



# Lack of Insurance

By Judy Knapp, PhD

Being suddenly confronted with a **diagnosis** of ovarian cancer can be overwhelming. There are **urgent treatment** decisions to be made and many new **realities to manage**. For a woman without health care insurance, those realities have an added risk of significant financial burden. According to an Institute of **Medicine** report issued in 2004, the number of medically **uninsured Americans** has been climbing for the past two **decades**, with 43 million of us now in that position. Access to **appropriate and timely** medical treatment is often slowed or even prevented by a lack of health care insurance.

Assistance with medical expenses for ovarian cancer may be available from national, state or local agencies and programs. Here are some places to start your search for help.

To apply for Social Security or Supplemental Security disability benefits, contact the Social Security Administration: 1-800-SSA-1213 or [www.socialsecurity.gov](http://www.socialsecurity.gov).

To apply for Medicaid, a federal/state medical insurance program, contact your local department of public welfare or go to [www.cms.hhs.gov](http://www.cms.hhs.gov) for direction. If you are 65 or over, you can obtain Medicare information at this same Web site.

Some health care institutions across the country participate in the Hill-Burton Program, which provides federal funds to cover medical costs for eligible patients. You can call 1-800-638-C742 or check the following Web site for more information: [www.hrsa.gov/osp/dfcr/obtain/consfaq.htm](http://www.hrsa.gov/osp/dfcr/obtain/consfaq.htm)

Under the administration of the National Institutes of Health, the National Cancer Institute Cancer Information Service provides information about research studies and financial assistance, as well as many other cancer-related topics. If you are eligible for a research study, certain costs may be covered. Call 1-800-4-CANCER (1-800-422-6237) or go to [www.cancer.gov](http://www.cancer.gov).

The American Cancer Society is a national organization with local divisions in every state. Assistance with certain healthcare costs or needs may be available. Contact the ACS at 1-800-ACS-2345 (1-800-227-2345) or [www.cancer.org](http://www.cancer.org).

Cancer Care is also a national cancer care agency

offering free support and information at 1-800-813-HOPE or [www.cancercare.org](http://www.cancercare.org). Look especially for "Getting to Know Your Entitlements" under the Reading Room tab. Cancer Care also has oncology social workers available for telephone consultation without charge.

Another valuable resource is the National Coalition for Cancer Survivorship (NCCS), a survivor-led advocacy organization at [www.cansearch.org](http://www.cansearch.org). Through the NCCS, you can obtain the Cancer Survival Toolbox, a free audio program focused on developing skills to manage cancer diagnosis and treatment. Find this at [www.cancersurvivaltoolbox.com](http://www.cancersurvivaltoolbox.com).

Personal consultation with a case manager is available through the Patient Advocate Foundation, a national non-profit organization focused on access to care and financial stability for those with health problems. Contact information is 1-800-532-5274 or [www.patientadvocate.org](http://www.patientadvocate.org).

Pharmaceutical companies generally have patient assistance programs to help with medication costs for those without medical insurance. Access to these programs can be gained through [www.needymeds.com](http://www.needymeds.com).

In addition to these nationwide resources, there are often local agencies, foundations and churches that exist to help meet these needs. Hospitals and health care systems often have a program to provide free or reduced cost care to eligible patients. Check with the social worker for information about what is available in your area. To learn more about the role of the oncology social worker, go to the Web site of the Association of Oncology Social Workers at [www.aosw.org](http://www.aosw.org).

Friends and family members can make many of these initial contacts, so that the patient can focus her energy on survivorship. Along the way, a wealth of relevant information and knowledge is developed, helping to ease that initial feeling of being overwhelmed for everyone.

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You don't need to be famous to inspire people. You just need a thinking mind and a sympathetic heart.

—Unknown