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## Financial Assistance and Financial Aid Fund Emergency and Compassionate Care Guidelines, Policy, and Procedures

**Purpose:** The Bleeding Disorders of South Carolina (BDASC) Emergency and Financial Assistance Fund is intended to improve the quality of life of individuals and families affected by bleeding disorders. The assistance fund provides funds to eligible individuals and families who need emergency financial assistance and non-emergency aid for; basic living expenses emergencies, IE: utility, electric, housing, water, car, phone; medical and living expenses incurred due to the medical care associated with a bleeding disorder; transportation and lodging to HTC clinics, hospitals; medical equipment needs and supplies; Medical Alert ID; medical testing, labs, health care insurance assistance, **dental expenses** (*orthodontics are not covered*), **and mental health services**. Other assistance requests may be available upon an individual basis and funding revenue, such as school needs, work training, or college tuition assistance.

Because of the time-line in processing these requests, these funds may not be considered for most emergency related expenses, however we will make every attempt to process the requests in the timeliest matter. Every effort should be made to utilize other community resources such as Social Services, food banks, and other organizations that supply these types of needs. Details are described below under *Eligible Needs*.

### **Eligibility:**

To be eligible for assistance:

You must be registered with BDASC or be a current bleeding disorders patient under the care of a Hemophilia Treatment Center, or medical facility and physician for treatment in bleeding disorders care in South Carolina. If referred to BDASC for financial aid, you must register with the BDASC at the time of your request if you are not a current member. The applicant must be a person with a bleeding disorder (including confirmed carriers of a bleeding disorder) or caregiver of a person living in the household with a bleeding disorder. The individual must reside in the State of South Carolina.

### **Guidelines and Administration:**

- Financial assistance will be evaluated on a case-by-case basis. Financial assistance will be based on availability of funds, and payments will be made directly to the appropriate creditor or a reimbursement to the applicant will be provided after paying the approved bill(s) for assistance.
- The assistance program is funded each year by grants, donations, and fundraising monies. Funding assistance is not guaranteed until approved by the committee.
- The maximum benefit may only be received by one individual or household and if received by an individual, that individual shall be representative of that household as to the family maximum.

- The benefit period shall be 12 consecutive months starting from the date the individual received their first application request payment. Only one application request payment approval per individual or family per year will be provided, unless approved, under special circumstances, by the Executive Director, Board of Directors, and Financial Assistance Committee.
- The maximum per request year is to be no more than \$500.00. *(Unless under special circumstance the committee approves additional funds outside the guideline max).*

**Application Process:** Applicants are to apply to BDASC by filling out an application form online or with a paper form. The application form may be sent via mail, email, or fax, and recommended if applicable to be reviewed, by the assistance fund committee for approval or denial. The application will be reviewed as an “identity blinded” document. Upon review, the assistance fund committee will make their recommendation. All supporting documentation will need to be provided to BDASC before a decision can be made by the committee. BDASC staff will inform the individual asking for assistance that their application has been accepted or denied. This process could take up to two weeks for payment, however for emergency needs, BDASC will work to make payments as quickly as possible.

**Assistance Fund Committee:** A committee of no less than three board members of BDASC staff will review applications and vote on eligibility of applications when outside the standard guidelines of requests.

**Confidentiality:** Bleeding Disorders Association of South Carolina recognizes that our member’s confident information; including all personal health and financial informational pertaining to funding requests are confidential and will remain confidential to BDASC. No personal information will ever be disclosed, not even to the committee upon which decides approvals and denials of requests. Only the Executive Director will have the personal information application to verify organizational membership within BDASC’s database.

**Possible Eligible Needs:**

- **Electric/Water/Heating bills-** Must provide a copy of the final notice or bill in question for payment. Maximum payment \$350.00 unless committee approves an exception.
- **Rent/House Payment-** Must provide eviction notice or something that would show the individual was in danger of becoming homeless.
- **Food-** This should be only in special cases as there are plenty of social programs which provide food services. In a special case, the individual may be supplied with a gift card.
- **Medical Transportation and Lodging Needs, Medical Equipment, ID Bracelets, Healthcare, and diagnostic testing.** Gas cards may be given to help pay for transportation to and from medical appointments and bleeding disorders related treatment facilities. Lodging support may also be covered in these situations. Medical equipment, testing not secured or available through other services may be considered as well as medical bills due to bleeding disorders care. Healthcare bills and assistance will be covered case-by-case when there is no other means for payment.
- **Vehicle Repairs / Car Payments-** In special cases where this may be provided, the guidelines are to be as follows:  
The individual has provided proof that repossession is imminent. The portion provided by BDASC, if not the entire payment, must also be accompanied by proof that, if not provided in full, will also be subsidized so that the entire payment, with our help will be met. Car repairs will be paid directly to the repair shop or reimbursed to the applicant.
- **Dental Assistance Program-** Financial assistance for dental emergencies or needs such as pulling of teeth, filling cavities, abscess teeth, or other dental needs not covered by dental or medical insurance. Corrective orthodontia for cosmetics are not covered.

- **NEW: Mental Health Assistance Program-** *Financial assistance for mental health services such as co-pays or OOP (out of pocket) expenses, not covered by insurance or other means, may be covered for a limited amount of time, or maximum payments of \$750.00 per year.*

**Request Process:** Application forms are available by calling the office or by downloading a financial assistance form from our website and making a request. Requests can also be made by using the online application process. Completed applications and a copy of all bills and supporting documentation are to be mailed, emailed, or faxed to BDASC; **attention: Financial Assistance Program.** BDASC staff will make contact with the assistance fund committee for review and recommendation. If an application is incomplete, it will be returned to the applicant with notice of needed requirements for consideration. If the application is approved, the applicant will be notified the date of the mailing of payment to the creditor. If denied, the applicant will be notified with an explanation as to why the request was denied, and will be provided other potential resources that may be able to aid.