



## Getting to Know Your Entitlements

A cancer diagnosis and treatment can interfere with your ability to work, causing financial difficulties for the entire family. The good news is that many government programs are designed to help people with such difficulties. These programs are known as **entitlements**, and as the name implies, you are **entitled** to these services because you have supported them through your tax contributions. Getting to know the various entitlement programs will arm you with the knowledge and skills needed to get the most out of all the benefits for which you may qualify.

### HERE ARE 15 AREAS TO EXPLORE FOR HELP:

#### Income Replacement Programs

1. **Social Security** pays monthly retirement, disability, and survivor benefits for insured workers and their dependents. Call 1-800-SSA-1213 to ask questions or order publications.
2. **Supplemental Security Income (SSI)** is a monthly benefit available to those 65 and older, or at any age if blind or disabled. This benefit is not based on your work history, but rather on your current low income and asset status. Call 1-800-SSA-1213 for more information.
3. **Veterans Benefits** offer pensions for low-income and disabled veterans, health care provided through VA facilities, home loans, disability compensation, life insurance, burial, and a range of other benefits. Apply through your local Department of Veterans' Affairs.
4. **State disability programs** can help you replace some of your lost income while you apply for federal programs, which generally require several months of waiting prior to approval.
5. Your **local Department of Social Service** may also manage federal block grants that provide public assistance cash benefits for low-income applicants.

#### Medical Assistance Programs

6. **Medicare** is federal health insurance for those 65 or older or those who have been receiving Social Security Disability benefits for a full two years, regardless of age. For more information on Medicare, contact the Medicare Rights Center at (212) 869-3850.
7. **Medicaid** is a joint federal and state run program that provides health insurance to people meeting income and asset restriction guidelines. Apply through your local Social Service/Public Welfare Department.
8. **COBRA** is a federal act allowing individuals who lose employer health insurance coverage to buy group insurance for themselves and their families for limited periods of time. This may be helpful to consider if you have a waiting period to get through before Medicare or Medicaid kick in. To apply, contact your employer or group health insurance plan.
9. The **Hill-Burton Program** provides some hospitals with federal funding to help eligible patients obtain treatments they might not be able to afford. Call 1-800-638-0742 for a list of participating hospitals in your area.
10. In the private sector, some **pharmaceutical companies** provide financial assistance with the cost of covered drugs for low-income patients. For a directory of Pharmaceutical Indigent programs call 1-800-762-4636.

11. **Senior Prescription plans** are offered by many states that provide affordable access to medications for seniors. Contact your Department of Aging for information.

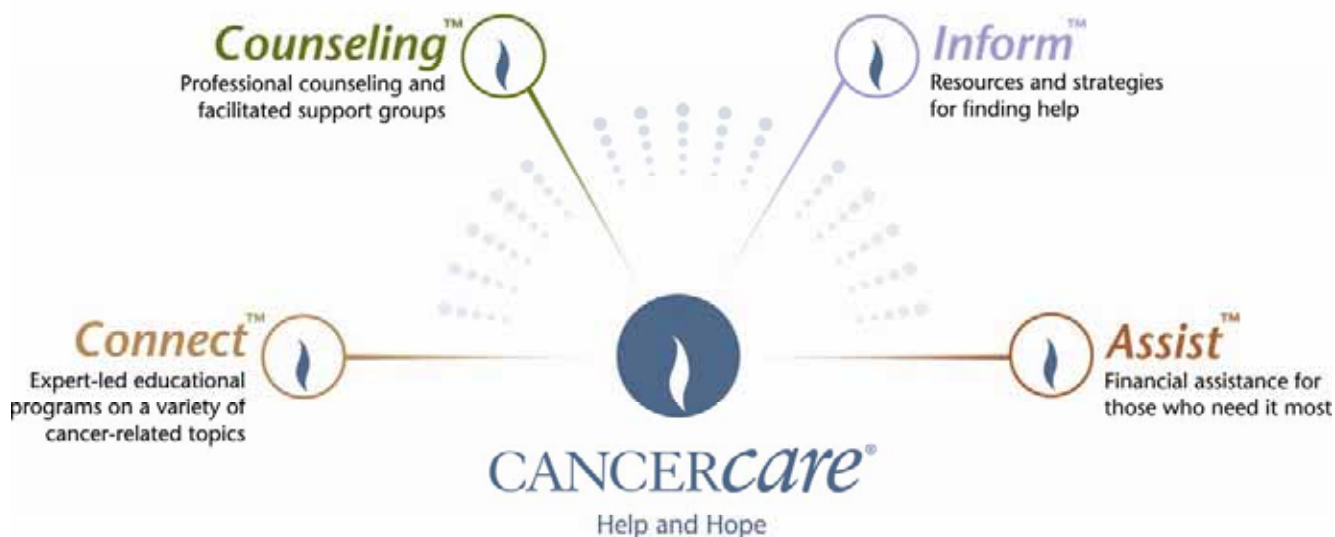
### In-Kind Help

12. **Food stamps** are coupons that are used for buying food. It is a good idea to apply for food stamps even if you're not sure you qualify. You may just be approved.
13. **Home Energy Assistance Program (HEAP)** and **Weatherization Referral and Packaging Program (WRAP)** help low-income homeowners and renters pay for fuel and utility expenses, or help weatherize their homes.
14. There are a variety of **state programs** to help people subsidize housing costs, reduce property tax costs, provide exemption from rent increases, and make available emergency cash for crisis situations. Ask your local Social Service Department or hospital social worker about your state's programs.

### **And most importantly...**

15. If you feel confused or need guidance, you are not alone. Applying for entitlements can seem daunting, but there is a lot of help available to you along the way. **You can call CancerCare for advice and concrete help with getting access to your entitlements.** CancerCare has a toll-free line staffed by professionally-trained oncology social workers who can answer your questions and connect you with local resources.

## *The CANCERcare® Constellation of Services*



CancerCare's services are provided  
free of charge to anyone affected by cancer

1-800-813-HOPE (4673) • [www.cancer.org](http://www.cancer.org)

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