

Possible Sources of Financial Assistance for Cancer Patients and their Families

Hospital social workers are the best sources of support in your community. Call your local hospital and ask to speak with a social worker about any financial assistance programs. You may also contact your local health department to see what may be offered in your community. The National Cancer Institute's Cancer Information Service can direct you to local programs as well. For more information call 1-800-4CANCER or visit www.cancer.gov

Pharmaceutical and medical nutrition companies often have assistance programs that can provide help. Partnership for Prescription Assistance (PPA) can help you locate assistance programs from pharmaceutical companies, as well as state programs that include assistance for the uninsured. For more information call 1-888-477-2669 or visit www.pparx.org

Some other organizations offering financial assistance or advice are:

CancerCare Co-Payment Assistance Foundation	1-866-55-COPAY www.cancerarecopay.org
Chronic Disease Fund	1-877-968-7233 www.cdfund.org
Healthwell Foundation	1-800-675-8416 www.healthwellfoundation.org
Patient Advocate Foundation's Co-Pay Relief Program	1-866-512-3861 www.copays.org

Note that some of these do not specifically identify esophageal cancer, but they are a possible source of assistance.

Other General Organizations

United Way: Go to national.unitedway.org or a phonebook to see if your local United Way has an information and referral line. In many communities, the information line can be reached by dialing 211.

Catholic Charities: Go to www.catholiccharitiesinfo.org or a phonebook to find a local agency.

Other organizations that may provide financial assistance or referrals for practical needs can be found in your local yellow pages under *Social Service Organizations*, *Human Service Organizations*, or *Community Organizations*.

Social Security Disability

The agency that makes the medical decisions regarding whether or not you are disabled has a “List of Impairments” that describes medical conditions that are considered so severe that they automatically mean you are disabled as defined by law.

A confirmed diagnosis of Esophageal Cancer (EC) is an automatic medical approval based on Social Security’s own guidelines. Get a copy of your biopsy/surgery report and the pathologist’s report confirming the EC to accompany your application and it is automatically approved for disability benefits. These documents are normally available from the hospital where your biopsy, scope or surgery was performed. You just have to wait until your application is reviewed by the state agency making the decision. In case you are off work for longer than you think you will be, it is probably wise to file for Social Security Disability as soon as you are diagnosed with EC as it may take up to 5 months for approval. If you continue to work or have certain self-employment income, you may not qualify financially for disability, even though you are medically qualified. You must be disabled for 5 months before monthly payments can begin. Supplemental Security Income (SSI) payments for low-income persons may also be available. You can file for disability at any time and the benefits can be retroactive up to one year if you have been off work for an extended period. Persons of any age before “normal” retirement age may apply for disability. Benefits are primarily based on previous work credits and can be surprisingly high. As a general rule, disability benefits are greater than normal retirement benefits. Once the beneficiary reaches “normal” retirement age, benefits can be reduced to the “normal” retirement amount in some cases if the beneficiary has returned to work. Be cautious.

Medicare

Medicare automatically starts 24 months after disability benefits begin. If you are granted retroactive benefits, Medicare starts 24 months after the beginning date of the retroactive period.

For those persons on COBRA (extended medical coverage from a former employer), this is a great benefit as it may lower the costs of medical coverage after Medicare begins. With the new drug coverage under Medicare, many chemo regimens have additional coverage. You will receive information from the Medicare program approximately 90 days before eligibility. Please handle the paperwork quickly to avoid a delay in Medicare benefits.

If your spouse or children are covered by COBRA, be certain to check on their coverage from your former employer. Medicare is for the disabled person only. Insured and/or dependents may be eligible for COBRA for 18 or 36 months, depending upon the circumstances of the job loss from the former employer.

Returning to Work

There are several regulations that interact with one another and can be confusing. If you return to work and earn over a “substantial” amount within the next 12 months after monthly payments begin, you have to pay back the total amount received and you may lose some future benefits. Once you have been receiving disability checks for 12 months you can return to work without paying back the amount previously received from Social Security.

You are permitted and encouraged to return to work for a “trial work period.” During your “trial work period” you can earn any amount for the next 9 months and your benefits are not affected. After that time 9 months of “substantial” income in the next 60 months) your benefits cease, but can start again if you lose your job, without having to requalify.

After your “trial work period” there is an extended period of eligibility where you can have 36 months during which you can work and still receive benefits for any month your earnings are not “substantial.”

See also the [ECAA web site](#) for further information on [financial, legal, and medical coverage](#).

This information is not meant to be legal or medical advice. The rules and amounts change frequently and can be confusing. Please refer to your Social Security office for the latest and most accurate information. A great deal of information is available on the Social Security web site www.ssa.gov