



Finances

Checklist: Finding Financial Help

A chronic or serious illness can be expensive. Searching for financial assistance while dealing with a diagnosis can be overwhelming. It can be helpful to keep an open mind when thinking about financial assistance. Although you may need one type of assistance, if you are able to get assistance in a different category, funds you have saved can be shifted. For example, if you have money for your gas bill, but not your rent, you may be able to get utility assistance and shift those funds to help you pay your rent. This Checklist has some key steps to finding financial assistance to help you with different types of expenses. Be creative when looking for help.

Are there state, county, or local government financial assistance programs?

- **2-1-1:** When you call 2-1-1, you will be connected with resources for: basic human needs, such as help with food, clothing, rent, and utilities (e.g., gas, water, electricity, etc.); transportation to medical appointments; family support, such as childcare, after-school programs, tutoring, and more. 2-1-1 is available 24/7 in all 50 states, D.C., and Puerto Rico, but not in every city. Find your 2-1-1: www.211.org/about-us/your-local-211
- **Supplemental Nutrition Assistance Program (SNAP):** Provides nutrition assistance for low-income individuals and families. Through September 2026, the net monthly income limit for an individual not residing in Alaska or Hawaii is \$1,305. In Alaska, the limit is \$1,630, and in Hawaii, the limit is \$1,500. For details: [fns.usda.gov/ /state-directory](https://fns.usda.gov/state-directory)
- There are other federal nutrition assistance programs. Learn more here: ssa.gov/pubs/EN-05-10100.pdf
- Local nonprofit foodbanks can also help with food: feedingamerica.org/find-your-local-foodbank
- **Housing Choice Vouchers (Section 8):** Local public housing agencies provide low-income families with rent subsidies paid directly to the landlord: hud.gov/program_offices/public_indian_housing/pha/contacts
- **Temporary Assistance for Needy Families (TANF):** TANF provides low-income families with financial help to pay for food, housing, clothing, utilities, transportation, and more: acf.hhs.gov/ofa/map/about/help-families
- **Utilities:** Contact your utilities to see if they have assistance programs for low-income individuals and families.
- **Low Income Home Energy Assistance Program (LIHEAP):** LIHEAP helps with paying heating and cooling bills, services in cases of energy crisis, such as utility shutoffs, and weatherization improvements that make your home more energy efficient and lowers utility bills. For details: www.acf.gov/ocs/map/liheap-map-state-and-territory-contact-listing
- **Transportation:** Local transit systems may provide free or discounted rates for low-income individuals and families. Some cities also offer bus passes, vouchers for taxi or ride-sharing services, or shuttle services for patients traveling to cancer treatments.

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- **Medicaid:** Medicaid is a federal health insurance program for low-income individuals and families. Eligibility rules vary by state. For details: www.medicaid.gov/about-us/where-can-people-get-help-medicaid-chip
- **Medicare Prescription Drug Costs:** Individuals on Medicare who need help paying for prescription drugs may qualify for the Extra Help Program, based on their income level. (ssa.gov/benefits/medicare/prescriptionhelp.html)
- **Childcare:** Local government programs may offer financial help for childcare. For example, the North Carolina Division of Child Development offers vouchers for subsidized childcare services.

Are there private financial assistance programs in the health care community?

Private organizations may provide financial help to individuals with serious medical conditions. For example:

- **The Assistance Fund:** Provides assistance with co-payments, premiums, and other financial assistance for people with certain medical conditions. For details: www.tafcares.org
- **Meals on Wheels:** Free or low-cost meals are delivered directly to the homes of seniors or individuals with a disability. For details: mealsonwheelsamerica.org
- **NeedyMeds:** Provides prescription drug assistance and a free drug discount card that can be used at your local drugstore: TriageCancer.org/drugdiscountcard. For more details: needymeds.org.
- **Healthwell Foundation:** Provides financial assistance with health insurance premiums, deductibles, co-pays, co-insurance, travel costs, and treatment costs. For details: healthwellfoundation.org/patients/apply

Are there pharmaceutical company assistance programs?

- Some pharmaceutical companies that make prescription drugs have assistance programs for patients, such as coupons, discount cards, vouchers, and more. Uninsured patients may be eligible for free medications. Contact the company directly to learn more: TriageCancer.org/Pharma-Assistance.

Are there other health care industry assistance programs?

There are other health care companies that provide help accessing items other than prescription drugs. For example, if you are taking a nutritional supplement, there may be help to get those items.

- **Abbott Nutrition Patient Assistance Program/Pathway Plus:** Provides brand-name medications and Abbott products (Pediasure, Ensure, Juven, etc.) at no or low cost for low-income families. For details: pathwayreimbursement.com/patient.html
- **Nestlé Health Science Patient Assistance Programs:** Provides a free, three-month supply of products for low-income individuals. For details: nestlehealthscience.us/patient-assistance-program

Are there other ways to access financial help?

- Local service organizations (e.g., Salvation Army, Rotary Club, Lion's Club, Kiwanis) and faith-based organizations (e.g., churches, synagogues, mosques) may offer some financial help.
- Crowdfunding: Asking people to donate money using an online platform can be an effective way to pay for expenses. Learn more about Crowdfunding: TriageHealth.org/quick-guides/crowdfunding
- Fundraising Events: Hosting a local event (e.g., a bake sale, auction, restaurant profit-sharing nights, etc.) to raise money to help with expenses can also be helpful. Find fundraising event ideas here: www.rallyup.com/blog/cancer-fundraising-ideas/

For information about other strategies for managing finances after a medical diagnosis, visit:

TriageHealth.org/navigating-finances. **Note: Triage Health does not provide direct financial assistance.** However, we do list financial assistance resources at: TriageHealth.org/financial-assistance-resources

Disclaimer: This handout is intended to provide general information on the topics presented. It is provided with the understanding that Triage Cancer is not engaged in rendering any legal, medical, or professional services by its publication or distribution. Although this content was reviewed by a professional, it should not be used as a substitute for professional services.