



**NEWS**

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**GREETINGS FROM HEALTHWELL PRESIDENT, KRISTA ZODET**



Knowing that HealthWell is making a meaningful difference in the lives of patients during their time of need is what makes my job so incredibly rewarding. As October is Breast Cancer Awareness Month, patients like Kim Martinez, a two-time breast cancer survivor, are on our minds and in our hearts. In addition to sharing Kim's courageous story (see right column) in this issue of The Pulse, we also bring you up to date on our third quarter activities including program updates and new website features. Finally, we want to update you on our efforts to launch our new Emergency Cancer Relief Fund, which will help oncology patients enrolled in HealthWell's program afford some of the "hidden" costs related to treating their cancer.

The end of the year marks a time of giving thanks, introspection, and giving back. If you are able to make a donation to HealthWell this holiday season, I can assure you we will put every penny of your donation to good use by providing urgently-needed assistance to more patients, like Kim, who have nowhere else to turn.

I hope that you and your family have warm holidays filled with peace.

**IN RECOGNITION OF NATIONAL BREAST CANCER AWARENESS MONTH: MEET OUR PATIENT OF THE MONTH - KIM MARTINEZ**

Since 1985, October has been recognized as National Breast Cancer Awareness Month. The campaign began to increase awareness of breast cancer, emphasize mammograms and early detection screenings, and provide educational tools and materials. Many organizations sponsor events to increase awareness and raise funds for research, screenings, supportive care and more. In this issue, we'd like to pay tribute to the women (and men) battling this devastating disease and share an inspirational story from two-time breast cancer survivor and HealthWell grant recipient, Kim Martinez. [See right column.]

**HealthWell Making a Difference**



". . . . I was diagnosed with Stage II Triple Negative Left Breast Cancer. I was only 39 years old. It was devastating to have to go in and get a biopsy and be told right then and there, all by myself, that I had cancer. Thoughts of death and dying, thoughts of doctors, surgery, and who is going to take care of my kids, thoughts of how am I going to tell my kids, my family... we live out of state... we have no one here to help us... how are we going to do this... how are we going to afford this...how is my husband going to deal with this?"

[Click here](#) to read Kim's full story.



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**BLOG, BLOG, BLOG - GET THE NEWS HERE FIRST!**

We are pleased to report that our sponsored blog, [RealWorldHealthCare.org](http://RealWorldHealthCare.org), continues to generate lively interest among the health care community. In fact, we've piqued the interest of more than 15,000 visitors, mostly top executives from across the health industry, since launching the blog in March 2013. Are you interested in partnering with HealthWell as a blog sponsor? Contact us today, we'd love to hear from you!

Now, you can sign up for email alerts when new posts publish. It's quick and easy and you'll never miss another post. Stay on top of what's working in health care and [sign up today](#).

**AFFORDABLE CARE ACT - KNOW YOUR PLAN**

It's hard to believe that open enrollment for the second season of the Affordable Care Act is here. We've heard from many of our grant recipients that it's difficult to understand the coverage they've purchased and the process seems a bit overwhelming. For coverage starting in 2015, open enrollment is from November 15, 2014 through February 15, 2015. Here are a few questions you may want to address before making your selection:

- Are you enrolling in a metal plan (bronze, silver, gold, or platinum)?
- Do you know what each plan covers and which plan is the best fit for you?
- Should you select a plan with a lower monthly premium with higher out of pocket costs or one with a higher monthly payment and minimal out-of-pocket costs?
- Did you know there is a penalty for not purchasing health coverage either through an employer sponsored plan or through an exchange?

We encourage you to learn as much as you can about your coverage regardless of where it's purchased. Here are a few additional resources to help guide you:

- HealthCare.gov: <https://www.healthcare.gov/>
- Kaiser Family Foundation: <http://kff.org/>
- U.S. Department of Labor – Employee Benefits Security Administration (EBSA): <http://www.dol.gov/ebsa/>
- Employee Benefits Research Institute (EBRI): <http://www.ebri.org/>

**HealthWell Making a Difference**

"Dear HealthWell Foundation, I want to thank you so much for my grant. It has helped us financially and mentally when we were worrying about how we would afford my medications. Last year, I had a lung transplant along with my regular maintenance medications. My wife is also on a couple of expensive medications that we are now trying to get help with. She and I were both in the coverage gap by the end of February and, by March, I spent enough to go to catastrophic coverage. Even with the help I am getting, I spent over \$5,600 out-of-pocket last year. That's not counting my wife's expensive medications, and my expensive medications didn't even start until June. I am unable to work even part time. On my fixed income, if I wasn't able to get help, it wouldn't take long until I would be bankrupt and would have to quit my medications. Without them, a transplant patient can't survive long. So the HealthWell Foundation is quite a Godsend and we can't thank you enough."

Edward  
Martinsburg, WV

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## DID YOU KNOW?

### IMPORTANT REMINDER: 2015 RE-ENROLLMENT BEGINS NOVEMBER 1ST!

If you are a current HealthWell grant recipient and your grant ends in December 2014, you may begin the re-enrollment process as early as November 1, 2014. Re-enrolling with HealthWell is an important part of your grant cycle if you need continued financial assistance with your medications and treatment. Please mark your calendar to re-apply online or call us at 800-675-8416 at least 3 to 4 weeks before your grant ends so we may begin the re-enrollment process.

### FUNDS RE-OPEN TO RE-ENROLLING PATIENTS

We are pleased to announce that we recently re-opened the following four funds to re-enrolling patients:

- Asthma
- Inflammatory Bowel Disease – Medicare Access
- Post-Menopausal Osteoporosis – Medicare Access
- Secondary Hyperparathyroidism

We encourage to you visit our [diseases and medications page](#) regularly to stay up-to-date on the latest fund openings.

### NEW WEBSITE FEATURES

If you haven't had a chance to check out HealthWell's website, we encourage you to take a look. You'll find our convenient online [application](#), new [forms](#) and checklists, revised tips for working with us, new electronic document upload through our patient and provider [portals](#), and much more. Don't forget to use our online tools for real-time access to grant information.

Before applying for a HealthWell grant, check out the [eligibility](#) page and visit our new [diseases and medications](#) list to make sure the medication you are taking is covered under our open funds. Also, please remember that we open new funds and re-open closed funds as financial resources become available to us, so check our website regularly.

## HealthWell Making a Difference

"When I lost my job in 2011, I also lost my health insurance. When January 2012 came around, I was told that the copay for my medication, which I take daily for my CML (leukemia), was almost \$3,000. I panicked. I did not have that kind of money. Thankfully, HealthWell came to my aid. They paid for my initial copay for that month and several months after until the drug's cost put me in the catastrophic category and my drug plan paid for additional expenses. I live on a fixed income from Social Security. I have a mortgage that is "underwater" and I can't get out. So after all my bills are paid, I have \$150 per month for food, gas and other medicines. I thank HealthWell in my prayers every day."

Carol Ann  
Sanford, FL

"I was diagnosed with non-Hodgkin's lymphoma/thyroid cancer. My insurance would not pay the total costs for the chemo treatments that I needed. My doctor got the grant from you so I could have the treatments for six months. I am very thankful for the grant so I could have the chemo treatments that I needed to get better. Thank you."

Alice  
Pasadena, MD

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## HOW CAN YOU HELP?

### HELP US MAKE OUR EMERGENCY CANCER RELIEF FUND A REALITY!

As the year-end giving season rapidly approaches, we are initiating a holiday fundraising campaign to raise the remaining funds needed to launch our Emergency Cancer Relief Fund (ECRF) early next year. With your support, we will be able to help cancer patients afford meaningful comforts, such as anti-nausea medication, wigs, restorative care and day-to-day expenses that have now become emergencies. We know you have many choices when it comes to charitable giving and hope that you will consider a [donation](#) to HealthWell's Emergency Cancer Relief Fund worthy of your generous support this holiday season.

Learn more about the [ECRF](#) and how **YOU** can make a meaningful difference in the lives of cancer patients! Even sharing news of the Emergency Cancer Relief Fund and the need for donations with your social media networks can make a difference.

## HealthWell Making a Difference

"HealthWell was able to relieve some of the anxiety and stress brought on by the breast cancer diagnosis. My husband (who is now deceased) was most appreciative of your help and financial assistance as he was not well and you were our savior in a most difficult time. I for one will be forever grateful for your assistance. Thank you so much."

Sidelia  
Ft. Myers, FL

"In 2009, when I was told I had breast cancer, I did not know what I was going to do. Then my doctor heard about your foundation. They helped me get in touch with you and they helped me with the paperwork. And I must say, for me, your Foundation was a lifesaver. I will forever be grateful to HealthWell for all the help they gave me. I will always support the HealthWell mission as much as I can. I hope you will be able to help many more. So, once again I thank your Foundation for all the help they gave to me."

Anna  
Los Angeles, CA

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