



HEALTHWELL
FOUNDATION®

Welcome to *The Pulse*, a quarterly update from the HealthWell Foundation®

What's New?

Demand for Copayment Assistance Continues to Rise

As of July, the HealthWell Foundation has assisted more than 16,800 new patients this year, which is a 56% increase from last year. We are grateful to be able to help so many, but due to this overwhelming demand, now more than ever we need your support. Please consider making a contribution to the HealthWell Foundation. Even a small donation will help reduce the financial barriers to care for patients living with cancer, asthma, and other serious diseases. [Make a donation today!](#)

The Impact of the Economy

Given these challenging times and the state of health care in America, in recent weeks we have received many requests about assistance for a broad range of expenses, such as transportation costs, physician office visits, medical procedures, and even mortgage payments. Whenever possible, we refer these callers to other organizations that may be able to help with these needs, but at the moment the HealthWell Foundation only assists with the cost of approved medications under our [disease funds](#).

Watch for Increases During 2009 Insurance Open Enrollment

If you are an employee about to pick a health plan for next year, study your choices carefully because you may be asked to pay significantly more for deductibles, copayments, and other out-of-pocket costs. Employers are reluctant to raise health care premiums too much, so many are controlling costs by increasing patient cost sharing. Copayments and other out-of-pocket costs are expected to jump more than 10% next year, according to a recent projection by Hewitt Associates, a benefits consulting firm. When you select a health plan for 2009, even if you re-enroll in the same plan, be sure to look for changes in drug coverage or coinsurance that could increase your costs. Also check for higher charges on services you plan to use, such as doctor visits, scans, or specific equipment. Don't assume the care you need will be included next year. Remember, plans with lower monthly premiums may end up costing you more in the end.

HealthWell in the News

The HealthWell Foundation continues to be featured in media across the country. Here are a few of the latest highlights:

MarketWatch.com - *HealthWell board President Stephen M. Weiner receives Rx for Excellence Award* ("[Stephen M. Weiner Receives Award for Best Practices in Medicine from Massachusetts Medical Law Report](#)," October 15, 2008)



HealthWell Making a Difference

I am so thankful that a caring medical professional took the time to tell me about the HealthWell Foundation. On August 8th, 2007 my husband passed away so, on top of the terrible loss, I am now working to care for a household on one income instead of two. Three months after losing my husband, I was diagnosed with Breast Cancer! Now, I am dealing with trying to take care of the monthly obligations and we added a very good but very expensive prescription to the list. I am so happy to know that even though I must pay up front, I know I will get those monies back within a few weeks. I would also like to add that whenever I call the Foundation, I receive the most courteous response. Each person I have ever spoken with has been very helpful and professional. Thank you so much for being there at a very stressful time.

- Marla, Marcellus, NY



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What's New? continued

HealthWell in the News

Managed Healthcare Executive - HealthWell board member David Knowlton provides expert commentary on healthcare cost issues in an article addressing anticipated industry trends for 2009. (["State of the Industry 2009: Cost Control," October, 2008](#))

New Jersey Life - HealthWell board member Dr. Suzanne Miller explains the real facts behind some of the most common breast cancer myths. (["Debunking Breast Cancer Myths," October, 2008](#))

Did you know?

You most likely are not surprised to hear that demand for HealthWell's services continues to grow rapidly, as we describe earlier in this *Pulse*. But did you know that HealthWell typically receives about 850 phone calls, 450 faxes, and 250 pieces of mail every day? If you are applying for assistance or simply have a question, please know that we want to do everything we can to help you, but we must review requests in the order we receive them.

To ensure that your application is reviewed as quickly as possible, the most important thing you can do is to make sure your application is complete. Especially, please include proof of your income and the physician form with your provider's signature. These are necessary pieces of information for us to determine eligibility for available funds. We know it will be frustrating for you to wait if we have to stop processing your application while we wait for this material. Also, when possible, please fax documents to us for the fastest turn around time.

Fund Update

Due to high demand, we are unable to accept new applications at this time for our Myelodysplastic Syndromes (MDS) and Multiple Myeloma (MM) funds. Please follow up periodically to check on the status of these funds. In the meantime, please contact Patient Access Network Foundation (866-316-7263), the Leukemia & Lymphoma Society (877-557-2672), or the Chronic Disease Fund (877-968-7233) for assistance. If you would like to support either of these disease areas, please email us at support@healthwellfoundation.org or call our Development Office at 240-632-5305.

HealthWell Making a Difference

My husband and I just want to thank all of the folks there at HealthWell for the financial assistance. My lymphoma is in remission and we hope the final treatments will help keep it there! Of course we are thankful, too, to the drug companies and Medicare that made treatment possible. We hope you can continue your life saving mission going forward. Thank you so much!!

-Lily and Allan,
Bellbrook, OH

In 2003 I suddenly went into a coma and had to have a liver transplant. Needless to say the list of my medications is extensive. Recently, when I went to refill my medication my insurance wouldn't pay for it. "I had gone over my yearly maximum." I was in a panic. When I called my transplant doctor, they immediately helped me get enrolled in your wonderful program!! I can't begin to tell you what it meant to me to know that I could get my medication without spending all of my monthly income on just one medication. Your foundation is wonderful. It gave me and my family peace of mind. There truly are "angels on earth" and your foundation is one of my special angels. Thank you so much.

- Sheryl,
Sao Angelo, TX



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How You Can Support Our Work

Spotlight on Age-Related Macular Degeneration

Age-Related Macular Degeneration (AMD) is an eye condition characterized by progressive destruction and dysfunction of the central retina (macula). AMD results in lost or impaired central vision. Although it rarely results in complete blindness, it robs the individual of all but the outermost, peripheral vision, leaving only dim images or black holes at the center of vision. This disease is the leading cause of severe vision loss and legal blindness in individuals over the age of 60 in the U.S. There are two types of AMD - "wet" and "dry." Wet AMD is responsible for most severe loss of vision. There is no cure for AMD. However, there are treatments available for the wet form of the disease.

The HealthWell Foundation has awarded almost \$9 million to AMD patients in need of financial assistance. Help us help more AMD patients get the care they need by donating to our AMD fund today!

[Donate Now](#)

Purchase Holiday Cards that Give Back

Order your holiday cards through Cards for Causes, and 20% of your purchase will be donated to HealthWell! Whether you're looking for customized business cards, recycled holiday cards, party invitations or Thanksgiving cards, they have an extensive selection to choose from. To place your order, visit www.cardsforcauses.com, choose "Select a Cause," and check HealthWell Foundation under the "health" category.

Share Your Story

If HealthWell has made a positive difference in your life, we want to hear from you! We invite you to share your HealthWell story by emailing us at support@healthwellfoundation.org [please indicate if we have your permission to share your story with others anonymously].