

Q&A with The Patient Access Network (PAN) Foundation

May 4, 2020

Tell me about the PAN Foundation. What is its mission?

The inability to pay for essential medical care is not just a significant problem for the uninsured, but also for people who have health insurance. Rising premiums, deductibles, co-pays and coinsurance prevent many people from being able to afford the critical treatment they need.

Our Mission

To help underinsured people with life-threatening, chronic and rare diseases get the medications and treatments they need by assisting with their out-of-pocket costs and advocating for improved access and affordability.

<https://www.panfoundation.org/about-pan/>

Why are organizations like the PAN Foundation so important?

Medical advances don't mean much if people who need them most can't afford them. But that's the reality for millions of people today – even those with employer-sponsored health insurance or Medicare. Rising premiums, deductibles, co-pays, and coinsurance are leaving more Americans than ever underinsured and unable to afford treatment. For many, charities like the PAN Foundation provide a critical safety net, enabling patients to begin and adhere to treatment.

<https://www.panfoundation.org/about-pan/impact/>

What is the PAN Foundation's program for individuals living with breast cancer?

The PAN Foundation has an assistance program for individuals living with Metastatic Breast Cancer. To be eligible for assistance, one must:

1. Be getting treatment for Metastatic Breast Cancer.
2. Reside and receive treatment in the United States or U.S. territories. (U.S. citizenship is not a requirement.)
3. Have Medicare health insurance that covers your qualifying medication or product.
4. Be prescribed a medication or product that is listed on PAN's list of covered medications.
5. Have an income that falls at or below 500% of the Federal Poverty Level.

The assistance amount is \$5,400 per year.



<https://www.panfoundation.org/disease-funds/metastatic-breast-cancer/>

1-866-316-7263 (Monday-Friday; 9:00 am – 7:00 pm eastern)

There are a handful of charitable foundations like PAN. For patients and providers, it is really hard to keep track of which charity offers what programs, and if the programs are open with available funding. What do you advise patients and providers to do?

The best way to keep track of available programs at charitable foundations and to know what programs are open or closed on any given day, is through FundFinder. FundFinder is a free resource that provides this information in one place and notifies you when a disease fund opens at any of the charitable patient assistance foundations. With FundFinder, you can subscribe to email or text message notifications for specific disease funds openings, or simply check the status of disease funds.

<https://fundfinder.panfoundation.org/>

COVID-19 has changed the way we live and operate. How has it changed the work at PAN?

At PAN, we have been working virtually since mid-March 2020, and we are grateful to be able to do so. In many ways, it is business as usual at PAN; we are all very busy providing necessary financial support to many thousands of patients. The COVID-19 pandemic has shed light on how broken our health care system is, and the struggles patients face every day affording the treatment they need. As the pandemic continues, we are concerned that the isolation and fear created by the pandemic may have lasting negative impacts on our health, both physical and mental.

At PAN, we started a COVID-19 Treatment and Prevention Fund in early April, 2020. To be eligible for a \$300 grant from the PAN Foundation:

1. The patient must be diagnosed with COVID-19 or directed to self-quarantine by their health care provider or government agency.
2. The patient must also have cancer or a chronic or rare disease.
3. The patient must have Medicare health insurance.
4. The patient's income must fall at or below 400% of the Federal Poverty Level.
5. The patient must reside and receive treatment in the United States or U.S. territories (U.S. citizenship is not a requirement).

Services covered by the grant include:

- Treatment expenses for COVID-19
- Over-the-counter and prescription medications, including delivery services
- Medical equipment and supplies



- Transportation to medical appointments or pharmacies
- Groceries and meals, including delivery services

<https://www.panfoundation.org/covid-19-financial-assistance/>

What are PAN's hopes for the future, what are your goals? What could further help the patients you serve?

Individuals living with life-threatening, chronic and rare diseases should not be faced with high out-of-pocket costs for their prescription medications. These high costs are a huge financial barrier to initiating treatment. Therefore, the PAN Foundation advocates for legislation that will lower out-of-pocket costs for Americans. Three policy solutions in particular, that would be very helpful for Medicare beneficiaries are a) a cap on the Medicare Part D program, placing a limit on what seniors pay out-of-pocket per year, b) legislation that evenly distributes costs throughout the calendar year, and c) an expansion of the Low-Income Subsidy Program.

<https://www.panfoundation.org/position-statements-2/>