources on prevention and risk factors, detection, treatment methods and services for cancer patients and their families. Practical information, ideas, answers to common questions and tips are available, as well as specific resources in your community.

HEALTH PLANS AND INSURANCE

U.S. Department of Health and Human Services  www.hrsa.gov
Healthcare Financing Administration  www.hhs.gov
410-786-5505
200 Independence Avenue S.W.
Washington, DC 20201

“Guide to Health Insurance for People with Medicare”

U.S. Department of Labor  www.dol.gov
Toll-Free Hotline: 866-487-2365
200 Constitution Avenue N.W., Washington, DC 20210

MIB, Inc. (Medical Information Bureau)
50 Braintree Hill Park, Suite 400
Braintree, MA 02184-8734

CompuQuotes  www.compuquotes.com
Search this website for Guaranteed-Issue Life Insurance Referrals

EMPLOYMENT ISSUES

Toll Free: 800-669-4000
131 M Street N.E., Washington, DC 20507

U.S. Department of Justice Access Unit, Civil Rights Division  www.justice.gov/crt
(202) 514-4609
Civil Rights Division
950 Pennsylvania Avenue N.W., Washington, DC 20530
FINANCIAL ISSUES WITH LIFE INSURANCE
Life Credit Company  www.lifecreditcompany.com
Toll-Free: 888 274-1777
7911 Herschel Avenue, Suite 201
La Jolla, CA 92037
Financial Assistance for Cancer Patients and Their Families

American Association of Retired Persons (AARP)
Toll Free: 888-687-2277 www.aarp.org
601 E Street N.W., Washington, DC 20049

Compassion & Choices
Toll Free: 800-247-7421 www.compassionandchoices.org
P.O. Box 101810, Denver, CO 80250-1810
Durable Power of Attorney and Living Will Forms and Instructions

Internal Revenue Service (IRS)  www.irs.gov
Toll Free: 800-829-1040

Social Security Administration (SSA)  www.ssa.gov
Toll Free: 800-772-1213
Information about Social Security Programs

U.S. Department of Veteran’s Affairs (VA)  www.va.gov
Toll Free: 800-669-8477 Insurance Center
Toll Free: 800-827-1000 Main Number
Veteran’s Insurance Coverage

Benefits.gov  www.benefits.gov
This program links people to government benefits and provides information about how to apply for those benefits.

FINANCIAL COUNSELORS
Most hospitals and treatment centers have financial counselors available to help with financial and insurance concerns. Contact your hospital or treatment facility for more information.

FUNDRAISING
Fundraising is one way to cover the costs of cancer treatment. The organizations in this guide and your local libraries are good places to find fundraising information.

INCOME TAXES AND LEGAL ASSISTANCE
Internal Revenue Service (IRS)  www.irs.gov
Toll Free: 800-829-1040

LawHelp  www.lawhelp.org
LawHelp answers questions about legal rights and provides information about free legal aid programs in the United States.

FOUNDATIONS OFFERING FINANCIAL ASSISTANCE
Ancora Cancer Foundation  www.ancorafoundation.org
This foundation provides assistance for patients who cannot afford co-pays, travel related expenses and direct grants.

Co-Pay Relief Program  www.copays.org
Toll free: 866-512-3861
This foundation helps with insurance, job retention and debt issues. Its co-pay relief program provides financial assistance to insured patients with certain cancers.
Step 10: Exploring Organizations and Additional Resources

The Favre 4 Hope Foundation  
www.favre4hope.com
Helps pay medical expenses for uninsured/under-insured breast cancer patients.

The HealthWell Foundation  
www.healthwellfoundation.org
Toll free: 800-675-8416
This foundation provides assistance to those who cannot afford insurance co-payments, premiums or other healthcare costs.

Leukemia & Lymphoma Society (LLS)  
www.lls.org
Toll free: 914-949-5213
The LLS financial aid program offers people with blood-related cancers up to $500 a year for drugs, travel, and treatment costs.

Limbs for Life Foundation  
www.limbsforlife.org
Toll free: 888-235-5462 or 405-843-5174
Limbs for Life provides funding for prosthetics and prosthetic care for individuals who cannot otherwise afford it.

Livestrong Foundation  
www.livestrong.org
Toll free: 877-236-8820
The LIVESTRONG SurvivorCare program offers information about financial, employment and insurance issues.

Lymphoma Research Foundation (LRF)  
www.lymphoma.org
Toll free: 800-500-9976
LRF offers up to $500 per year to lymphoma patients who have quality-of-life expenses not covered by insurance.

Make-A-Wish Foundation of American  
www.wish.org
Toll free: 800-722-WISH (9474)
The Make-A-Wish Foundation grants a special wish for children age 18 or younger with life-threatening illnesses.

Medicare  
www.medicare.gov
Toll free: 800-MEDICARE (633-4227)
This government insurance program is for individuals who are age 65 or older and for individuals with permanent disabilities.

National Brain Tumor Society  
www.braintumor.org
Toll free: 617-942-9997

National Breast and Cervical Cancer Early Detection Program (NBCCEDP)  
www.cdc.gov/cancer/nbccedp
Toll free: 800-CDC-INFO (232-4636)
NBCCEDP provides free or low-cost breast and cervical screenings to women who meet age and income guidelines.

National Children’s Cancer Society  
www.thenccs.org
314-241-1600
The National Children’s Cancer Society provides financial assistance related to treatment expenses for children with cancer.

National Foundation for Transplants (NFT)  
www.transplants.org
Toll free: 800-489-3863
NFT provides fundraising assistance and advocacy for transplant patients and their families.
Insurance Information Institute  
www.iii.org
This site aims to improve public understanding of insurance.

National Organization for Rare Disorders (NORD)  
www.rarediseases.org
Toll free: 800-999-6673
NORD’s assistance programs help uninsured or under-insured individuals with rare diseases pay for needed medications.

NeedyMeds  
www.needymeds.com
Toll free: 800-503-6897
NeedyMeds provides information about programs that help patients with their prescription medication expenses.

Partnership for Prescription Assistance  
www.pparx.org
Toll free: 888-477-2669
This program helps patients without prescription drug coverage get the medicines they need through public or private assistance programs.

Patient Access Network Foundation  
www.panfoundation.org
Toll free: 866-316-PANF (7263)
This foundation provides financial support for out-of-pocket medication costs to treat several types of cancer.

Patient Advocate Foundation  
www.patientadvocate.org
Toll free: 800-532-5274

Patient Services Inc. (PSI)  
www.patientservicesinc.org
Toll free: 800-366-7741
PSI subsidizes health insurance premiums and pharmacy co-payments for people with rare disorders and some cancers.

Social Security Administration (SSA)  
www.ssa.gov
Toll free: 800-772-1213
TTY: 800-325-0778
The Social Security Administration provides supplemental income and disability benefits to those who meet certain criteria.

Sunshine Foundation  
www.sunshinefoundation.org
215-396-4770
The Sunshine Foundation grants wishes for children who are physically challenged, are seriously ill or have been abused.

United Way of America  
www.unitedway.org
United Way offices across the nation provide services and referrals to people financially struggling. Check the telephone directory or go online to find an office near you.

Veteran’s Affairs (VA)  
www.va.gov
Toll free: 800-827-1000
Eligible veterans and their dependents may receive cancer screening and treatment at VA Medical Centers.

SOCIAL WORKERS
Social workers at your treatment facility may help you find and apply for financial aid programs and services. Contact your facility’s social work office for more information.

Ancora Cancer Foundation
GENERAL INFORMATION
American Society of Clinical Oncology (ASCO)  
www.asco.org  
571-483-1300
The mission of ASCO is to facilitate the delivery of high-quality healthcare; foster the exchange and dissemination of information and ideas related to cancer, including the biology, diagnosis, staging, treatment and psycho-social impact of cancer; further the training of all persons in clinical research and in the total care of patients with cancer; and encourage optimal communication among the various specialties concerned with cancer. It is the premier trade association for oncologists, and its website contains an extraordinary amount of cutting-edge information.

Association of Cancer Online Resources (ACOR)  
www.acor.org  
212-226-5525
ACOR provides access to oncology mailing lists and electronic groups; an excellent resource for people with cancer who wish to find others with the same diagnosis.

Association of Community Cancer Centers (ACCC)  
www.accc-cancer.org  
301-984-9496  
11600 Nebel Street, Suite 201, Rockville, MD 20852
ACCC is a national interdisciplinary organization dedicated to the entire continuum of quality cancer care for patients and communities. ACCC seeks to fulfill its mission by pursuing the following strategies: Patient Advocacy, Quality and Economic Issues, Research in the Community, Cancer Program Management, Leadership in Policy Development and Promotion, and Support for Members. Its website includes the latest news on public policy, oncology drugs and products, and state agencies and meetings.

Blood and Marrow Transplant Information Network  
www.bmtinfonet.org  
Toll Free: 888-597-7674
This site provides information and emotional support to those contemplating or undergoing blood or marrow transplants and their families.

CancerCare  
www.cancercare.org  
Toll Free: 800-813-HOPE (4673)
Cancer Care is a non-profit organization whose mission is to provide free professional help to people with all cancers through counseling, education, information and referral, and direct financial assistance.

Cancer Hope Network  
www.cancerhopenetwork.org  
877-467-3638
This organization provides support by matching patients with trained volunteers who have themselves undergone a similar experience.

Cancer Index: A Guide to Internet Resources for Cancer  
www.cancerindex.org  
This site contains links to cancer related information organized by disease, country, treatments and other topics.

CancerEducation.com  
www.cancereducation.com  
This website’s mission is to improve cancer care through the dissemination of up-to-date and accurate educational programming and information for healthcare professionals, cancer patients and their family members. The site has resources for finding physicians and treatment centers, and features video and animation presentations about common types of cancer.
Cancer News on the Net  www.cancernews.com
Cancer News on the Net is dedicated to bringing patients and their families the latest information on cancer diagnosis and treatment.

Cancer Research Institute  www.cancerresearch.org
Toll Free: 800-99-CANCER (800-992-2623)
This site, sponsored by the Cancer Research Institute, provides access to a variety of publications, including What to do if Cancer Strikes. This particular publication provides useful information about how to talk to your doctor when you are diagnosed, information about treatments and clinical trials, as well as a resource directory.

Chemocare.com  www.chemocare.com
844-268-3901
Chemocare.com is a reliable source for chemotherapy, chemotherapy side effects and chemotherapy drug information.

Coalition of Cancer Cooperative Groups  www.cancertrialshelp.org
215-789-3600
This site offers articles, book recommendations and webcasts (lectures and discussions via the world wide web) focusing primarily on breast cancer, lung cancer and colon cancer, as well as general cancer awareness.

Facing Our Risk of Cancer Empowered (FORCE)  www.facingourrisk.org
Toll Free: 866-288-RISK (7475)
FORCE is a nonprofit organization for women who are at high risk of getting breast or ovarian cancer due to their family history and genetic status, and for members of families in which a BRCA mutation may be present. The FORCE website can be a helpful resource for anyone who is at risk, who wonders whether she might be at risk, or who cares about the issues and concerns those at risk face.

Foundation for Women’s Cancer  www.foundationforwomenscancer.org
312-578-1439
The mission of this website is to be the most comprehensive and accurate source of cancer information for women and services available online. This site is designed for those affected by the disease, as well as for professionals. Features include treatment and advocacy information, a consumer drug guide, and support groups.

International Cancer Alliance for Research and Education (ICARE)  www.icare.org
301-656-3461
PO Box 341657
Bethesda, MD 20814
The ICA provides a free cancer therapy review that includes information on specific cancer type, detection and staging, treatment, tests, clinical trials and more. A quarterly cancer breakthrough report is also available through this site.

National Coalition for Cancer Survivorship (NCCS)  www.canceradvocacy.org
Toll Free: 877-622-7937
This is the oldest survivor-led cancer advocacy organization in the country; it promotes quality cancer care for all Americans and the empowerment of cancer survivors. The organization is committed to providing patients and their families access to relevant and accurate information, through resources such as its award-winning Cancer Survivor Toolbox, in the belief that knowledge is key to demanding and receiving quality cancer care.
This is the official website for the National Library of Medicine. On this site you may search a variety of databases for journal articles and books on any area of medical interest.

Toll Free: 800-994-9662
200 Independence Avenue SW, Room 712E, Washington, DC 20201
This office provides national leadership in women’s health through public policy, research, service delivery and education. Programs include more than 50 Centers of Excellence in Women’s Health, which serve as models of integrated and comprehensive women’s health research and clinical services, including regular screening for breast, ovarian and cervical cancers.

Patient Advocate Foundation  www.patientadvocate.org
Toll Free: 800-532-5274
The Patient Advocate Foundation is a national nonprofit organization that serves as an active liaison between patients and their insurers, employers and/or creditors to resolve insurance, job discrimination and/or debt crisis matters relative to diagnosis. Working through case managers, doctors and attorneys, the Patient Advocate Foundation seeks to safeguard patients using effective mediation to assure access to care, maintenance of employment and preservation of financial stability.

WebMD  www.webmd.com
This site provides high-quality information and interactive tools to help patients and their families manage their daily personal health. Search the WebMD site for cancer references. WebMD Health is committed to providing authoritative medical content written for the consumer; it also provides access to professional-level content.

What You Need to Know About Cancer  www.cancer.gov/publications/patient-education
Produced by the National Cancer Institute, this site offers numerous booklets packed with important information about cancer. The booklets include information about diagnosis, treatments, emotional issues and support.

PUBLICATIONS
Coping with Cancer Magazine  www.copingmag.com
615-790-2400
PO Box 682268, Franklin, TN 37068-2268
Consumer magazine for people whose lives have been touched by cancer.

CURE Magazine  www.curetoday.com
Toll Free: 800-210-2873
A quarterly magazine with an annual Resource Guide that combines the science and humanity of cancer.
INFORMATION BY DISEASE

BRAIN CANCER
American Brain Tumor Association  www.abta.org
773-577-8750
You can read other people’s stories of hope, get information about managing side effects and symptoms and connect with a pen pal in the “Care and Support” section of the American Brain Tumor Association website.

National Brain Tumor Foundation (NBTF)  www.braintumor.org
617-924-9997
This nonprofit health organization provides information and support to brain tumor patients, family members and healthcare professionals.

BREAST CANCER
Favre 4 Hope Foundation  www.favre4hope.com
This foundation helps pay medical expenses for uninsured/under-insured breast cancer patients.

National Breast Cancer Coalition (NBCC)  www.natlbcc.org
Toll Free: 800-622-2838
This coalition is dedicated to the eradication of breast cancer by action, policy and advocacy. This site provides details on the group’s legislative activities, advocacy training and public policy initiatives. Information is included about members of Congress who have been supportive of NBCC’s goals.

Susan G. Komen Breast Cancer Foundation  www.komen.org
877-465-6636
The Komen Foundation’s mission is to eradicate breast cancer as a life-threatening disease through research, education, screening and treatment. This website provides information on research, upcoming events, where to get additional information about breast cancer and how to access community support for patients and families.

Mothers Supporting Daughters with Breast Cancer  www.mothersdaughters.org
410-778-1982
This organization is designed to help mothers who have daughters battling breast cancer. Support services are provided free of charge and include contacts with volunteers through email, letters and phone calls, as well as a variety of special publications.

SHARE: For Women Facing Breast and Ovarian Cancers  www.sharecancersupport.org
Toll Free: 844-275-7427
SHARE is a nonprofit organization providing information lines for breast and ovarian cancer in both English and Spanish. This site offers information, programs and other resources and support.

Y-Me National Breast Cancer Organization  www.abcdbreastcancersupport.org
Toll Free: 800-977-4121
This organization provides general information about breast cancer support services, information on screening and detection, information for women and men with breast cancer, and information for family members and loved ones. In additional, it provides support group services, information and advocacy.
**COLON CANCER**

Colon Cancer Alliance (CCA)  
www.ccalliance.org

Toll Free: 877-422-2030

The Colon Cancer Alliance (CCA) is a national patient advocacy organization dedicated to ending the suffering caused by colorectal cancer. This site provides patient support, education, research and advocacy.

**LEUKEMIA/LYMPHOMA**

Lymphoma Research Foundation of America  
http://www.lymphoma.org

Toll Free: 800-500-9976
212-349-2910

This site provides educational and emotional support programs for lymphoma patients and their families.

The Leukemia & Lymphoma Society  
www.lls.org

914-949-5213

The Leukemia & Lymphoma Society’s mission is to cure leukemia, lymphoma, Hodgkin’s disease and myeloma, and to improve the quality of life of patients and their families. This comprehensive website provides patient aid, family support and informational resources geared specifically for those with blood-related cancers.

**LUNG CANCER**

American Lung Association  
www.lungusa.org

Toll Free: 800-586-4872

“Improving Life One Breath at a Time”

The mission of the American Lung Association is to prevent lung disease and promote lung health through advocacy, research, public, patient and professional education.

Lung Cancer Alliance (LCA)  
www.lungcanceralliance.org

Toll Free: 800-298-2436

LCA is a nonprofit organization dedicated to helping those living with lung cancer to improve the quality of their lives through advocacy, support and education.
GYNECOLOGICAL CANCERS
Foundation for Women’s Cancer  www.wcn.org
312-578-1439
The Society of Gynecologic Oncology’s Foundation for Women’s Cancer is dedicated to increasing public awareness about gynecologic cancer.

Gilda Radner Familial Ovarian Cancer Registry  www.ovariancancer.com
Toll Free: 800-682-7426
This registry tracks families with a history of ovarian cancer, offers a help line, education, information and peer support for women with a high risk (family history) of developing ovarian cancer.

The International Newsletter for Those Fighting Ovarian Cancer  www.ovarian-news.org
210-401-1604
This site allows you to view a monthly newsletter written by an ovarian cancer survivor. The newsletter reports on treatment options, clinical trials, coping skills and early detection strategies. It offers a humorous and upbeat tone, as well as a networking service that matches women in similar circumstances.

National Cervical Cancer Coalition (NCCC)  www.nccc-online.org
Toll Free: 800-685-5531
This coalition is a grassroots nonprofit organization dedicated to serving women with, or at risk for, cervical cancer and HPV disease.

National Ovarian Cancer Coalition (NOCC)  www.ovarian.org
Toll Free: 888-682-7426
NOCC’s mission is to raise awareness and promote education about ovarian cancer. The coalition is committed to improving the survival rate and quality of life for women with ovarian cancer.

Ovarian Cancer National Alliance  www.ovariancancer.org
Toll Free: 866-399-6262
The Ovarian Cancer National Alliance’s purpose is to increase public and professional understanding of ovarian cancer, and to advocate for more effective diagnostics, treatments and a cure. Available materials include awareness information and national policy issue papers.

The Ovarian Cancer Research Fund (OCRF)  www.ocrf.org
Toll Free: 800-873-9569  212-268-1002
The Ovarian Cancer Research Fund is dedicated to the formulation of early diagnostic treatment programs and research toward the ultimate conquest of ovarian cancer. Explore this website to learn more about the work of its Scientific Advisory Committee, the research being conducted and the most up-to-date information about this disease.

SHARE: For Women Facing Breast and Ovarian Cancers  www.sharecancersupport.org
Toll Free: 844-275-7427
SHARE is a nonprofit organization providing information lines in both English and Spanish for breast and ovarian cancer. It offers information, programs and other resources and support.
UROLOGICAL CANCERS

American Urological Association Foundation  www.urologyhealth.org
Toll Free: 800-828-7866
410-689-3700
This site was established to support and promote research, patient/public education and advocacy to improve the prevention, detection, treatment and cure of urologic disease.

The Kidney Cancer Association  www.kidneycancer.org
Toll Free: 800-850-9132
The Kidney Cancer Association is a charitable organization that funds, promotes and collaborates with NCI, ASCO, AUA and other institutions on research projects. It educates families and physicians, and serves as an advocate on behalf of patients at the state and federal levels.

Livestrong Foundation  www.livestrong.org
Toll Free: 855-220-7777
The Livestrong Foundation focuses on cancer prevention, access to screening and care, research and quality of life for cancer survivors.

Us Too International  www.ustoo.com
Prostate Cancer Helpline: 800-808-7866
630-795-1002
Us Too is a prostate cancer support group organization whose goals are to increase awareness in the community, provide information about treatment and disease, and to offer support to men who have been diagnosed, as well as to their spouses/partners and families.

ORAL, HEAD AND NECK CANCERS

The Oral Cancer Foundation  www.oralcancerfoundation.org
949-723-4400
The Oral Cancer Foundation is a national nonprofit entity designed to reduce suffering and save lives through prevention, education, research, advocacy and support activities. This site features comprehensive information on many topics related to oral cancer.

Support for People with Oral, Head and Neck Cancer  www.spohnc.org
Toll Free: 800-377-0928
This is a patient-directed, self-help organization dedicated to meeting the needs of oral, head and neck cancer patients. This site addresses the broad emotional, physical and human needs of this population.

SKIN CANCER

Melanoma Research Foundation  www.mpip.org
Toll Free: 800-673-1290
This site provides patients with melanoma the information and support they need to be proactive in their treatment decisions.

The Skin Cancer Foundation  www.skincancer.org
212-725-5176
The Skin Cancer Foundation is the only national and international organization that is concerned exclusively with the world’s most common malignancy—cancer of the skin. This website provides information on how to perform a self-examination, as well as more detailed information about the three types of skin cancer: melanoma, basal cell and squamous cell.
HEALTH AND WELLNESS
National Human Genome Research Institute www.genome.gov
(Click on Health, then Family History Initiative.)
This site will aid you in building and understanding your medical family history and assessing your cancer risk. It discusses the importance of building a medical family tree.

DIET AND NUTRITION
American Institute for Cancer Research www.aicr.org
Toll Free: 800-843-8114
Based on the premise that most cancers can be prevented, the American Institute for Cancer Research is a national cancer organization specializing in the field of diet, physical activity and weight management as it relates to cancer prevention. Its site features news, research updates, recipes, free publications and tips for good health.
Cancer Nutrition Center www.cancernutrition.com
The Cancer Nutrition Center site will help you understand the impact of nutrition on your health. Recommendations for diet during treatments are available, as well as general diet and nutrition information.

ALTERNATIVE, HOLISTIC AND COMPLEMENTARY MEDICINE
American Academy of Family Physicians www.familydoctor.org
Go to Prevention & Wellness Section, where there is an abundance of information about the mind/body connection and nutrition and exercise, and how to reduce your cancer risk, along with numerous other health topics.

PERSONAL SERVICES
Look Good...Feel Better www.lookgoodfeelbetter.org
Toll Free: 800-395-5665
A free, national public service program dedicated to teaching beauty techniques to women to help enhance their appearance and self-image during cancer treatment.

TRANSPORTATION
Corporate Angel Network www.corpangelnetwork.org
914-328-1313
Corporate Angel Network provides FREE air transportation for cancer patients traveling to and from recognized treatment centers in the U.S., without regard to their financial resources. Call or visit their website for details and eligibility criteria.

RESOURCES FOR CAREGIVERS
Caregiver Survival Resources www.caregiver.com
Toll Free: 800-829-2735
954-893-0550
This site provides a locally oriented, nationwide resource directory for caregivers and features the online magazine “Today’s Caregiver.”
PAIN AND SYMPTOM MANAGEMENT

American Chronic Pain Association (ACPA)  www.theacpa.org
Toll Free: 800-533-3231
ACPA offers peer support and education in pain management skills to people with pain, families and healthcare providers.

American Pain Society  www.ampainsoc.org
847-375-4715
The American Pain Society is a multidisciplinary community that brings together a diverse group of scientists, clinicians and other professionals to increase the knowledge of pain and transform public policy and clinical practice to reduce pain-related suffering.

National Lymphedema Network (NLN)  www.lymphnet.org
Toll Free: 800-541-3259
The National Lymphedema Network (NLN) is a nonprofit organization that provides education and guidance to lymphedema patients, healthcare professionals and the general public by disseminating information on the prevention and management of primary and secondary lymphedema.

PHARMACY AND DRUGS

FDA Cancer Liaison Program  www.fda.gov
(Type “cancer” in the search section.)
Toll Free: 888-463-6332
This site provides information about the FDA drug approval process and cancer clinical trials, as well as access to investigational therapies.

Partnership for Prescription Assistance  www.pparx.org
Toll Free: 888-477-2669
This program helps patients without prescription drug coverage get the medicines they need through public or private assistance programs.

HOSPICE AND PALLIATIVE CARE

Caring Connections  www.caringinfo.org
Toll Free: 800-658-8898
Caring Connections, a program of the National Hospice and Palliative Care Organization (NHPCO), is a national consumer and community engagement initiative to improve end-of-life care.

Growth House  www.GrowthHouse.org
415-863-3045
This website provides education about life-threatening illness and end-of-life care. Its primary mission is to improve the quality of compassionate care for patients through public education and global professional collaboration.

National Association for Home Care and Hospice (NAHC)  www.nahc.org
202-547-7424
NAHC is an organization dedicated to making home care and hospice providers’ lives easier.

National Cancer Institute  www.cancer.gov
Toll Free: 800-422-6237
(Go to NCI Publications, search for Publications, then type “advanced cancer” in the search section.)
Access online booklets written to help people who are struggling with advanced or end-stage cancer.

National Hospice Foundation  www.nationalhospicefoundation.org
Toll Free: 877-470-6472
The National Hospice Foundation is committed to leading global, philanthropic efforts advancing quality, compassionate, end-of-life care for all.
GRIEF AND BEREAVEMENT

AARP’s Coping with Grief and Loss Website  www.aarp.org
Toll Free: 888-687-2277
(Search for Grief and Loss)
Information from the American Association of Retired Persons on grief,
common reactions to loss and coping strategies.

The Association for Death Education and Counseling  www.apec.org
847-686-2240
The Association for Death Education and Counseling is a multidisciplinary
professional organization dedicated to promoting excellence in death
education, bereavement counseling and care of the dying.

HelpGuide  www.helpguide.org
(Go to Grief and Loss Section)
Helpguide’s mission is to empower people to understand, prevent and
resolve health challenges.
<table>
<thead>
<tr>
<th>INDEX</th>
</tr>
</thead>
</table>

### B
- **Bankruptcy** .................................. 26
- **Brain Cancer** ................................. 50
- **Benefits.gov** ................................. 38
- **Blood and Marrow Transplant Information Network** ............... 45

### C
- **CancerEducation.com** ....................... 45
- **Cancer Hope Network** ....................... 45
- **CancerIndex.org** .............................. 45
- **Cancer Liaison Program** See FDA
- **Cancer News on the Net** .................... 46
- **Cancer Nutrition Center** .................... 58
- **CancerCare** .................................. 45
- **Caregiver Survival Resources** ............ 59
- **Caring Connections** ......................... 61
- **Cash Value Loan** See Life Insurance
- **CCCS** See Consumer Credit Counseling
- **Chemocare.com** .............................. 46
- **Cobra** See Consolidated Omnibus Budget Reconciliation Act

### D
- **Department of Public Welfare** See General Assistance
- **Department of Social Services** See General Assistance
- **Diet and Nutrition** ............................ 58
- **Disability Insurance** ........................ 20
- **Drugs** ............................................ 60

### E
- **EEOC** See U.S. Equal Employment Opportunity Commission
- **ERISA** See Employee Retirement Income Security Act
- **Expenses** ........................................ 8

### F
- **Facing Our Risk of Cancer Empowered (FORCE)** ................. 46
- **Favre 4 Hope Foundation** ................ 50, 40
- **FDA** ............................................. 60
- **Financial Advisor** ............................ 7
- **Financial Assistance** ......................... 39
- **Financial Counselors** ........................ 39
- **Financial Issues** ............................... 38
- **FORCEnonprofit** ............................... 46
- **Fundraising** .................................... 39

### G
- **General Assistance** .......................... 18
- **General Information** ......................... 44
- **Gilda Radner Familial Ovarian Cancer Registry** ................. 54
- **Grief and Bereavement** ...................... 62
- **Growth House** ................................. 61
- **Gynecological Cancers** ..................... 54
- **Grants** See Special Programs
INDEX

H

Health and Wellness...............................58
Health Coverage...............................12
Health Insurance...............................12, 37
Health Insurance Portability and Accountability Act..........................13
Health Plans.................................37
Healthcare Financing Administration.................................37

Income.............................................8
Income Taxes....................................39
Individual Retirement Accounts
See Retirement Assets
Information by Disease.........................50
Insurance........................................8
Internal Revenue Service.................38
International Cancer Alliance for Research and Education (ICARE).................47

Healthwell Foundation.........................40
HIPAA
See Health Insurance Portability and Accountability Act
Hospice Care.....................................61

K

Kidney Cancer Association....................56

L

LawHelp.............................................39
Legal Assistance....................................39
Leukemia & Lymphoma
Society..................................................40, 53
Leukemia/Lymphoma.........................52
Life Insurance.....................................27, 38
Life Settlement.................................30
See Life Insurance
Limbs for Life......................................40

M

Make-A-Wish Foundation.....................41
Medicaid...........................................15
Medical Information Bureau
See MIB
Medicare..........................................13, 41
Medicare Plan.................................13
Medigap Policy
See Medicare

Melanoma Patients Information Page (mpip.org).............................57
MIB, Inc..........................................37
Mothers Supporting Daughters with Breast Cancer............................51
INDEX

N

National Association for Home Care and Hospice (NAHC) .................. 61
National Brain Tumor Foundation (NBTF) ................................. 50
National Breast and Cervical Early Detection Program (NBCCEDP) ......................... 41
National Breast Cancer Coalition (NBCC) .................................. 50
National Cancer Organizations ....... 36
National Cervical Cancer Coalition (NCCC) .................................. 54
National Children’s Cancer Society ........................................... 41
National Coalition for Cancer Survivorship (NCCS) ...................... 47
National Foundation for Credit Counseling
See Consumer Credit Counseling Services

National Foundation for Transplants (NFT) .................................... XX
National Hospice Foundation ...... XX
National Human Genome Research Institute .......................... XX
National Library of Medicine ...... XX
National Lymphedema Network (NLN) ..................................... XX
National Organization for Rare Disorders (NORD) ....................... XX
National Ovarian Cancer Coalition (NOCC) ................................ XX
NeedyMeds ................................ XX
NFCC
See National Foundation for Credit Counseling

INDEX

P

Pain and Symptom Management ............. 60
Palliative Care ................................ 61
Patient Access Network Foundation ................................ 42
Patient Advocate Foundation .................. 42
Patient Services Inc. (PSI) .................... 42
Part A
See Medicare
Part B
See Medicare
Part C
See Medicare
Part D
See Medicare
Partnership for Prescription Assistance 42, 60

R

Real Estate
See Assets
Roth IRA
See Assets
Resources for Caregivers .......... 59
Retirement Assets ................. 25
Reverse Mortgage
See Assets

Office of Women’s Health
See U.S. Public Health Services
Oral Cancer Foundation .............. 57
Oral, Head and Neck Cancers ....... 57
Ovarian Cancer
National Alliance ....................... 55
Ovarian Cancer Research Fund (OCRF) ......................... 55

Ancora Cancer Foundation
Secured No-Payment Line of Credit
See Life Insurance
Selling Assets
See Assets
SHARE: For Women Facing Breast and Ovarian Cancer ..........51, 55
Skin Cancer ..................57
Skin Cancer Foundation ....57
Social Security Administration (SSA) ...............14, 38, 43
Social Security Disability Income (SSDI) .................19
Social Workers .............43
Special Programs ..........16
SSA ..................38
See Social Security Administration
SSDI See Social Security Disability Income
SSI See Supplemental Security Income
Step 1: Organizing Your Thoughts, Records and Important Contacts ......6
Step 2: Analyzing Your Income, Expenses and Health Insurance .......8
Step 3: Reducing Monthly Bills to Expand Options ......................11
Step 4: Securing Sufficient Healthcare Coverage .....................12
Step 5: Dealing Promptly with Cash Shortfalls ......................18
Step 6: Setting New Goals and Planning to Achieve Them ..........21
Step 7: Strategies for Creatively Managing Your Assets ...............22
Step 8: Reviewing Your Full Array of Options ......................32
Step 9: Knowing Your Unique Rights and Benefits ..................34
Step 10: Exploring Organizations and Additional Resources ........36
Sunshine Foundation ..........36
Supplemental Security Income (SSI) ..................18
Support for People with Oral, Head, and Neck Cancer ..........57
Susan G. Komen Breast Cancer Foundation ..........51
Ten Essential Steps to Gaining Clarity and Control .................4
Transportation ..................59
U.S. Department of Health and Human Services ..........37
U.S. Department of Labor ..........37
U.S. Department of Justice Access Unit, Civil Rights Division ..........37
U.S. Department of Veteran’s Affairs (VA) ...............38
Veterans Administration ..........15
Veteran’s Affairs ..........38
Viatical See Life Settlement
WebMD ..................49
What You Need to Know about Cancer ..................49
Y-Me National Breast Cancer Organization ..........52
Y-Me National Breast Cancer Organization
Ancora Cancer Foundation is dedicated to the aid and support of cancer patients, their families and caregivers. Our aim is to empower patients and their families to better confront the financial challenges brought on by cancer.

We educate cancer patients about the resources and financial options available to them. We also support cancer research and advocacy groups through charitable donations and targeted grants. Further, we provide direct financial assistance through co-pay grants for chemotherapy and targeted-therapy drugs.

Our actions will provide knowledge, choices, and hope to cancer patients and their families.

To learn more, visit us at www.ancoracancerfoundation.org.

The information contained in this guide is for general informational purposes only and should not be construed as legal, accounting, tax or financial planning advice.

Because this information is not meant to be a substitute for legal, accounting, tax, financial, estate planning, or other similar advice obtained from a professional, you may want to seek the help of professional advisors to answer any questions you may have regarding the information contained in this guide or as otherwise noted in the guide.

For additional copies of this guide, please request at www.ancoracancerfoundation.org. There is no charge for the guide, and it is distributed as a service to the cancer community by Ancora Cancer Foundation.

© 2016 Ancora Cancer Foundation