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CARPENTER COLLECTIVE, LLC
Health Coverage & Assistance Programs

Your Healthcare Assistance Resource Guide

A practical, clickable companion to Health Coverage & Assistance Programs: Know Your Options. Find coverage programs, medical-bill relief, prescription savings and resources to help you take the next step.

START HERE: OUR TWO FREE RESOURCES
Carpenter Collective Coverage Prescreener — screen for possible coverage pathways.
APTC Income & Deductions Checklist (PDF) — prepare Marketplace income information.

1 Find health coverage and understand eligibility

Carpenter Collective | Coverage Prescreener ↗

A preliminary screening tool; not an official eligibility decision.

HealthCare.gov | Marketplace plans and enrollment ↗

Explore ACA plans, enrollment windows and premium assistance. State-based Marketplaces may direct residents to their own portals.

Medicaid.gov | Find your state Medicaid / CHIP agency ↗

Locate the agency that accepts applications and handles renewals, eligibility, waivers and program questions.

InsureKidsNow | CHIP and children's coverage ↗

Find coverage guidance and state contacts for children and eligible pregnant individuals.

HealthCare.gov | Open and Special Enrollment ↗

Review situations such as loss of coverage, moving, marriage or a new child.

HHS | Federal Poverty Guidelines ↗

View income benchmarks. Programs may use different guideline years and income-counting methods.

Carpenter Collective | APTC Income & Deductions Checklist ↗

Use this PDF to organize projected income and possible deductions before a Marketplace review.

2 Pay less for care: hospitals and community clinics

IRS | Nonprofit hospital financial assistance rules ↗

Learn why tax-exempt hospitals maintain financial assistance policies. Ask your hospital’s billing or financial assistance office for its own application.

HRSA | Find a community health center ↗

Locate clinics offering primary, preventive and other services, often with sliding-fee discounts.

211 | Local health and social service referrals ↗

Connect with community programs for care, transportation, food, housing and other needs.

Patient Advocate Foundation | Patient assistance and navigation ↗

Explore case-management, access and financial-help resources.

BenefitsCheckUp | Benefits and assistance search ↗

Find public and private benefit programs especially relevant to older adults.

3 Prescription assistance and medication savings

NeedyMeds | Medication assistance directory ↗

Search for manufacturer programs, savings resources and lower-cost care options.

RxAssist | Patient assistance information ↗

Find pharmaceutical patient-assistance programs and medication support resources.

PAN Foundation | Copay and premium grants ↗

Condition-specific financial aid when eligible funds are open.

HealthWell Foundation | Financial assistance ↗

Help with eligible medication or treatment expenses, based on diagnosis, funding and other criteria.

Patient Advocate Foundation Co-Pay Relief ↗

Condition-specific copay support subject to fund status and rules.

The Assistance Fund | Disease-specific funding ↗

Patient financial assistance for eligible diagnoses, based on available programs.

SSA | Apply for Medicare Part D Extra Help ↗

Low-income subsidy for qualifying Part D premiums and medication cost-sharing.

Pennsylvania | PACE / PACENET ↗

Pennsylvania prescription assistance programs for eligible older residents.

New Jersey | PAAD prescription assistance ↗

New Jersey state pharmaceutical assistance for eligible residents.

HRSA | Ryan White HIV/AIDS Program ↗

Learn about HIV support services and state AIDS Drug Assistance Programs (ADAP).

4 Medicare coverage and help with costs

Medicare.gov | Coverage basics ↗

Learn about Medicare eligibility and Parts A, B, C and D.

Medicare.gov | Costs at a glance ↗

See official Medicare premiums, deductibles, coinsurance and current-year amounts.

Medicare.gov | Medicare Savings Programs (QMB, SLMB, QI, QDWI) ↗

Learn which programs may assist with Part A or Part B premiums and, for QMB, Medicare-covered cost-sharing.

SSA | Extra Help for prescription costs ↗

Apply for Medicare Part D low-income assistance.

Medicare.gov | Medicare Prescription Payment Plan ↗

Spread eligible Part D out-of-pocket expenses over the calendar year; this does not lower the total cost.

Medicaid.gov | Find your state for dual eligibility / long-term care ↗

Ask your state Medicaid office about dual eligibility, Medicaid waivers, home care and long-term services.

5 Other benefits and supports worth asking about

Medicaid.gov | Home & Community-Based Services ↗

Learn about eligible home-based supports, personal care and long-term services; availability varies.

Medicaid.gov | Non-Emergency Medical Transportation ↗

Learn about transportation to covered medical care for eligible Medicaid beneficiaries.

Meals on Wheels America | Find meal support ↗

Find local home-delivered meal organizations; service is not automatically a Medicaid benefit.

Eldercare Locator | Local aging and caregiver help ↗

Find aging-network services and caregiver support near you.

HRSA Health Center Finder | Dental and behavioral care ↗

Contact nearby health centers to ask what services and sliding-fee options they offer.

6 Your action plan

1. Screen for options. Use Carpenter Collective’s Coverage Prescreener and review federal or state program information.

2. Collect documents. Prepare household details, income estimates, current insurance, termination notices and relevant medical bills.

3. Ask for hospital assistance. Request the provider’s written financial assistance policy, billing review and application process.

4. Check prescriptions. Ask the prescriber or pharmacist about covered alternatives and legitimate manufacturer, nonprofit or state assistance.

5. Apply through official channels. Save confirmation numbers and respond to any requested documentation.

6. Report changes. Promptly notify the appropriate Marketplace or assistance agency about changes in income, household or coverage.

NEED HELP EXPLORING YOUR OPTIONS?
Carpenter Collective, LLC
267-536-7556 | carpentercollective.org
Smart. Simple. Strategic.

Important: This resource guide is educational and is not an eligibility determination or promise of benefits. Program availability, enrollment dates, funding, limits and rules may change or vary by state, plan and personal circumstances. Medicare payment plans spread costs; they are not discounts. For urgent medical needs, seek medical care. Carpenter Collective is not affiliated with or endorsed by a government agency. Links lead to external organizations with their own privacy policies.