

## INSPIRATION

in(t)-spe-'rā-shen *n* 1. a divine or supernatural influence 2. to be an animating, enlivening, or exalting influence on another; to spur one to act 3. to draw forth or bring out

# Making ends Meet

## Patient Advocate Foundation Helps Pay the Bills

By Kelly Desatnik



### Fighting for a Friend

When a woman undergoes a mastectomy, she loses a vital piece of herself. But, ask any breast cancer survivor and she will tell you it's better than the alternative. Cheryl Grimmel would attest to this, having been led to that door only to beat it back with the hope of a life-saving clinical trial that almost never happened.

Life and death should never be decided by financial constraints, but this is a reality of our world and one that Cheryl was forced to confront. When she was told that her \$210,000 life-saving clinical trial would not be covered by insurance and she would have to come up with the payment on her own, she was faced with the cold, harsh, and certainly distinct reality that way too many Americans face on a daily basis.

Cheryl was fortunate to have a friend in Nancy Davenport-Ennis. Nancy, a two-time breast cancer survivor, raised, with her husband and Cheryl's family and friends, \$210,000 to pay for Cheryl's clinical trial at Duke University Medical Center. She also worked to establish the Virginia Task Force for Insurance Reform to pass a bill that would reform insurance coverage for cancer patients. The bill provides for a health plan that gives patients the option for coverage to enter clinical trials at no additional cost added to the plan. The tenacity of the Task Force paid off with the passage of Virginia House Bill 240 in 1994.

### Patient Advocate Foundation

Sadly, Cheryl Grimmel lost her fight with breast cancer in December 1994. Inspired by Cheryl's bravery and concerned that patients like Cheryl were faced with such debt, Nancy

"Our plan is to provide support to empower patients, empower organizations and the entire cancer community."

Nancy Davenport-Ennis, CEO  
Founder, Patient Advocate Foundation

and her husband Jack worked together to found Patient Advocate Foundation (PAF). PAF is a national non-profit organization that serves as an active liaison between the patient and their insurer, employer and/or creditors to resolve insurance, job retention and/or debt crisis matters relative to their diagnosis through case managers, physicians and attorneys.

PAF, based in Newport News, VA, has a full-time staff of 44 with offices in Newport, RI; Far Rockaway, NY; Des Moines, IA; Miami, FL, and Los Angeles, CA. In addition, PAF has 162 healthcare attorneys that selflessly donate their services, mediate and arbitrate on behalf of patients. However, only less than 2% of total cases ever involve an attorney. Most cases are resolved by Case Managers on staff. PAF also specializes in solving coding, billing and Medicaid issues and offers debt credit counseling. The organization handles over 41,250 cases a year, with 3.4 million requests for direct information and a success rate of over 99% nationally.

### Patient Assistance Program

PAF patient data reflected that many patients assisted by PAF had difficulty meeting their insurance co-payments. According to Nancy, "Several safety nets are available for impoverished Americans, but these programs are not accessible to Middle Class Americans with benefits." In response to this growing problem, PAF, through the

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866-512-3861

[www.copays.org](http://www.copays.org)  
[pap@patientadvocate.org](mailto:pap@patientadvocate.org)

leadership of John H. Ennis, Jr., Executive Director of the PAF Patient Assistance Program and PAF Co-Founder, established the Patient Assistance Program (PAP) on April 1, 2004. PAP offers direct financial support to families who have some health insurance and some form of prescription benefits, but are unable to keep pace with co-payments. "If you are insured, you're typically not eligible for these programs. PAP gives patients with chronic, life threatening and/or debilitating illnesses the opportunity to afford the out-of-pocket costs that their insurance companies require," says Nancy. PAP currently assists patients with breast, lung and prostate cancer, and in January 2005, will lend support to patients diagnosed with macular degeneration.

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