

# Where Do I Go for Help?

## Consumer Assistance

Many states offer direct help with problems or questions about health insurance, either through Consumer Assistance Programs or the state Department of Insurance. The U. S. Department of Labor can provide help on employer-sponsored coverage, particularly if you are in a self-insured plan. To find out where to get help, you can [click here](#) or visit <https://www.healthcare.gov/how-can-i-get-consumer-help-if-i-have-insurance/>

In addition, the Marketplace offers several kinds of assistance to help you apply for coverage and choose a plan that meets your needs, [click here](#) or visit - <https://www.healthcare.gov/contact-us/> for information online and through a toll-free call center:

- 1-800-318-2596
- TTY 1-855-889-4325

Local help will be available through insurance agents and brokers as well as government agencies such as State Medicaid and Children's Health Insurance Program (CHIP) offices. All states will have additional in-person assistance through trained and certified individuals and organizations that can help you understand your health coverage options and enroll in a plan. Depending on which state you live in and who is providing the service, these organizations may be known as Navigators, In-Person Assistors or Certified Application Counselors. A list of the enrollment assistors and agents and brokers available in your area can be found by [clicking here](#) or visiting <https://LocalHelp.HealthCare.gov> or view the **Consumer Resources** section of this toolkit.

# Consumer Resources

**The Centers for Medicare & Medicaid Services Center for Consumer Information and Insurance Oversight (CCIIO)**, part of the Department of Health and Human Services (DHHS), provides national leadership in setting and enforcing standards for health insurance that promote fair and reasonable practices to ensure that affordable, quality health coverage is available to all Americans. The center also provides consumers with comprehensive information on coverage options currently available so they may make informed choices on the best health insurance for their family. Visit CCIIO at: <http://cciio.cms.gov>.

**The Centers for Disease Control and Prevention National Center on Birth Defects and Developmental Disabilities Hemophilia Homepage** provides consumers with access to the most up-to-date resources including the complete hemophilia treatment center (HTC) directory, videos, brochures, fact sheets and numerous other health education and outreach resources. The HTC directory provides the names and contact information of treatment center staff who are part of the federally funded HTC network. For a comprehensive listing of programs and resources visit: <http://www.cdc.gov/ncbddd/hemophilia/index.html>.

**Families USA** is a national nonprofit, nonpartisan organization dedicated to achieving high-quality, affordable healthcare for all Americans. For more than 30 years, it has been a highly effective consumer advocate organization at the national, state and community levels. In addition to providing user-friendly consumer resources, it offers extensive tools for state and local advocates, including state budget, healthcare-related legislation and implementation efforts. For access to the complete list of resources visit: <http://www.familiesusa.org>.



**Healthcare.gov** is the Web site managed by the U.S. Department of Health and Human Services that educates Americans about the Affordable Care Act (ACA). The Web site has a tool to find individual state's Consumer Assistance Programs, which states have established them, and other helpful sources for health insurance. Visit: [www.healthcare.gov](http://www.healthcare.gov).

**The Health Resources and Services Administration National Hemophilia Program** Homepage assists people with hemophilia and other bleeding disorders and their families by coordinating activities and care at the national network of 130 hemophilia treatment centers (HTCs) located throughout the country. The program existed since 1975, and with HRSA support, HTCs provide diagnostic and educational services for individuals with bleeding disorders. The website is: <http://mchb.hrsa.gov/programs/hemophilia/index.html>.

**Kaiser Family Foundation** Web site provides access to reports, surveys, issue briefs, charts, slides and fact sheets about health policy-related issues such as the number of uninsured, Medicare, Medicaid, healthcare costs, and health reform. Through the main site one can access the Health Reform Source, a site devoted entirely to health reform implementation, including explanations of the health reform law, public policy issues and easy access to relevant data, studies and developments. The main Web site is: [www.kff.org](http://www.kff.org).

**HANDI, the National Hemophilia Foundation's Information Resource Center** HANDI's mission is centered on service—answering specific questions, fulfilling information requests, providing quality educational publications, making referrals to additional sources of assistance and immediately responding to the needs of the bleeding disorders community. HANDI's collection of more than 13,000 articles, textbooks, and educational publications is the definitive source for information about hemophilia and other inherited bleeding disorders. Call 1.800.42.HANDI or e-mail: [handi@hemophilia.org](mailto:handi@hemophilia.org).

**The National Hemophilia Foundation's Steps for Living** Web site is a one-stop resource for information on bleeding disorders for kids, adolescents, parents and health educators to promote healthy living for the whole family. The site provides information and resources to help consumers, family members and caretakers adjust to life with a bleeding disorder as a child grows and matures. There is information and activities for all age groups, including insurance and treatment guidelines. For further information visit: [www.stepsforliving.hemophilia.org](http://www.stepsforliving.hemophilia.org).

**National Hemophilia Foundation's** Web site advocacy section includes information to help the community stay informed. It enables consumers to respond to emerging issues through such resources as links to response letters to state and federal policymakers on preferred drug lists (PDLs), sole source provider contracts, Medicaid managed care and other health reform regulations. There are also resources available to assist consumers with healthcare coverage options in their state, a downloadable Personal Health Insurance Toolkit, information about state hemophilia programs, and A-PLUS webinars. Visit NHF's Web site: [www.hemophilia.org](http://www.hemophilia.org) and select "Advocacy."

**Georgetown University's Center on Health Insurance Reforms** has developed an online resource for Navigators and others seeking information on the private insurance reforms of the ACA. The resource has close to 300 searchable FAQs on everything from the individual mandate, Marketplace plans and premium tax credits, to employer coverage and preventive services. The resource can be found at <http://navigatorguide.georgetown.edu/>

**Navigators:** To find enrollment assisters, including Navigators, for in-person help, go to <https://localhelp.healthcare.gov/#intro>. You can also find agents and brokers at that site. If you live in a state with a State-Based Marketplace, you will be directed to your state's website for coverage and local help.

**Patient Services Incorporated (PSI)** evaluates an individual's financial, medical and insurance situation to determine who is eligible for premium or co-payment assistance including COBRA. It provides help for many illnesses and offer many types of financial assistance. For more information, call: 800.366.7741 or visit: [www.patientservicesinc.org](http://www.patientservicesinc.org).

**PAN Foundation** is an independent, national 501 (c)(3) organization dedicated to helping federally and commercially insured people living with life-threatening, chronic and rare diseases with the out-of-pocket costs for their prescribed medications through disease specific programs. For more information, call 866-316-7263 or visit [www.panfoundation.org](http://www.panfoundation.org).

**The Assistance Fund** is an independent charitable patient assistance foundation that helps patients and families facing high medical out-of-pocket costs by providing financial assistance for their copayments, coinsurance, deductibles, and other health-related expenses through disease specific programs. For more information, call 844-282-5802 or visit [www.tafcares.org](http://www.tafcares.org).

\*Many manufacturer or therapy providers have a division or third party group that is designed to assist you with insurance questions/concerns. Please check with your provider.



## State Specific Resources

Every state has a bureau/agency that may be contacted for assistance. The name of the agency may differ from state to state. Examples are: Department of Insurance; Insurance Commission's Office; Office of Insurance Regulation, etc.

In addition, local consumer advocacy organizations dedicated to serving the bleeding disorders community exist in most states. (See: [hemophilia.org](http://hemophilia.org) for a listing of local hemophilia advocacy organizations)

## Additional Helpful Links

Hemophilia Federation of America: <http://hemophiliafed.org>

LA Kelley Communications: [www.kelleycom.com](http://www.kelleycom.com)

Hemophilia Treatment Center Network: to find the one closest to you visit:  
[www.cdc.gov/ncbddd/hemophilia/HTC.html](http://www.cdc.gov/ncbddd/hemophilia/HTC.html)