

# Financial Advocacy and Literacy Resource Roadmap

## What is financial literacy?

Financial literacy is the ability to identify, plan and manage direct and indirect costs of medical treatment. By learning about medical costs and potential resources, patients and their families can make informed decisions and advocate for themselves.

## What costs can be associated with medical treatment and care?

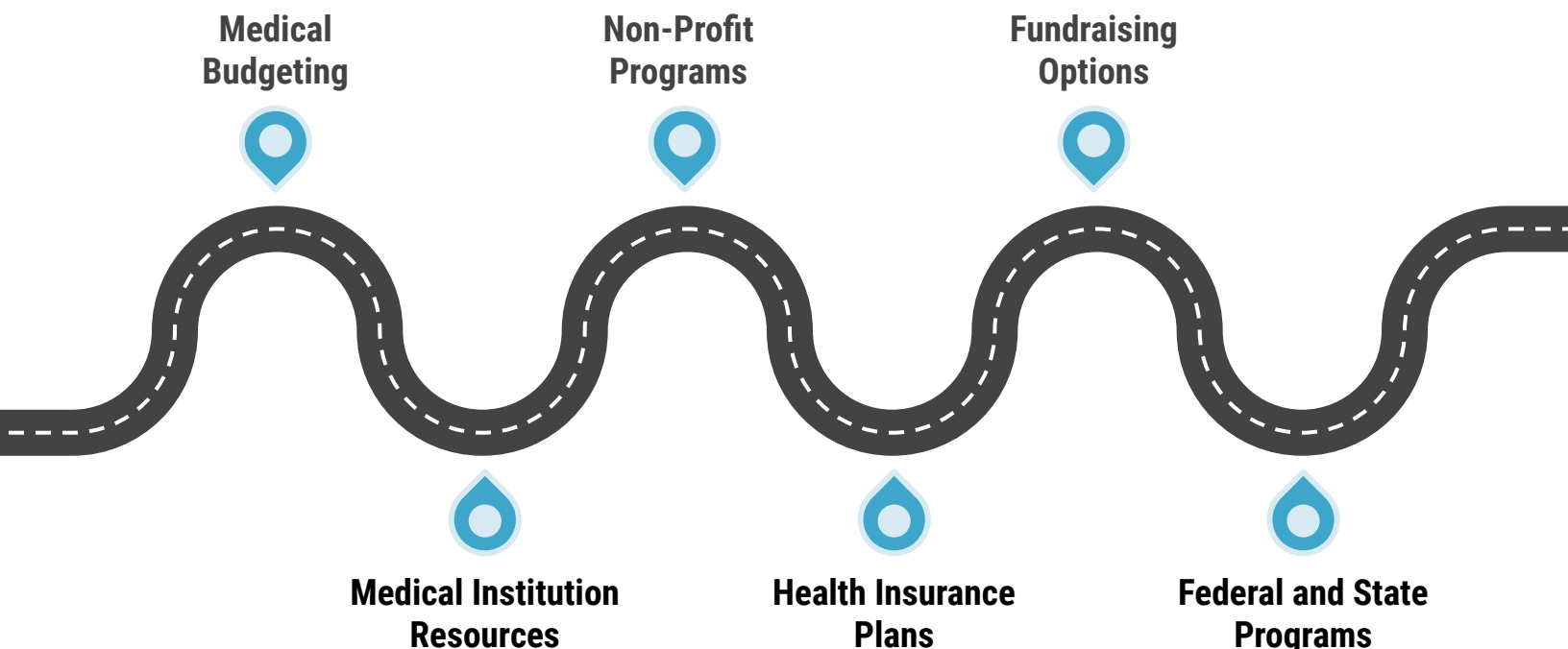
In addition to the direct costs of medical care, there are hidden or unexpected expenses that accumulate throughout the treatment process (these are often referred to as indirect costs). Having knowledge on these costs can help alleviate the financial burden on patients and families by allowing them to make informed decisions about their healthcare finances, to advocate for themselves, and to create a sense of independence, confidence, and control.

## How can resources help me?

In understanding the financial pressures that patients and their families face, there are several resources offered through medical institutions, non-profit organizations, and structured programs. It is important to note that there are many ways to stack or combine resources for additional support.

## What resources may be available to me?

There are many resources available to patients and their families. The following graphics outlines potential high-level resources. Each resource is discussed in detail on the next page.



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## Medical Budgeting

To plan what resources may be most helpful, it is often beneficial to create a rough medical budget. A budget can consider items including out-of-pocket costs, insurance coverage, personal necessities, emergency medical costs, etc.

## Medical Institution Resources

Institution(s) one is being cared or treated at may have programs and resources to assist their patients and families. For example, institutions will typically have a finance office where they can speak about their medical expenses and financial. Additionally, many institutions have licensed social workers who can find and discuss specific resources.

## Non-Profit Programs

Various organizations and charities offer financial assistance. Team Telomere has a needs-based [Community Assistance Program](#). Some organizations provide travel, lodging, and personal expenses, and some organizations offer support for specified diseases. It is important to note that cancer-related organizations may be able to cover hematopoietic cell transplant costs. A starting point to find relevant resources is in the resources section of our [website](#).

## Health Insurance Plans

There are different health insurance plans available to individuals. [HealthCare.gov](#) is one resource to help individuals find insurance options, compare care, and learn about services. Some items to consider when navigating health insurance include the premium, out-of-pocket costs, and plan and network type.

## Fundraising Options

Events and [crowdfunding platforms](#) may be able to raise funds to support medical care.

## Federal and State Programs

Certain [governmental programs](#) may also be able to assist with medical bills and insurance options. Medicaid and Children's Health Insurance Program (CHIP) can help with medical bills for children if families are unable to obtain or afford health insurance. Medicaid is a joint federal/state program that helps with medical costs for some people with limited income. Each state has their [own eligibility criteria and application process](#). [Adults](#) and [Children](#) may be able to qualify for social security disability benefits.

## If I have questions or concerns, who can I contact?

Reach out to Team Telomere by emailing [info@teamtelomere.org](mailto:info@teamtelomere.org), and we will get you connected to resources that may help you.

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