

UNIVERSITY OF WASHINGTON MEDICAL CENTER

# **Financial Aid** *For persons with cancer*

This handout lists services to help cancer patients with their financial needs.

If you have no income, cannot work for a while because of your illness or treatment, and you will need financial aid or help with your medical bills, you have 2 main options. In many cases, you will want to apply for both:

- Washington State Department of Social and Health Services
- Social Security Disability or Supplemental Security Income (federal aid)

# Washington State Department of Social and Health Services (DSHS)

If you qualify for public aid in Washington state, you will get a monthly check and Medicaid to cover the costs of your medical treatment and medicines. Apply for aid as soon as you can, as it may take a month or more for them to process your application.

If you are not considered low income enough to receive financial aid, you may still be eligible for partial coverage of your medical costs.



Please visit or call our Financial Counseling office if you need help applying for financial aid.

To apply online, visit *www.dshs.wa.gov/esa/community-services-offices/how-apply-services*. To find your local Economic Services Administration (ESA) office, visit *www.dshs.wa.gov/esa/esa-find-office*.

Or, you can get an application form from the Financial Counseling office on the 3rd floor of the UWMC - Montlake hospital, near the main entrance. The office number is **206.598.4320**. A financial counselor can help you apply or reapply, as needed.

If you have problems receiving aid from DSHS, contact:

### Solid Ground

Website: *solid-ground.org* 206.694.6742 Email: benefitslegalhelp@solid-ground.org On the website, click on "Get Help" for legal help with public benefits, affordable health insurance, and other resources.

# Social Security Disability or Supplemental Security Income (Federal Aid)

If you are disabled by your illness or treatments, you may be eligible for Social Security Disability (SSD) or Supplemental Security Income (SSI). These programs can help with income and medical coverage.

Social Security defines disability as "physical impairment which prevents you from doing any substantial gainful work ... and is expected to last (or has lasted) for at least one year ..."

If you think you may qualify for SSD, you can start your application over the phone. There is a 5-month eligibility waiting period for SSD. SSI benefits are based on your income. There is no waiting period.

## **Social Security**

800.772.1213 Hours: 9 a.m. to 4 p.m.

# Veterans

If you are a veteran, you may also want to explore Veterans Administration (VA) disability and pension benefits.

## **Veterans Benefits Administration**

Website: *benefits.va.gov/benefits* 800.827.1000

# Work Concerns

# **UWMC Rehabilitation Medicine Department**

If you and your doctor feel your illness has limited your ability to work, vocational counselors in the UWMC Rehabilitation Medicine Department can help assess your needs and options for returning to work. These counselors may also be helpful advocates in working with employers to request extended sick leave and to avoid losing your job. To talk with a vocational counselor, ask your doctor for a Rehabilitation referral. Check with your insurance provider to make sure your insurance will cover this service.

# The Division of Vocational Rehabilitation (DVR)

DVR is a state agency. It offers job counseling and training for people who have disabilities due to illness or injury, who can take part in training or employment. DVR has offices in many cities in Washington.

#### **Division of Vocational Rehabilitation**

206.273.7100; toll-free in Washington state: 800.622.1375

## **Protection Against Job Discrimination**

Many laws protect workers who have cancer from being treated differently because of their illness. The Americans with Disabilities Act and the Federal Rehabilitation Act offer some protections. The Family and Medical Leave Act ensures that a worker can take extra medical leave without risking job loss in many situations.

To learn more about these laws, call the National Coalition for Cancer Survivorship (NCCS) or the American Cancer Society (ACS). ACS can send you a brochure, "Americans with Disabilities Act: Protection for Cancer Patients Against Employment Discrimination," which explains the employment rights of cancer patients.

## American Cancer Society (ACS)

206.283.1152; toll-free in Washington state: 800.729.1151 National office: 800.227.2345 (24 hours a day, 7 days a week, including holidays)

#### National Coalition for Cancer Survivorship (NCCS)

Website: *www.canceradvocacy.org*\*contact* To reach NCCS, use the contact form on their website.

## **Other Helpful Resources**

#### **Patient Advocate Foundation**

800.532.5274

Provides help for patients who face employment discrimination or have been denied insurance benefits.

#### **Washington State Insurance Commissioner**

206.464.6263; toll-free in Washington state: 800.562.6900

The Insurance Commissioner's office provides consumer information and investigates consumer complaints.

# If You Are Low Income or Disabled

### **Help with Heating Bills**

#### **Energy Assistance Program (EAP)**

(King County only) 866.223.1068 Federally-funded program to help low-income persons with heating bills.

## Help with Minor Home Repair

#### Minor Home Repair Program (Sound Generations)

206.448.5751; toll-free in Washington state: 800.972.9990

Non-profit agency offering electrical, plumbing, and carpentry repairs. Homeowners may qualify for a variety of repairs based on income and family size. Materials are provided at cost. There is a small charge for labor.

# **Assistance with Phone Costs**

## Washington Telephone Assistance Program (DSHS)

In Washington state: 888.700.8880

Available for some patients receiving state aid. The program provides a discount on installation costs and local service costs. Call your local phone company for details. You will be asked for your client identification number (ID#), social security number, and date of birth.

## **Guardianship Services**

Guardianship services help adults manage their affairs.

## **Disability Rights Washington**

(Referrals only) 206.324.1521; toll-free in Washington state: 800.562.2702

**Lifetime Advocacy Plus** 206.367.8055

Northwest Guardianship Services 206.292.9031; 24-hour pager: 206.969.3039

## Legal Help for People with Low Incomes

## King County Bar Association

206.623.2551; press 1 for low-income legal help.

#### **NW Immigrant Rights Project**

206.587.4009

#### **NW Justice Project**

(Non-criminal) 888.201.1014 Hours: 9:30 a.m. to 12:30 p.m.

#### **Tenant Law Center**

206.324.6890

Help with issues involving landlords and tenants, debtors and creditors, and consumer protection.

## Other Help If You Are Low Income or Disabled

#### **Byrd Barr Place**

Website: *byrdbarrplace.org* 206.812.4940 Hours: weekdays 9 a.m. to 5 p.m.

Energy aid and home heating repair, housing aid, food bank, and personal financial aid.

#### **Community Information Line**

206.461.3200 211 (King County only) Toll-free in Washington state: 800.621.4636 Hours: 8 a.m. to 8 p.m., 7 days a week Information on general resources.

#### Crisis Clinic Crisis Line

206.461.3222 211 (King County only; 211 cannot be reached by cell phone) Toll-free in Washington state: 800-244-5767 Hours: 24 hours a day

Crisis counseling and phone numbers for resources to meet various needs.

#### **Mental Health Services**

206.764.2007, 8 a.m. to 4:30 p.m. Information on housing, health and mental healthcare, and other aid.

## **Emergency Financial Help**

Your social worker can help you find resources for emergency help. Call Social Work and Care Coordination at 206.598.4370. These agencies may also be able to help with bills or rent.

#### Salvation Army

Main Seattle office: 206.783.1225

Local offices:

*Central* 206.447.9944 (For zip codes: 98101, 02, 04, 08, 09, 12, 18, 19, 21, 22, 44, 99)

*East King County* 425.452.7300 (For zip codes: 98004, 005, 006, 007, 008, 010, 019, 027, 033, 040, 045, 052, 053, 065, 072)

*Everett* 206.259.8129 (connects you to Magic Jack, which enables phone calls anywhere for free) (For zip codes: 98201, 03, 04, 06, 75)

Federal Way and Des Moines 253.946.7933 (For zip codes: 98003, 023, 001\*, 198\*, 032\*) \* within the Federal Way School District

*Renton* 425.255.5969 (For zip codes: 98055, 56, 57, 58; 98178)

Seattle Temple 206.783.1225 (For zip codes: 98103, 05, 07, 17, 25, 33, 55, 77)

White Center 206.767.3150 (For zip codes: 98106, 08, 16, 36, 46, 48, 58, 66, 68, 88, 98)

#### St. Vincent de Paul of Seattle/King County

Website: *svdpseattle.org/get-help* 206.767.6449, weekdays, 9 a.m. to 3 p.m.

#### **Questions?**

Your questions are important. Call your doctor or healthcare provider if you have questions or concerns.

Social Work and Care Coordination: 206.598.4370