

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

When health insurance is not enough, HealthWell fills the gap by assisting patients in paying their share of prescription drug copayments, deductibles and health insurance premiums.

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* and *Charity Navigator* as being one of America's largest and most efficient charities.

### Who Are the Underinsured?

- One is 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 one's insurance deductible is more than 5 percent of their income.
- 31 million people in the U.S. are underinsured.\*
- 51 percent of underinsured adults report problems with medical bills or debt.\*
- 44 percent of underinsured adults do not get needed care because of cost.\*
- The underinsured are at high risk of forgoing needed care and of struggling to pay medical bills when they cannot postpone care.

### Who HealthWell Helps/Assists

- HealthWell assists insured adults and children nationwide 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 200,000 patients with nearly \$900 million in grants.
- In 2014, HealthWell awarded over \$71 million in assistance to more than 22,300 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 treatment 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.
- 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 based on objective criteria that the Foundation applies consistently and in accordance with applicable laws.

## HealthWell's Funds

- HealthWell currently offers financial assistance to eligible patients in over 20 different disease areas with new disease funds expected throughout the year (visit HealthWell's [Diseases and Medications](#) List for a complete fund list).
- 2015: HealthWell opened new Hepatitis C and Pulmonary Fibrosis funds and established an Emergency Cancer Relief Fund to help enrolled cancer patients pay for meaningful comforts such as anti-nausea medication, wigs, restorative care, and other vital needs.
- HealthWell expanded its program to four new disease areas in 2014: Multiple Sclerosis, Non-Small Cell Lung Cancer, Urticaria and Growth Hormone Deficiency.
- 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 treatments, regardless of disease type or condition. To date, HealthWell has helped the families of more than 150 children covering more than 35 disease areas afford their cost-shares for prescription drug copays, counseling services, surgical procedures, medical devices and other out-of-pocket costs.

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\*Source: S.R. Collins, P.W. Rasmussen, S. Beutel, and M.M. Doty, *The Problem of Underinsurance and How Rising Deductibles Will Make it Worse—Findings from the Commonwealth Fund Biennial Health Insurance Survey*, The Commonwealth Fund, May 2015  
<http://www.commonwealthfund.org/publications/issue-briefs/2015/may/problem-of-underinsurance>