

Financial Aid Toolkit for People Living with Mesothelioma

I. Understanding Your Financial Needs and Costs

Medical Treatment Costs

Understand the costs associated with mesothelioma treatments such as surgery, chemotherapy, immunotherapy, and palliative care. These can be significant and may require ongoing medical care.

Daily Living and Support

Consider the costs of home modifications, caregiving, mobility aids, and other daily living needs.

Lost Wages

Account for the potential loss of income if the patient or caregiver is unable to work due to the illness.

2. Government Assistance Programs

Social Security Disability Insurance (SSDI)

SSDI provides financial assistance to individuals with disabilities who have worked and paid into Social Security. Mesothelioma patients may qualify if they meet the disability criteria.

How to Apply: Gather medical records and work history. Apply online or at your local Social Security office.

Supplemental Security Income (SSI)

SSI provides financial help to those with limited income and resources. This may be available to mesothelioma patients who have not worked long enough to qualify for SSDI.

How to Apply: Apply at your local Social Security office or online.

Veterans' Disability Benefits

Veterans who have been exposed to asbestos during their service may be eligible for VA disability compensation.

How to Apply: Visit the VA website to start the process or contact a VA representative for guidance.



3. Health Insurance Options

Medicare

Medicare provides health coverage for individuals aged 65 and older or those with certain disabilities. Mesothelioma patients under 65 who have been diagnosed with the disease may be eligible for Medicare.

How to Apply: Apply through the Social Security Administration, especially if under 65 with a disability.

Medicaid

Medicaid offers financial assistance for low-income individuals. If you have limited resources, you may qualify for Medicaid, which can cover medical expenses not fully paid by other insurance.

How to Apply: Apply through your state Medicaid office.

Private Insurance and COBRA

If you have private insurance through your employer, check if you qualify for short-term disability benefits or coverage through COBRA after leaving work.

How to Apply: Contact your HR department or insurance provider for information about benefits and eligibility.

4. Financial Assistance Programs

CancerCare Financial Assistance

CancerCare offers financial assistance for mesothelioma patients, helping with costs related to treatment, medications, transportation, and child care.

How to Apply: Fill out the application form online or contact their support team for assistance.

The Mesothelioma Applied Research Foundation (MARF)

MARF offers financial support through grants for patients with mesothelioma who need assistance with living expenses and treatment-related costs.

How to Apply: Visit their website for more information and the application process.

Patient Advocate Foundation (PAF)

PAF offers financial assistance for out-of-pocket medical costs, transportation, and co-pays for mesothelioma patients.

How to Apply: Apply for assistance through their website or contact their patient services department.

Asbestos Trust Funds

Asbestos trust funds were established by companies that produced or used asbestos to compensate individuals who developed asbestos-related diseases, including mesothelioma.

How to Apply: Work with a mesothelioma attorney who specializes in asbestos claims to help navigate the process.

5. Legal Support for Financial Compensation

Mesothelioma Lawsuits

Many mesothelioma patients pursue legal action against companies responsible for asbestos exposure. These lawsuits may result in compensation for medical costs, lost wages, and pain and suffering.

How to Apply: Consult a mesothelioma lawyer who specializes in asbestos cases to discuss potential legal options.

Asbestos Trust Funds

Filing claims through asbestos trust funds may be a quicker option for financial compensation, bypassing the need for a lawsuit.

How to Apply: Work with an attorney experienced in filing asbestos claims.

6. Nonprofit and Community Resources

American Cancer Society (ACS)

The ACS provides resources for financial assistance, transportation, and lodging for cancer patients, including those with mesothelioma.

The Asbestos Disease Awareness Organization (ADAO)

The ADAO provides educational resources and advocacy for people with asbestos-related diseases, as well as assistance in finding financial support.

Lodging and Travel Assistance

Some nonprofits, like ACS, provide grants or assistance with travel and lodging for patients who need to travel for treatment.

How to Apply: Check with local cancer support organizations or hospitals to find available travel grants.

7. Other Sources of Financial Aid

Crowdfunding Platforms

Consider using crowdfunding platforms such as GoFundMe or JustGiving to raise funds for medical bills and living expenses. These platforms allow you to share your story and receive donations from friends, family, and others who want to help.

Employer Benefits and Employee Assistance Programs (EAPs)

Some employers offer financial assistance, sick leave, or paid time off for employees diagnosed with serious illnesses. Check with your HR department for available benefits.

How to Apply: Contact your HR department for more information on financial support options, including short-term disability or extended leave.

8. Budgeting and Financial Planning

Consult a Financial Planner

A financial planner who specializes in healthcare or cancer-related financial challenges can help you budget and plan for the future.

How to Apply: Look for planners who have experience with medical-related expenses or cancer-specific financial needs.

Track Expenses and Save Receipts

Keep a record of all medical expenses, including receipts for treatments, medications, travel, and caregiving. This documentation will be important for applying to programs or filing taxes.

Tax Deductions for Medical Expenses

You may be eligible for tax deductions on medical expenses related to mesothelioma treatment. Consult with a tax professional to learn more about these options.

