

Insurance Access (continued)

Maintaining Insurance Access

- Insurance companies can (and often do) apply pre-existing condition clauses for up to 12 months for new subscribers.
- HIPAA laws prohibit this if the person has 12 months of consistent creditable coverage with no breaks longer than 63 days. Certificates of creditable coverage can be obtained from the previous insurance company.
- Young adults may stay on or come on to their parents' health plans up to age 26, effective for plan years beginning on or after September 23, 2010 (six months after enactment).
- If the person affected by a bleeding disorder decides not to go to college, he may consider pursuing a job with a large company that offers health care benefits. If that is not an option, he can investigate whether a high-risk health plan is offered through the state. For students working part time, there are many companies that offer insurance to part time employees, such as Starbucks.
- For college bound students, some people advocate pursuing a career path within a company or industry that will likely offer group insurance.



Access to Factor w/o Insurance

- Most manufacturers of factor products have programs to help people who are temporarily without insurance coverage or can otherwise not afford their product.
- Talk to your BioRx Advocate to make sure you are signed up for these programs ahead of time. Sample programs are sometimes available and will help when patients only need a few doses.
- Most manufacturers offer insurance counseling services.

PSI

Patient Services provides peace of mind to patients living with specific chronic illnesses by:

- Locating health insurance in all 50 states
- Subsidizing the cost of health insurance premiums
- Providing pharmacy and treatment co-payment assistance
- Assisting with Medicare Part D Co-insurance
- Helping with advocacy for Social Security Disability

Website: www.patientservicesinc.org

Copayment Assistance Program

- Full assistance or share-of-cost
- Spend down assistance

Financial Hardship Waiver Program

- Determine eligibility for co-payment waiver
- Determine eligibility for compassionate product

The Inhibitor Medical Assistance Fund

- Funds available to families of patients who have an **active** inhibitor.
- Expense reimbursement of \$500 per year per person, not per family. A family of 4 could theoretically receive up to \$2000.
- Funds don't have to be inhibitor related, but must be related to medical expenses. Includes travel to appointments and conferences, dental care, eyeglasses are some examples.
- Applicants must meet financial guidelines and a percentage of poverty level.

Contact Your BioRx Advocate about...

- ✓ *Job changes of any type*
- ✓ *Change in marital status*
- ✓ *Graduating high school/college*
- ✓ *Turning 19*
- ✓ *Reaching retirement age*
- ✓ *Other questions we can help you with!*