



## Help shopping for health insurance



Missouri

### [Cover Missouri Coalition](#)

- Get free help to find health insurance coverage, in-person, online, or by phone.

1-800-466-3213



Nationwide

### [HealthCare.gov](#)

- Find an in-person assister near you to help apply and enroll in any Marketplace health plan or Medicaid.



Nationwide

### [State Health Insurance Assistance Program \(SHIP\)](#)

- Get free help to figure out what type of Medicare coverage is best for you. For example:
  - If you want basic Medicare coverage or extra coverage for things like prescription drugs.
  - Having coverage nationwide or for limited, local networks of providers and hospitals.



Missouri

### [Phelps Health EnrollU](#)

- Get help shopping for health insurance.

(573) 458-3676



Alton

### **Alton Memorial Hospital Patient Advocate**

- Call to get free help to find health insurance coverage, including to enroll in Medicare or Medicaid.

(618) 463-7338



Illinois

### [Application for Benefits Eligibility \(ABE\)](#)

- Get assistance with enrolling in Medicaid.



Missouri

### [Missouri HealthNet](#)

- Learn about whether you are eligible for Medicaid in Missouri (MO HealthNet).
- Get help applying to MO HealthNet.



Missouri

### [Missouri Association of Area Agencies on Aging \(MA<sup>4</sup>\)](#)

- Get in touch with an unbiased federally trained Navigators who can help you find the right insurance from the Healthcare Marketplace, including Medicaid and Medicare.

(800) 497-0822

If you get insurance through your job, talk to your Human Resource Department or Union.



Learn more about Medicare and Medicaid

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## About Medicare

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Medicare is a federal health insurance program for people 65 and older, and for some younger people with disabilities.

### Part A - Hospital Insurance

- Covers: Inpatient hospital stays, skilled nursing facility care, hospice, and some home health care.
- Cost: Usually free if you or your spouse paid Medicare taxes while working.

### Part B - Medical Insurance

- Covers: Doctor visits, outpatient care, preventive care, and some health supplies.
- Cost: Monthly premium

### Part C - Medicare Advantage Plans

- Also known as Medicare Advantage, these are all-in-one plans or "bundled" plans offered by private insurance companies, approved by Medicare.
- Covers: Everything Part A and B cover, and often includes Part D (prescription drugs), plus extra benefits like vision, dental, or hearing.
- Cost: Varies by plan; may include extra monthly premiums, copays, and a bigger network of health care providers.

### Part D - Prescription Drug Coverage

- Covers: Prescription drugs.
- Offered through: Private insurance companies.
- Cost: Monthly premium varies by plan. Penalties may apply if you delay enrolling without other drug coverage.

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## About Medicaid

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Medicaid is a public health insurance program in the United States that provides free or low-cost healthcare to eligible low-income individuals and families. It's funded jointly by the federal and state governments, but run by the states, so the specific rules and coverage can vary from one state to another.

It typically covers:

- Doctor visits
- Hospital care
- Long-term care (like nursing homes)
- Prescription drugs (in most states)
- Preventive care (like vaccines and screening)

People who may qualify include:

- Low-income adults
  - Children
  - Pregnant women
  - Elderly adults
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- People with disabilities



Help paying for health care, such as doctor's visits, copays, or coinsurance

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|--|------------------------|------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|
|  | Missouri<br>& Illinois | <a href="#">Barnes-Jewish Hospital (BJC)</a>                                                         | <ul style="list-style-type: none"> <li>• Financial assistance with BJC bills including:</li> <li>• Lowering your bill amount.</li> <li>• Getting on a payment plan so you do not have to pay your bill all at once.</li> </ul>                                                                                                                                                                                | (314) 362-8400 or<br>(855) 362-8400 |
|  | Missouri<br>& Illinois | <a href="#">Washington University in St. Louis</a><br><a href="#">Physicians (Wash U Physicians)</a> | <ul style="list-style-type: none"> <li>• Help to lower the costs of your Wash U Physicians' bills, such as interest-free loans.</li> </ul>                                                                                                                                                                                                                                                                    | (314) 273-0645                      |
|  | Missouri<br>& Illinois | <a href="#">Siteman Cancer Center</a>                                                                | <ul style="list-style-type: none"> <li>• Help with transportation, housing and other costs related to your care.</li> <li>• Help with your questions about insurance.</li> </ul>                                                                                                                                                                                                                              | (314) 362-5574                      |
|  | Missouri               | <a href="#">Phelps Health Financial Assistance</a>                                                   | <ul style="list-style-type: none"> <li>• Help with covering the cost of medical care if you are uninsured or under-insured.</li> </ul>                                                                                                                                                                                                                                                                        |                                     |
|  | Alton                  | <a href="#">You've Got a Friend Fund</a>                                                             | <ul style="list-style-type: none"> <li>• Supports breast cancer patients receiving treatment at AMH. Financial assistance may be requested for expenses such as rent or mortgage payments, utilities, insurance or medical bills, auto loans or insurance, home or car repairs. Patients may be granted funding once in a 12-month period.</li> </ul>                                                         | (618) 463-7701                      |
|  | Alton                  | <a href="#">Extra Mile Fund</a>                                                                      | <ul style="list-style-type: none"> <li>• The Extra Mile Fund supports cancer patients (excluding breast cancer patients) who are receiving treatment at AMH. Financial assistance may be requested for expenses such as rent or mortgage payments, utilities, insurance or medical bills, auto loans or insurance, home or car repairs. Patients may be granted funding once in a 12-month period.</li> </ul> | (618) 463-7701                      |
|  | Nationwide             | <a href="#">My Good Days</a>                                                                         | <ul style="list-style-type: none"> <li>• Help with covering the cost of medical care if you have low income.</li> </ul>                                                                                                                                                                                                                                                                                       | (972) 608-7141                      |
|  | Nationwide             | <a href="#">Cancer Care</a>                                                                          | <ul style="list-style-type: none"> <li>• Provides copay assistance for patients affected by certain cancers.</li> </ul>                                                                                                                                                                                                                                                                                       | (800) 813-4673                      |
|  | Nationwide             | <a href="#">Patient Advocate Foundation</a>                                                          | <ul style="list-style-type: none"> <li>• Provides copay assistance to those who qualify and free case management services.</li> </ul>                                                                                                                                                                                                                                                                         | (800) 532-5274                      |



Nationwide

[Patient Access Network \(PAN\)](#)

(866) 316-7263

- Provides help paying for out-of-pocket cost, like deductible, copays and coinsurance, travel expenses and health insurance premiums for people with certain types of cancers.



Nationwide

[Patient Services Incorporated \(PSI\)](#)

(800) 366-7741

- Provides help paying insurance premiums, copayments, and travel expenses for people with specific types of cancers.



Nationwide

[Rx Outreach](#)

(888) 796-1234

- Provides mail-order prescriptions at low prices for those who qualify.



Nationwide

[The Samfund](#)

(617) 938-3484

- Offers grants for educational, health, and other types of living expenses for cancer survivors between the ages of 21 and 29.
- Also offers other financial assistance resources on their website and at [cancerfinances.org](https://cancerfinances.org).



Nationwide

[HealthWell Foundation](#)

(800) 675-8416

- Offers grants to support underinsured patients who have certain types of cancers.



Nationwide

[Medicine Assistance Tool \(MAT\)](#)

- Helps to find assistance with paying for your assistance drugs provided by pharmaceutical companies.



Nationwide

[Needy Meds](#)

(800) 503-6897

- Provides information about, and links to, financial assistance programs for people with health concerns.
  - Offers a drug discount card that may help with the cost of some prescription medications not covered by your insurance. Card can be printed from their website for free, no application needed.
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Help with other resources such as transportation, utility bills and groceries

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| <br>Missouri     | <a href="#">LiHEAP</a> <ul style="list-style-type: none"><li>• Low Income Home Energy Assistance Program</li><li>• Help with heating or cooling costs</li></ul>                                                                                                                                                                                                                        | <a href="#">PDF of phone numbers for applying</a> |
| <br>Missouri     | <a href="#">Loaves and Fishes</a> <ul style="list-style-type: none"><li>• Food pantry for eligible individuals throughout St. Louis area</li></ul>                                                                                                                                                                                                                                     | (314) 291-7036                                    |
| <br>Missouri     | <a href="#">The Breakfast Club</a> <ul style="list-style-type: none"><li>• Provides bras and breast forms to women who have no insurance or who are under-insured.</li><li>• Provides "comfort kits" to women who are undergoing chemotherapy and radiation treatments.</li><li>• Provides one-on-one assistance with healthy eating and grocery shopping.</li></ul>                   | (314) 972-8883                                    |
| <br>Nationwide   | <a href="#">American Cancer Society</a> <ul style="list-style-type: none"><li>• Patient lodging through Hope Lodge facilities</li><li>• Transportation to and from appointments</li><li>• Peer support programs</li><li>• Hair loss and mastectomy products (some for free), and cosmetology services to help patients cope with their changing appearance during treatment.</li></ul> | (800) 532-5274                                    |
| <br>Missouri   | <a href="#">Food Outreach</a> <ul style="list-style-type: none"><li>• Provides food and nutritional support to cancer patients in the St. Louis region.</li></ul>                                                                                                                                                                                                                      | (314) 652-3663                                    |
| <br>Nationwide | <a href="#">Meals on Wheels</a> <ul style="list-style-type: none"><li>• Delivers free meals to those who cannot prepare meals on their own. Call or go to their website to find your local Meals on Wheels.</li></ul>                                                                                                                                                                  | (888) 998-6325                                    |
| <br>Nationwide | <a href="#">Cleaning for a Reason</a> <ul style="list-style-type: none"><li>• Offers free house cleanings to women undergoing treatment for any type of cancer. Visit their website to see if services are available in your area.</li></ul>                                                                                                                                           | (877) 337-3348                                    |
| <br>Nationwide | <a href="#">Good Wishes Scarves</a> <ul style="list-style-type: none"><li>• Provides free scarves or head wraps to anyone experiencing hair loss due to illness, injury, or treatment. Order online. No application needed besides the order form.</li></ul>                                                                                                                           | (888) 778-5998                                    |



Missouri

[Pink Ribbon Girls](#)

- Provides connections to cancer survivors in your area who can support you, rides to health care appointments, housecleaning, and healthy meals delivery.
- Serves those with any stage of breast or gynecological cancer.

(877) 269-5367



Connect with other cancer patients and survivors



Nationwide

[The American Cancer Society](#)

- Offers a variety of local support groups.

(800) 532-5274



Nationwide

[Cancer Support Community](#)

- Offers support groups, a telephone helpline, and an online chat helpline. In addition to offering emotional support, they can also help you find financial assistance.

(888) 793-9355



Missouri  
& Illinois

[Barnard Health and Cancer Information Center](#)  
(Siteman Cancer Center)

- Provides practical information and specific services that help ease stress and address concerns patients and their loved one's experience.

(314) 362-7844



St. Louis

[The Breakfast Club](#)

- Offers African American breast cancer patients in St. Louis one-on-one support and services to women recently diagnosed with breast cancer, bras and breast forms to uninsured and underinsured women, and "comfort kits" for women in active treatment.

(314) 972-8883



Nationwide

[American Lung Association](#)

- Multiple support resources including a free HelpLine and several online programs to connect with others living or caring for someone with lung disease. You may need to register for an account.



Nationwide

[The Colon Cancer Alliance](#)

- Offers online communities, a "Buddy Program", young-onset support, stories of hope and a community chat.



Nationwide

[Zero](#)

- Prostate cancer patient support helpline, "ZERO360", and a secure online portal available 24 hours a day and a case manager who can help you with insurance navigation, paying for expenses, and emotional support.

1 (844) ZERO360



Nationwide

[Ovarian Cancer Research Alliance \(OCRA\)](#)

- Gynecologic virtual support series with weekly and monthly meetings.
- Woman to woman peer mentor program to provide emotional support and mentoring sites virtually and in-person.
- Online community and patient support line.

(212) 268-1002

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