

ALTERNATIVE FUNDING PROGRAMS/THIRD PAYER ASSISTANCE AND PREMIUM ASSISTANCE BANS



Chronic
Disease
Coalition

What are alternative funding programs and third payer assistance?

Alternative funding programs and third payer assistance help patients afford their prescription medications or health insurance premiums.

Examples include:

- Premium and copay assistance programs
- Nonprofit organizations and charitable foundations/health insurance programs
- Disease-specific foundations
- Patient or medication assistance programs and prescription discount cards

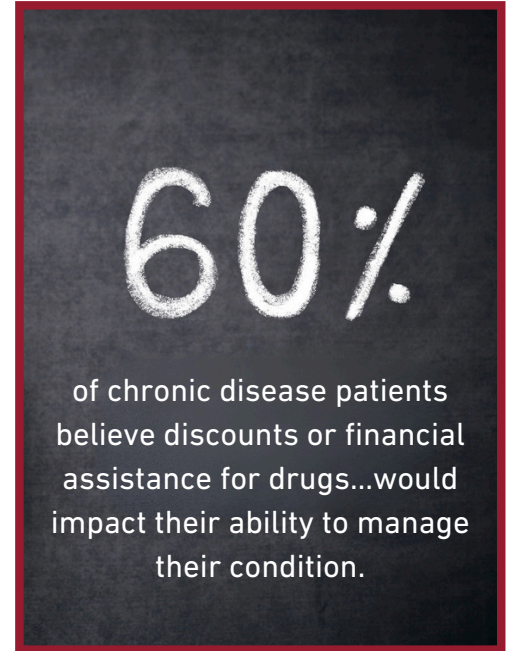
These programs are a lifeline for people managing chronic conditions.

What are premium assistance bans?

These bans prevent assistance programs from helping individuals pay their monthly health insurance premiums or out-of-pocket prescription costs. Premium assistance is desperately needed by senior citizens on Medicare and many low-income working families on state Medicaid programs.

How do premium assistance bans impact people with chronic diseases?

Premium assistance bans significantly impact people with chronic diseases, particularly those with chronic kidney disease, diabetes and hemophilia, by making health insurance premiums and life-saving medications less affordable. This leads to higher healthcare costs, reduced access to treatments and worse health outcomes for patients.



Among patients with an established treatment plan, **25 percent** have difficulty managing the cost of treatment and **30 percent** sometimes must decide between treatment and basic necessities.