

# Children's Health



## How To Help Sick Kids Get Better When Insurance Isn't Enough

(NAPSA)—Imagine this: You take your child to the doctor thinking she has an infection. You discover she has a life-altering condition and your health insurance doesn't cover all the costs.

### The Bells

That's what happened to Alicia Bell when her daughter Karis was diagnosed with type 1 diabetes. Says Bell: "There are no vacations from being a parent and there are no vacations from being a parent of a T1D child."

Bell was not only surprised at her daughter's diagnosis, she was further amazed to find her insurance wouldn't pay for all the diabetic testing supplies Karis would need.

### The Problem

The Bell family is far from unique. Each year, more and more Americans are forced to choose between paying for lifesaving treatments and for food, housing and utilities. People may cut pills in half, skip meals or housing payments or declare bankruptcy. An estimated 29 million Americans are underinsured and over 60 percent of all bankruptcies in the U.S. are related to medical expenses. In the Bells' case, Alicia would need to go into serious credit card debt just to pay for her daughter's diabetes monitoring and testing supplies.

### An Answer

Fortunately, when health insurance is not enough, there is a group that helps close the gap, putting life-changing medications within reach for thousands of people in need and helping to pay for prescription drug copayments, deductibles and health insurance premiums for critical medical treatments.

A HealthWell Foundation Pediatric Assistance grant not only pays for Karis's supplies—including an insulin



**Karis Bell can now get the medical equipment she needs to stay healthy.**

monitor, so Karis doesn't have to have her finger stuck several times a day—it pays the co-insurance for her hospital and clinic visits and will help pay for an insulin pump if and when she needs one.

### The Foundation

An independent 501(c)(3), non-profit organization, HealthWell has served as a safety net for more than 225,000 underinsured patients. Eligibility is based on the family's medical, financial and insurance situation. HealthWell's Pediatric Assistance Fund is specifically designed to provide financial assistance to children 18 years old or younger living with chronic or life-altering conditions that their families are struggling to treat due to cost when health insurance is not enough. Learn more by visiting [www.healthwellfoundation.org/pediatric-assistance-fund](http://www.healthwellfoundation.org/pediatric-assistance-fund).

### What You Can Do

You can be a part of the solution with a tax-deductible gift that will enable children to access the life-changing treatment they desperately need. To help, visit [www.healthwellfoundation.org](http://www.healthwellfoundation.org) and click on Ways to Give.