

## **The HealthWell Foundation: Providing a Financial Lifeline for Underinsured Americans**

When health insurance is not enough, HealthWell fills the gap by assisting patients in paying their share of prescription drug coinsurance, copayments and deductibles, health insurance premiums and out-of-pocket costs for supplies, supplements, surgeries and more.

HealthWell is an independent 501(c)(3), non-profit organization that reduces financial barriers to care for underinsured patients living with chronic or life-altering conditions. HealthWell is governed by an independent Board of Directors that includes professionals in the fields of health care administration, clinical practice and research, direct patient care, patient advocacy and health law.

HealthWell is supported through contributions by corporations and more than 10,000 private individuals — many of whom have been touched by its work. HealthWell has been recognized by *Forbes*, *The Chronicle of Philanthropy*, GuideStar (Platinum Participant) and Charity Navigator (Four Star Charity) as being one of America's largest and most efficient charities.

### **Who are the Underinsured?**

- People are considered underinsured if out-of-pocket health care costs exceed 10 percent of income (5 percent when income is less than 200 percent of the federal poverty level), or if the insurance deductible is more than 5 percent of their income.
- 41 million people in the U.S. are underinsured.
- More than one-fourth of all Medicare beneficiaries spend 20 percent or more of their household income on out-of-pocket medical expenses and monthly premiums.<sup>3</sup>
- Four in ten adults with health insurance say they have difficulty affording their deductible, and roughly a third have trouble affording their premiums and other health insurance.<sup>1</sup>
- Three in ten Americans report problems paying medical bills. Of those reporting problems paying medical bills, seven in ten report cutting back on food, clothing or basic household items.<sup>1</sup>
- Challenges affording care result in some Americans delaying or skipping care due to costs in the past year, including 27 percent who say they have put off or postponed getting health care they needed, 23 percent who say they have skipped a recommended medical test or treatment, and 21 percent who say they have not filled a prescription for a medicine.<sup>1</sup>
- Nearly 24 percent of non-elderly adults report past-due medical debt.<sup>2</sup>

### **Who HealthWell Assists**

- HealthWell assists insured adults and children in the U.S. who are living with a chronic or life-altering illness they cannot afford to treat.
- Since its inception in 2003, HealthWell has served more than 320,000 patients with more than \$840 million in grants in more than 50 therapeutic categories.
- In 2016, HealthWell awarded more than \$169 million in assistance to more than 39,000 patients.

### **How the Grant Process Works**

- To qualify for assistance from HealthWell, applicants must have some form of health insurance (major medical or prescription drug). Applicants must also meet HealthWell's standard income eligibility criteria (up to 500% of FPL) and be receiving FDA-approved treatment in the U.S. for a specific medical condition for which funding is available to qualify for a grant.
- Upon approval, patients receive assistance on a 12-month cycle, at the end of which they may reapply if needed and as funding is available.
- People seeking assistance can apply for a grant online at [www.HealthWellFoundation.org](http://www.HealthWellFoundation.org) or by calling HealthWell's toll-free number.
- The assistance that HealthWell provides to patients is first-come, first-served, based on objective criteria that the Foundation applies consistently and in accordance with applicable laws.
- Patients receiving assistance are free to change their physicians, pharmacies or other providers, or the types of medications they are taking for a specific disease, at any time without affecting their eligibility for assistance.

### **HealthWell's Funds**

- HealthWell currently offers financial assistance to eligible patients in more than 60 different disease areas with new disease funds opening every year. For a complete and current list of patient funds, visit HealthWell's Disease [Fund](#) list.
- In 2017, HealthWell launched new funds for Medicare patients with movement disorders (including but not limited to Huntington's Disease, Tourette Syndrome, Parkinson's Disease, Chorea, Tardive Dyskinesia and General Dyskinesia), breakthrough cancer pain, and ALS. HealthWell also opened a fund to assist patients living with homocystinuria.
- In 2016, HealthWell launched new funds for patients with fungal infections and diabetic foot ulcers and Medicare patients with breast cancer.

- HealthWell created the first of its kind Pediatric Assistance Fund in 2013 to provide financial assistance to families so their children can start or continue critical medical treatment, regardless of disease type or condition. To date, HealthWell has helped the families of more than 400 children covering more than 90 disease areas afford their cost-shares for prescription drug copays, counseling services, surgical procedures, medical devices and other out-of-pocket costs.

### **Commitment to OIG Compliance**

- HealthWell operates in compliance with all applicable laws, specifically including the requirements and guidance of the U.S. Department of Health and Human Services, Office of Inspector General (OIG), which provides oversight for charitable patient assistance programs.
- HealthWell broadly defines its therapeutic categories without reference to specific symptoms, severity of symptoms, method of drug administration, stage of disease or type of drug treatment. Assistance is available for all compendia-listed products, including generic or bioequivalent drugs.
- HealthWell does not disclose the identity of its donors, ensuring it operates independently and in the best interest of its grant recipients.
- HealthWell does not disclose to its donors any details that would allow a donor to determine the correlation between the amount and frequency of its donation and the frequency with which grant recipients use HealthWell assistance to aid in the purchase of donors' products.

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### *References:*

1. [\*Data Note: Americans' Challenges with Health Care Costs\*](#), The Henry J. Kaiser Family Foundation, March 2, 2017.
2. [\*Past-due Medical Debt in America\*](#), the Urban Institute, 2017.
3. [\*More Than a Quarter of Medicare Beneficiaries Face High Out-of-Pocket Costs and Financial Burdens\*](#), Commonwealth Fund, May 12, 2017.