

Government Finance and Insurance Programs

As you plan for a blood or marrow transplant (BMT), you may wonder how you will afford the care you need. There are U.S. government programs that may help you.

This fact sheet tells you:

- What disability programs are available
- How to appeal a denial
- What federal programs are available
- How to find local and state programs for financial aid
- Where to find other resources

Disability programs

The Social Security Administration (SSA) runs two main types of disability programs. You may not think of yourself as disabled, but you may qualify for one of both of these programs if you can't work because of a medical condition.

1. **Social Security Disability Insurance (SSDI)**
SSDI provides monthly payments based on your work history and Social Security taxes you've paid. If you qualify for this, you will also be eligible for SSI.
2. **Supplemental Security Income (SSI)**
SSI provides monthly payments based on financial need. SSI benefits are not based on your work history or taxes you have paid.

Full eligibility requirements can be found online at ssa.gov/disability. Your BMT social worker can also help you find out if you are eligible.

Appeal a denial

It's common that disability applications are denied the first time. You may want to appeal your denial. SSDI benefits can be back-paid for up to a year from the date of the official disability, so it may be a good option for you.

Request an appeal:

- Online: ssa.gov/disabilityssi
- Call: 1 (800) 772-1213

Legal help

You might consider hiring a lawyer to help you file an appeal. If you're concerned about paying for a lawyer, keep in mind:

- The SSA limits the amount that a lawyer can charge you (unless your appeal goes to the Federal District Court).
- You will only pay the fee if you win the appeal and qualify for benefits.
- For legal resources, visit: disability-links.com

COBRA

COBRA is a law that allows people in most employer-sponsored health insurance plans to continue their health insurance coverage after they leave their job. However, you have to pay for it yourself, which can be very expensive.

It may be a good option for you, but before you apply for COBRA, explore the health insurance plans offered through HealthCare.gov. They may cost less or have better coverage.

- Visit: dol.gov and search COBRA
- Call: 1 (866) 4-USA-DOL

Other programs and resources

Screening Tools

Free, confidential, screening tools may help you find benefit programs you may be eligible for. They can also tell you how to apply and which programs might be best for you.

These programs do not determine if you will receive benefits and they do not enroll you in any programs. You still must apply.

- Visit: benefitscheckup.org
- Visit: benefits.gov
- Call: 1 (800) 333-4636

Eldercare Locator

Helps older patients and their caregivers connect with information on senior services.

- Visit: eldercare.gov
- Call: 1 (800) 677-1116

State Health Insurance Assistance Program

Offers local counseling and assistance to people with Medicare and their families. Can help you join or leave a Medicare plan, and submit complaints or appeals.

- Visit: medicare.gov/contacts. Click on State Health Insurance Assistance Programs (SHIPs) link under “Other helpful websites”.

Department of Human Services

Provides more information about federal and state benefits that you may qualify for.

- Visit: hhs.gov
- Call: 1 (877) 696-6775

Resources to learn more

Talk to someone who can help:

- Contact a BMT Patient Navigator:
 - Call: 1 (888) 999-6743
 - Email: patientinfo@nmdp.org
 - Visit: BeTheMatch.org/one-on-one

Order free resources at: BeTheMatch.org/request.

Here are some resources you might find helpful:

- BOOKLET: Transplant Basics
- FACT SHEETS:
 - Financial assistance grants
 - Finance and insurance basics for blood or marrow transplant (BMT)
 - Financial planning before transplant
 - Raising money to pay for transplant
 - Transplant and health insurance
 - Transplant and the Affordable Care Act (ACA)



At every step, we're here to help

NMDPSM has a team dedicated to providing information and support to you before, during, and after transplant. You can contact our Patient Support Center to ask questions you may have about transplant, request professional or peer support, or receive free patient education materials.

Call: 1 (888) 999-6743 | Email: patientinfo@nmdp.org | Web: BeTheMatch.org/one-on-one



Every individual's medical situation, transplant experience, and recovery is unique. You should always consult with your own transplant team or family doctor regarding your situation. This information is not intended to replace, and should not replace, a doctor's medical judgment or advice.