

RESOURCES FOR CANCER PATIENTS

By Denise Sikora

People whose lives have been touched by cancer may need help in several different areas of their life. Much of my marketing is to the cancer community, and through my work with them, I have compiled a list of resources that can provide assistance with the cost of care and other financial issues.

There are many organizations that provide support to people with cancer.

The best comprehensive listing with a description of services available is a guide published by Cancer Care called "A Helping Hand", The Resource Guide for People with Cancer. You can get a copy of this spiral bound 200 page book by calling 1-800-813-4673 and requesting the publication. This book contains a list of organizations, organized by state, as well as national organizations, that provide a variety of support from child care, to meals, to paying copays and other bills.

In addition, people can call the American Cancer Society at 800-227-2345. They have a data base of the many organizations that provide assistance. You speak to a counselor about your needs, and then she locates the organizations that are appropriate and gives you not only their contact information, but also tips on when is the best time to call.

Here is a list of places from the American Cancer Society:

1. CancerCare: www.cancercare.org, e-mail info@cancercare.org. They provide free professional support services to anyone affected by cancer: people with cancer, caregivers, etc. They offer counseling services M-Th 9-7, Fri 9-5.
2. Meals on Wheels: provides meals to the disabled. Contact your Office of Aging for details on how to get into this program. It is not just for the elderly.
3. Patient Advocate Association: 866-512-3861 M-Th 8:30-5:00, Friday 8:30-4:00. They provide assistance with insurance copays. Call on first three days of the month when the money has just become available. Otherwise you must wait until the next month.
4. Partnership for Prescription Assistance: 888-477-2669. Help with prescriptions. This group asks for personal information and the brand names of all medications being taken.
5. United Way: they have a unique program called 211 that hooks you up to local resources for financial help, utilities: like heat, telephone; rent, food, housing, counseling services. To find out if 211 is available in your area, you can go to their website at www.211.org. Plug in your zip code and it will tell you if it is

available in your area and give you an alternative toll free number to call if the 211 doesn't work. Once you dial the 211 or 800 number, it automatically routes you to the state resources that you are calling from.

My experiences:

I run monthly seminars for cancer support groups and other organizations on a regular basis. One of my clients that came to me from my very first workshop had thousands of dollars in unpaid bills, was in collection, was being sued, and she had 3 insurances! I have been able to get her refunds, get many of her bills paid and have reduced her out of pocket costs from over \$20,000 to only \$2000. That is quite a difference! And the lawsuit was dropped because the insurances (all 3) paid the bills.

I am president of DL Health Claim Solutions which was founded in July 2005. I have over 10 years of experience working with insurance companies and medical providers to address unpaid medical bills as well as an additional 10 years of experience in a medical lab environment. This combined expertise ensures that claims are coded and filed correctly the first time and provides clients with the industry-insider expertise that can get valid but rejected claims paid.

I am dedicated to staying current with medical bill filing procedures and regulations. I am an active member and the New Member Officer of the American Association of Professional Coders, Monmouth/Ocean NJ chapter, where I participate in their on-going education that keeps me ahead of industry changes. I was invited to join the Alliance of Claims Assistance Professional, a prestigious peer resource group that collaborates with each other to discuss the most complex and difficult of claims. I am also on the board of the Saint Peter's University Hospital Auxiliary in New Brunswick, NJ which raises money for the hospital and also runs educational programs for the community. My industry knowledge is also supported by an Associate Degree in Medical Technology.

*Specializing in writing successful insurance appeal letters, I have the resources and knowledge that can take a claim beyond the insurance carrier level and reach resolution at the plan trustee or state level when necessary. **My appeals have a 90% success rate.** In addition, I especially enjoy working with clients who have large amounts of medical related paperwork and have thousands of dollars in unresolved medical bills. I save my clients huge amounts of money by working with their providers and insurance companies to get those medical bills paid.*

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