



Finance and Insurance Matters

Marrow or cord blood transplants are expensive. There are many extra expenses following transplant as well, 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:

- **Search Assistance Funds** can help pay the costs not covered by insurance for searching Be The Match Registry of unrelated adult donors and cord blood units. If you are eligible, Be The Match will notify the transplant center. This allows your donor search process to begin as quickly as possible.
- **Transplant Support Assistance Funds** help pay for some costs during the first 12 months after transplant that are not covered by your insurance.

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	All patients	Helps patients resolve insurance, employment, and debt crisis issues related to their diagnosis. Also, co-pay relief program for multiple myeloma and myelodysplastic syndromes (MDS)	Phone: 1 (800) 532-5274 Online: patientadvocate.org

Financial Aid

Name	Who they help	How they can help	How you can learn more
The Assistance Fund	MDS and multiple myeloma patients	Medical copayment, deductible, and insurance premium assistance	Phone: 1 (877) 245-4412 Online: theassistancefund.org
Bone Marrow Foundation	Bone marrow transplant patients	Assistance for many transplant-related expenses, including costs of donor searches, bone marrow harvesting, medications, home and child care services, transportation, housing costs, caregiver expenses, copayments	Phone: 1 (800) 365-1336 Online: bonemarrow.org
CancerCare	Cancer and multiple myeloma patients	Grants to help with home care, child care, transportation, and pain medication; Multiple myeloma patients: Door to Door transportation assistance program	Phone: 1 (800) 813-HOPE 1 (800) 813-4673 Online: cancercares.org
Cancer Financial Assistance Coalition (CFAC)	Cancer patients	Provides a searchable listing of financial assistance organizations	Online: cancerfac.org
Children's Leukemia Research Association	Pediatric and adult patients with leukemia and MDS	Chemotherapy, laboratory, and drug costs related to leukemia treatment	Phone: 1 (516) 222-1944 Online: childrensleukemia.org
Chronic Disease Fund	Cancer, myelofibrosis, MDS, and multiple myeloma patients	Assistance for copayments and treatment related travel costs	Phone: 1 (877) 968-7233 Online: cdfund.org
First Hand Foundation	All pediatric patients (under 18) including international	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
HealthWell Foundation	Non-Hodgkin lymphoma, cutaneous T-cell lymphoma, and all pediatric patients	Assistance with coinsurance, copayments, deductibles, and health insurance premiums	Phone: 1 (800) 675-8416 Online: healthwellfoundation.org
Lazarex Cancer Foundation	Cancer patients	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	Leukemia, lymphoma, multiple myeloma, and MDS patients	Copayment Assistance: Assists with insurance premiums and copayments; Patient Financial Aid (grants from local chapters): Assistance for some uncovered expenses	Phone: 1 (800) 955-4572 Online: lls.org
Lymphoma Research Foundation	Lymphoma patients	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 Energy Assistance Referral (NEAR) line	Anyone	Referral to state or local low-income energy assistance programs	Phone: 1 (866) 674-6327 Online: liheap.ncat.org/db/
National Organization for Rare Disorders (NORD)	Hodgkin lymphoma, peripheral T-cell lymphoma, PNH	Assistance with copayments, deductibles, insurance premiums, and travel for treatment	Phone: 1 (800) 999-6673 Online: rarediseases.org
National Foundation for Transplant's Tallen Grant	Marrow transplant candidates	Grant to help with donor search and marrow drive costs	Phone: 1 (800) 489-3863 Online: transplants.org

Financial Aid

Name	Who they help	How they can help	How you can learn more
Patient Access Network Foundation	Hodgkin lymphoma, MDS, multiple myeloma, chronic lymphocytic leukemia (CLL), cutaneous T-cell lymphoma (CTCL), anaplastic large cell lymphoma, polycythemia vera, essential thrombocythemia, and myelofibrosis	Assistance for out-of-pocket costs of medications	Phone: 1 (866) 316-7263 Online: panfoundation.org
Patient Services, Inc.	Chronic myelogenous leukemia (CML) and CTCL	Assistance with insurance premiums and copayment; 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
Financial Planning Association	Anyone who needs to find a financial planner	Connects you with certified financial planners (CFPs)	Phone: 1 (800) 322-4237 Online: fpanet.org
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 adult transplant candidates	Guidance throughout the steps of fundraising	Phone: 1 (800) 366-2682 Online: cota.org
National Foundation for Transplants	Transplant candidates	Fundraising assistance and guidance	Phone: 1 (800) 489-3863 Online: transplants.org
HelpHopeLive (formerly NTAF)	Transplant and catastrophic injury patients	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	Cancer patients	Online nationwide list of lodging near cancer treatment centers	Online: joeshouse.org
National Association of Hospital Hospitality Houses	Patients 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
American Association for Justice	All patients	Attorney referrals	Phone: 1 (800) 424-2725 Online: justice.org
Cancer Legal Resource Center	Cancer patients	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

Prescription Assistance Programs

Name	Who they help	How they can help	How you can learn more
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
Partnership for Prescription Assistance	Patients without prescription coverage, based on income level	Help line assists patients without prescription drug coverage get the medicine they need through available programs	Phone: 1 (888) 477-2669 Online: pparx.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	Phone: 1 (800) 296-1217 Online: patienttravel.org
Patient Airlift Services	Patients needing air travel, including those who may be 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

Be The Match® has a team dedicated to supporting patients, caregivers and families before, during and after transplant.

We offer you confidential one-on-one support, financial guidance and free educational resources—DVDs, booklets, online tools and more. Our goal is to get you what you need, when you need it.

Learn: BeTheMatch.org/patient

Order: BeTheMatch.org/request

Email: patientinfo@nmdp.org

Call: 1 (888) 999-6743

We offer support in more than 100 languages, including Spanish bilingual staff and translated materials.

Visit: BeTheMatch.org/translations

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 physician's medical judgment or advice.

