

Filling the Financial Gap When Health Insurance Isn't Enough

By David Sheon | Apr 11, 2013

You can't escape the headlines: rising expenses and high unemployment. And even for the employed, a sharp reduction in health benefits – coupled with a steep increase in out-of-pocket costs, including deductibles, copayments and coinsurance – is making access to life-saving and life-sustaining therapies out of reach for many Americans.

For some individuals and families, these out-of-pocket expenses can total thousands of dollars each month – much more than many folks earn.

When people in these circumstances need help, many turn to [Patient Assistance Programs \(PAPs\)](#), while others apply for financial assistance through independent non-profits such as [The HealthWell Foundation](#). PAPs – which are offered by state governments or drug makers – are designed for those who cannot afford the cost of medication. Groups like [Partnership for Prescription Assistance](#), [NeedyMeds](#), [RxAssist](#), [RxOutreach](#), and the [National Center for Benefits](#) (provided by the National Council on Aging), empower individuals to sort out their options and get connected to the PAP that's right for them, sometimes even helping applicants fill out their paperwork.

What do all these organizations have in common? They focus on addressing the financial strains confronting individuals with health insurance who need important medical treatments but cannot cover their associated out-of-pocket costs and premiums.

Individuals like Marianne of Tarpon Springs, Florida, for example. For Marianne, living frugally her whole life didn't help. Even though she had health insurance, paid all her bills on time, and once earned a good living as a librarian, the 70-year-old breast cancer survivor could not afford the medicine she needed to keep the cancer from coming back.

With no other alternatives to the \$500-a-month life-saving medicine, the fixed-income senior citizen didn't know where to turn. Until her doctors pointed her to the HealthWell Foundation.

Two years later, and thanks to the financial assistance she received from HealthWell, the still-healthy Marianne travels, cycles, and enjoys the life that continues to "delight and amaze" her.

"I am so fortunate," she says. "I've always been glad to give back to others, and now that I've needed the help, I know just how precious it is to receive the kindness and compassion of others."

Marianne is one of many Americans who benefit from organizations like HealthWell, which has provided copayment assistance to more than 164,000 patients since 2004. Without these critical funds, many of those living with chronic and life-altering illnesses would not have the treatments they need in order to live healthier lives.

No child or adult in the U.S. should go without health care because he or she cannot afford it.

How can charitable copayment assistance organizations partner with businesses, government and other stakeholders to achieve lower costs for health care treatment?

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