

COST-OF-CARE RESOURCES FOR CLINICIANS AND PATIENTS

Research shows that many patients and physicians want to discuss the costs of health care. However, these conversations often do not occur. One study showed that although 79% of the participating physicians thought patients wanted to discuss out-of-pocket costs, only 35% of the physicians and 15% of the patients in the study reported having this discussion.¹ Lack of knowledge

about potential solutions was among the most common reasons that these conversations did not take place.²

This document organizes a list of available resources for out-of-pocket direct, indirect, and intangible costs of care. These costs are defined below.

Direct medical costs	These costs are directly related to the care the patient receives. They can be further divided into direct medical costs (such as co-pays for physician appointments, tests, and medications) and direct nonmedical costs (such as transportation).
Indirect medical costs	These costs are indirectly related to or result from the patient's care, such as reduced productivity or lost wages.
Intangible medical costs	Medical care may lead to other costs, such as anxiety, pain, stress, or depression, as a result of the patient's care.

This list of resources is not all-inclusive. User may update or add new resources as they become available.

References

1. Alexander GC, Casalino LP, Meltzer DO. Patient-physician communication about out-of-pocket costs. JAMA. 2003;290(7):953-8.
2. Alexander GC, Casalino LP, Tseng CW, McFadden D, Meltzer DO. Barriers to patient-physician communication about out-of-pocket costs. JGIM. 2004;19(8):856-60.

Direct medical costs

These costs are directly related to the care the patient receives. These can be further divided into direct medical costs (such as co-pays for physician appointments, tests and medications) and direct non-medical costs (such as transportation costs). Resources to help with these costs follow.

Co-pays		
Good Days	mygooddays.org	Assistance for co-pays for drugs and treatments for selected conditions.
HealthWell Foundation	healthwellfoundation.org	Assistance for medical treatments not covered by insurance.
MyMedicalShopper	mymedicalshopper.com	Price comparison tool for medical tests and procedures and also estimates out-of-pocket costs. It also tracks deductibles.
National Organization for Rare Disorders	rarediseases.org	Assistance to help with co-pays, premiums, and other out-of-pocket treatment related costs.
NeedyMeds	needymeds.org	Help patients afford medications and other health care costs. Also provides a searchable list of low-cost or free clinics.
Partnership for Prescription Assistance (PPA)	pparx.org	Identify assistance programs for specific medications and/or free or low-cost clinics.
Patient Access Network Foundation	panfoundation.org	Assistance for out-of-pocket costs related to medications and treatment.
Patient Advocate Foundation Co-Pay Relief Program	copays.org	Provides direct financial assistance to qualified patients, assisting them with prescription drug co-payments their insurance requires relative to their diagnosis.
Patient Services Incorporated	patientservicesinc.org	Provides assistance for out-of-pocket costs for selected conditions.
The Leukemia & Lymphoma Society's Co-Pay Assistance Program	lls.org/copay	Provides assistance for out-of-pocket costs related to the care of leukemia and/or lymphoma.
Walgreens	walgreens.com/topic/pharmacy/healthcare-clinic.jsp	Provides free health care to current and future patients who lose their jobs.

Premiums		
Good Days	mygooddays.org	Assistance with monthly medical insurance premiums for selected conditions.
HealthWell Foundation	healthwellfoundation.org	Assistance with medical treatments not covered by insurance for selected conditions.
MyMedicalShopper	mymedicalshopper.com	Price comparison tool for medical tests and procedures. Also estimates out-of-pocket costs and tracks deductibles.
National Organization for Rare Disorders	rarediseases.org	Assistance to help with co-pays, premiums and other out-of-pocket treatment-related costs for selected conditions.
Medications		
Blink Health	blinkhealth.com	Lists local prices of medications from pharmacies in specific areas.
GoodRx	goodrx.com	Lists local prices of medications from pharmacies in specific areas and provides coupons.
HealthWell Foundation	healthwellfoundation.org	Assistance with medical treatments not covered by insurance
MAINTAIN from Pfizer	pfizer.com/purpose/patient-assistance-programs	Free information for unemployed patients.
NeedyMeds	needymeds.org	Help patients afford medications and other health care costs.
OneRx	onerx.com	Look up the prices of prescriptions according to insurance plan.
Partnership for Prescription Assistance (PPA)	pparx.org	Identify assistance programs for specific medications and/or free or low-cost clinics.
Patient Access Network Foundation	panfoundation.org	Assistance for out-of-pocket costs related to medications and treatment.
Patient Advocate Foundation Co-Pay Relief Program	copays.org	Provides direct financial assistance to qualified patients, assisting them with prescription drug co-payments their insurance requires relative to their diagnosis.
RetailMeNot RxSaver	lowestmed.com	Compare prescription prices and obtain coupons.
RxAssist	rxassist.org	Up-to-date list of patient assistance programs for medications.

RxHope	rxhope.com	Provides a list of prescription assistance programs for specific medications with applications.
ScriptSave WellRx	wellrx.com	Price comparison tool for medications at local pharmacies.
SingleCare	singlecare.com/rx	Price comparison tool for medications at local pharmacies.
The Abigail Alliance	abigail-alliance.org	Helps create wider access for developmental cancer drugs and other drugs for serious life-threatening illnesses.
WeRx	werx.org	Price comparison tool for medications.
Transportation-Ground		
AAFP Neighborhood Navigator	aafp.org/patient-care/social-determinants-of-health/everyone-project/neighborhood-navigator.html	The AAFP's EveryONE Project offers tools for screening patients to identify social needs, and addressing health equity in your practice.
American Cancer Society	cancer.org	Some travel expenses may be covered.
Amtrak	amtrak.com/passengers-with-disabilities-discounts	15% discount for passengers with a disability (some trains up to 50% discount).
Angel Wheels to Healing	angelwheels.org	Provides non-emergency, long-distance ground transportation to financially disadvantaged, ambulatory patients traveling for treatment.
Good Days	mygooddays.org	Provides financial and planning assistance including ground and air travel, overnight stays, and parking for selected conditions.
Mercy Medical Angels	mercymedical.org	Provides free or discounted air, bus, train travel and gas cards for long- and short-distance travel related to medical care.
National Patient Travel Center	patienttravel.org	Provides assistance with long-distance travel.
NeedyMeds	needymeds.org	Help patients afford medications and other health care costs.
The SAMFund for Young Adult Survivors of Cancer	thesamfund.org	Bi-annual grants for cancer survivors (ages 21-39) to help with transportation-related expenses, costs related to consequences of their illness, living expenses, and more.

Transportation-Air		
Air Care Alliance	aircarealliance.org	Provides free air transportation to health care facilities.
Air Charity Network	aircharitynetwork.org	Provides free air transportation to health care facilities.
American Cancer Society	cancer.org	Some travel expenses may be covered for patients' diagnosed with a malignancy.
Angel Airlines for Cancer Patients	angelairlinesforcancerpatients.org	Facilitates no-cost commercial airline tickets for needy cancer patients and their families.
Angel Flight Northeast	angelflightne.org	Provides free air transportation to health care facilities.
Corporate Angel Network	corpangelnetwork.org	Provides free air transportation to health care facilities for patients diagnosed with cancer requiring specialized treatment.
Mercy Medical Angels	mercymedical.org	Provides free or discounted air, bus, train travel and gas cards for long- and short-distance travel related to medical care.
Midwest Airlines	rjet.com	When available, provides free transportation for patients and their loved ones.
Miracle Flights	miracleflights.org	Provides children and their families free flights to distant, specialized care and valuable second opinions. Also may provide transport for patients over 18.
National Patient Travel Center	patienttravel.org	Provides assistance with long-distance travel.
Southwest Airlines Medical Transportation Grant Program	southwest.com/html/southwest-difference/community-involvement/charities/medical_transportation.html	Complimentary tickets to nonprofit hospitals and medical transportation organizations. Availability depends on state.
Other-Clinics and Screening		
Federally Qualified Health Centers	hrsa.gov/opa/eligibility-and-registration/health-centers/fqhc/index.html	Community-based health clinics.
Low-cost community health centers	healthcare.gov/community-health-centers	Low-cost clinics.
National Breast and Cervical Cancer Early Detection Program (NBCCEDP)	cdc.gov/cancer/nbccedp	Breast and cervical cancer screening and diagnosis for uninsured or underinsured women.

Other-Transportation Scheduling		
Circulation Health	circulation.com	Allows providers to book rides for patients.
Roundtrip	rideroundtrip.com	Allows providers to book rides for patients.
Uber Health	uberhealth.com	Allows providers to book rides for patients—cost-efficient with price transparency.

Indirect medical costs

These costs are indirectly related or caused by the care the patient receives such as reduced productivity or lost wages. Resources to help with these costs follow.

Housing		
AAFP Neighborhood Navigator	aafp.org/patient-care/social-determinants-of-health/everyone-project/neighborhood-navigator.html	The AAFP's EveryONE Project offers tools for screening patients to identify social needs, and addressing health equity in your practice.
Fisher House Foundation	fisherhouse.org	Housing for military and veteran's families while receiving medical care.
Healthcare Hospitality Network	hhnetwork.org	Organizations that provide free or significantly reduced-cost lodging for patients and their loved ones.
Hope Lodge	cancer.org/treatment/support-programs-and-services/patient-lodging/hope-lodge	American Cancer Society's network of housing for patients with cancer.
Joe's House	joeshouse.org	Help patients with cancer and their loved ones find a place to stay when away from home for treatment.
Ronald McDonald House	rmhc.org/chapter-search	Helps with housing for families of children with life-threatening illnesses.
Food		
AAFP Neighborhood Navigator	aafp.org/patient-care/social-determinants-of-health/everyone-project/neighborhood-navigator.html	The AAFP's EveryONE Project offers tools for screening patients to identify social needs, and addressing health equity in your practice.
Federal Food Assistance Programs	nutrition.gov/subject/food-assistance-programs	List of federal programs providing food assistance.

Intangible medical costs

Medical care may lead to other costs such as anxiety, pain, stress or depression as a result of the medical care the patient receives. Resources to help with these costs follow.

AAFP Neighborhood Navigator	aafp.org/patient-care/social-determinants-of-health/everyone-project/neighborhood-navigator.html	The AAFP's EveryONE Project offers tools for screening patients to identify social needs, and addressing health equity in your practice.
Dream Foundation	dreamfoundation.org	Assists terminally ill adults and their families with assistance with any end-of-life dreams.
Eldercare Locator	eldercare.acl.gov	Provides a searchable database of programs and services that may help older patients and their caregivers.
Good Days	mygooddays.org	Provides financial and planning assistance including ground and air travel, overnight stays, parking. For selected conditions.
Lotsa Helping Hands	lotsahelpinghands.com	Allows loved ones and caregivers to create shared calendars related to care of the patient.
Low Income Home Energy Assistance Program	acf.hhs.gov/ocs/programs/liheap	Provides assistance with energy costs.
Medicaid	medicaid.gov/about-us/contact-us/contact-state-page.html	Provides pay for caregivers of Medicaid patients.
National Family Caregiver Support Program	acl.gov/programs/support-caregivers/national-family-caregiver-support-program	Provides a range of support that helps family and informal caregivers to care for their loved ones at home for as long as possible.
Next Step in Care	nextstepincare.org	Guides and checklists for caregivers and health care providers to ease the transition of care.
Structured Family Caregiving Program	caregiverhomes.com	Provides pay for caregivers of Medicaid patients in selected states.
The SAMFund for Young Adult Survivors of Cancer	thesamfund.org	Bi-annual grants for cancer survivors (ages 21-39) to help with transportation related expenses, costs related to consequences of their illness, living expenses, and more.
VA Caregiver support	caregiver.va.gov	Support for caregivers of veterans.

Apps and other resources to help estimate out-of-pocket costs related to medical care

Medication Costs	
Blink Health	Find lowest prices and then pay through the app to receive that price at your local pharmacy.
GoodRx	Compare prescription prices near you and find coupons.
Hipp	Estimate prescription costs and find the best deals at pharmacies near you. You can also purchase the medication online and pick up at a local pharmacy.
NeedyMeds Drug Discount Card App	Drug pricing tool and drug discounts.
OneRx	Compare prescription prices but also prices using your insurance.
RetailMeNot RxSaver	Compare prescription prices and obtain coupons.
ScriptSave WellRx	Price comparison tool for medications at local pharmacies.
SingleCare	Price comparison tool for medications at local pharmacies.
Target Healthful	
Walmart	
WeRx	Price comparison tool for medications.
Other Health Care Costs	
Better	Reviews out-of-network health care costs to see what insurance can cover. 10% commission.
CoPatient	Finds errors in medical bills to save money. Also offers tips for how to negotiate bills. Monthly subscription costs plus commission.
FH Cost Lookup	Look up costs of procedures and services in your local area and estimate insurance reimbursements. You can also compare costs.
FH Cost Lookup CT	Look up costs of procedures and services in your local area and estimate insurance reimbursements. You can also compare costs. For Connecticut.
Healthcare Bluebook	Search estimated costs of procedures and other services in your area.
MyMedicalShopper	Price comparison tool for medical tests and procedures.