

FINDING FINANCIAL ASSISTANCE FOR CANCER TREATMENT CAN BE A REAL CHALLENGE FOR PATIENTS AND THEIR FAMILIES

THE PAN FOUNDATION CAN HELP

By Amy Niles

When a doctor told Tim McDonald that he had three years to live following a stage 4 colorectal cancer diagnosis, he decided to find a way to beat those odds.

The Florida resident's journey to becoming cancer-free started with online support groups for much-needed emotional support and practical advice about available treatments.

McDonald's treatments came at a cost, and his family started cutting back on expenses to afford the care he needed to save his life. Unfortunately, McDonald isn't the only example of a patient in need of financial assistance who doesn't know where to turn.



Amy Niles

Recent PAN Foundation Center for Patient Research findings reveal that roughly 30% of U.S. adults and 37% of patients with a chronic condition needed financial assistance to help cover out-of-pocket healthcare expenses in the past year. Yet 40% of U.S. adults have never heard about independent charitable assistance foundations — like the PAN Foundation.

When the financial impact of frequent doctors' visits, lab tests, prescription medications and health insurance creates added stress on top of a diagnosis, patients quickly turn to the internet or their healthcare provider for guidance on where to find financial help.

For McDonald, it was researching financial assistance options online that



led him to PAN. He was approved for a PAN copay grant to ease the cost of chemotherapy. Now, McDonald is grateful to be cancer-free.

As Chief Mission Officer at the PAN Foundation, I'm pleased to share how we can support your patients with our financial assistance resources, including disease-specific funding for more than 20 types of cancer.

Over the past 20 years, we have provided more than \$4.5 billion in financial assistance to more than 1.3 million underinsured people with life-threatening, chronic and rare diseases across every U.S. state and territory.

ABOUT PAN'S FINANCIAL ASSISTANCE

The PAN Foundation provides financial assistance to help pay for medication copay costs. With copay grants, patients can choose which pharmacies and providers they use, and which medications in their treatment plan they want their grant to cover.

We have 24 types of financial assistance funds for cancers — from chronic lymphocytic leukemia to Waldenström macroglobulinemia and many more. On our website, applicants can search by treatment or disease, check eligibility criteria and apply for a disease-specific grant in just a few minutes. Patients can apply directly, or their loved ones, healthcare providers or pharmacies can apply on their behalf.

Grant amounts and eligibility requirements vary by disease. Generally, we help people who:

- ▲ Live in the United States or U.S. territories (citizenship not required);
- ▲ Have insurance coverage;
- ▲ Are prescribed a covered medication for the given disease fund; and
- ▲ Have an income of less than 500% of the federal poverty level.

HOUSEHOLD / FAMILY SIZE	500% OF THE FEDERAL POVERTY LEVEL
1	\$78,250
2	\$105,750
3	\$133,250
4	\$160,750

WHAT TO DO IF A FUND IS CLOSED

If a fund is closed, patients — or their loved ones or healthcare providers — can sign up for PAN's wait list. When more funding is available, everyone on the wait list will get an alert that they can apply before the fund opens to the public. Those patients who apply during the wait list period are then provided grants based on available funds in the order they joined the waiting list (not the order they submitted their application).

WHICH MEDICATIONS ARE COVERED

With copay grants, patients choose which pharmacies and providers they use, as well as which covered medications in their treatment plan they want to use.

The PAN Foundation creates a standardized list of covered medications for each disease fund, known as a formulary, which covers all prescription medications, including generic or bioequivalent drugs, that are:

- ▲ FDA-approved;

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- ▲ Listed in official compendia; or
- ▲ Published in evidence-based or clinical guidelines.

We list all covered medications on our disease fund pages on our website.

HOW TO APPLY

Patients, or their healthcare providers, can apply for a PAN grant if they:

- ▲ Are currently in treatment or taking medication for their diagnosis;
- ▲ Received treatment in the last 90 days; or
- ▲ Are scheduled to begin treatment in the next 120 days.

Applying is easy and available 24/7 through our online portal. To apply by phone, call us at (866) 316-7263 from 9 a.m. to 5:30 p.m. ET Monday through Friday. We have translation services available in 100 languages to support callers and Spanish language resources on our website.

OTHER FINANCIAL ASSISTANCE FROM PAN

In addition to copay assistance, the PAN Foundation offers health insurance premium and transportation grants. PAN's health insurance premium grants help pay for insurance premiums for patients being treated for various disease states. To view our current health insurance premium funds, visit our website.

Our transportation grant, available to patients who already have a copay or premium grant through PAN, provides \$500 to help cover the transportation costs to and from activities that improve the patient's overall health — such as grocery store or pharmacy visits, medical appointments or support group meetings.

MORE WAYS TO FIND FINANCIAL ASSISTANCE

The PAN Foundation also developed FundFinder, the first and only free online tool that lets you track more than 200 financial assistance programs across nine charitable organizations, including PAN.

Anyone can sign up for real-time email or text alerts when funding is available. To date, we've sent more than 2 million notifications to alert people

PAN FOUNDATION'S ONCOLOGY FINANCIAL ASSISTANCE FUNDS

Fund status is subject to availability, please visit our website to confirm if a disease fund is open or closed. If it's closed, we encourage you to add your patients to the disease fund wait list to be notified when the fund opens again.

- Acute myeloid leukemia
- Basal cell carcinoma
- Biliary tract cancer
- Bladder cancer
- Breast cancer
- Chronic lymphocytic leukemia
- Colorectal cancer
- Follicular lymphoma
- Gastrointestinal stromal tumors
- Glioblastoma multiforme
- Liver cancer
- Mantle cell lymphoma
- Melanoma
- Multiple myeloma
- Myelodysplastic syndromes (MDS)
- Non-Hodgkin lymphoma
- Non-small cell lung cancer
- Ovarian cancer
- Pancreatic cancer
- Philadelphia chromosome negative myeloproliferative neoplasms
- Prostate cancer
- Renal cell carcinoma
- Small cell lung cancer
- Waldenström macroglobulinemia

about available assistance.

In addition, FundFinder lists nearly 150 advocacy and patient support organizations, connecting patients with additional resources like support groups, clinical trial information, educational resources and more.

We are committed to connecting patients across the country with the financial assistance they need and deserve, regardless of the source. To further assist patients who have a hard time paying for their prescription medications or treatments, we offer financial assistance hubs with topics such as “How to find financial assistance for your prescription

medications” and “Tips for saving money on prescription medications.” These digital hubs highlight resources outside of PAN that patients can utilize for additional financial support.

OTHER OFFERINGS FROM PAN

In addition to our financial assistance programs, we also advocate for policy solutions that expand access to care and deliver education on complex healthcare topics.

At PAN, we champion patient-first, commonsense policies that we believe will help improve access to care. We serve as a centralized place to find resources relating to key healthcare access and affordability issues, helping patients, healthcare professionals and policymakers take action.

We also see education as a key cornerstone of our mission. We offer educational resources and training that focus on topics that are often hard to explain and even more challenging for patients to navigate. This includes educational hubs on:

- ▲ Recent Medicare Part D reforms;
- ▲ Clinical trials;
- ▲ Navigating financial assistance; and
- ▲ Programs that harm access to care, such as alternative funding programs and copay accumulators.

Through our financial assistance, advocacy and education offerings, we're working to ensure everyone — regardless of where they live, their income, or their background — can access the treatments they need. To learn more, visit our website at panfoundation.org.



For more information about The PAN Foundation, scan the QR code above.

▲ Amy Niles is Chief Mission Officer of the PAN Foundation.