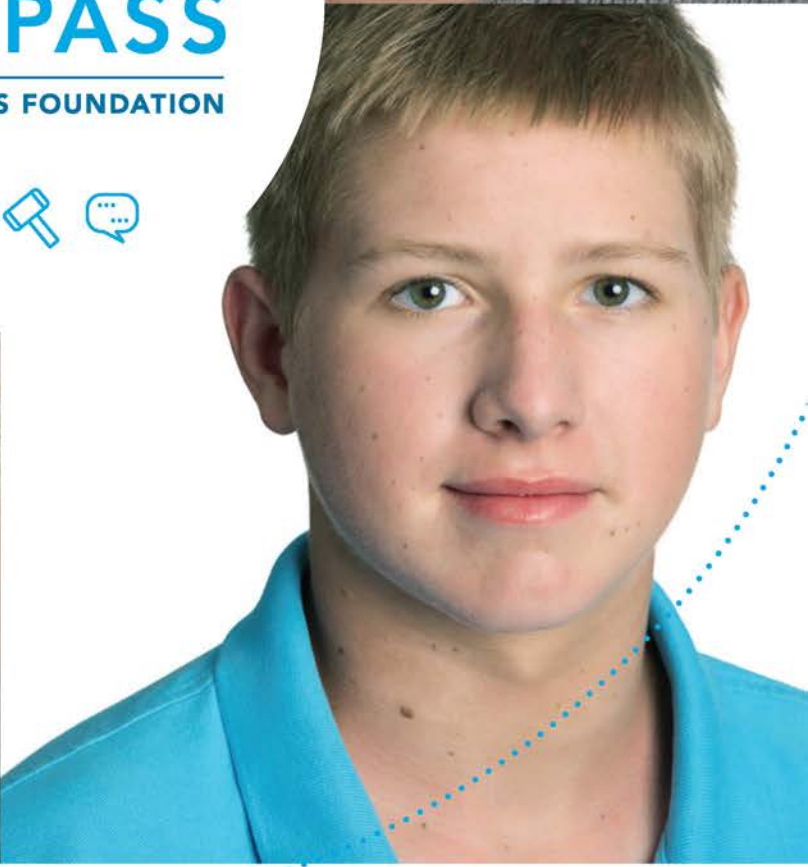


**COMPASS**<sup>TM</sup>  
CYSTIC FIBROSIS FOUNDATION



**WITH YOU** through  
insurance, financial,  
legal and other issues



## You know firsthand how hard, time-consuming and expensive life with CF can be.



Many people with cystic fibrosis and their families face complicated issues getting the care they need. While CF treatments have added years to the lives of those with the disease, they are expensive. Plus, understanding and dealing with insurance requirements can take many hours out of days that are already full trying to manage therapies and other aspects of life with CF.

## That's why there's CF Foundation *Compass*. Because no one should have to do it alone.

*Compass* is a personalized service to help you with the insurance, financial, legal and other issues you are facing. It's free, confidential and available to everyone.

Our case managers are knowledgeable and have many years of experience with CF issues. We listen closely, explain thoroughly, connect you with other resources when needed and work through issues with you from start to finish.

### *Compass* can help with:

-  Understanding and getting insurance coverage and benefits
-  Finding resources to pay for therapies and medications
-  Getting legal information on topics like disability and government benefits and employment or school issues
-  Dealing with other concerns related to life with CF

**844-COMPASS**  
(844-266-7277)  
[compass@cff.org](mailto:compass@cff.org)

**Contact *Compass* today.  
Tell us your issue. We will  
help you find a solution.**



**Working with CF Foundation Compass can help you resolve complex issues so you have more time for treatments and all the other aspects of your life.**

For many people, financial burden and insurance hassles are as much a part of living with CF today as nebulizers and vests. But there is so much more to life, like work, school, family, exercise and having fun.

People reach out to *Compass* for help with everyday concerns, and they often need more support during times of change, such as:

- Receiving an initial diagnosis
- Transitioning from a pediatric to an adult and/or transplant center
- Going to college
- Aging out of a parent's health insurance
- Moving
- Getting married
- Going on disability
- Changing or losing a job

“They helped with some issues with my insurance company and helped me get the medication that my son needed. I felt they sincerely cared when no one else did. I am forever thankful for what they did for me and my son.”

**Parent of child with CF**

“All the [case managers] were super helpful. They went above and beyond my expectations and were always courteous, efficient and understanding.”

**Person with CF**







## INSURANCE

### We can help you:

- **Understand insurance basics**, such as how it works and what common insurance terms mean
- **Consider and evaluate insurance plans** to find one that meets your needs, including comparing private insurance plans or navigating the government marketplace/exchange
- **Understand Medicaid and Medicare**, including eligibility requirements, the pros and cons of different programs and covering costs beyond medical expenses
- **Understand your insurance plan**, including what is and isn't covered, how your benefits apply to your medical care and prescriptions and which medications are included on the formulary
- **Troubleshoot insurance issues**, such as denied prior authorizations and claims
- **Find healthcare providers and pharmacies** included in your insurance plan
- **Get prior authorizations** through the CoverMyMeds portal or by calling your doctor or pharmacy
- **Get sample letters of medical necessity** and find research that supports medical need
- **Get guidance on appeals** if your insurance company denies claims





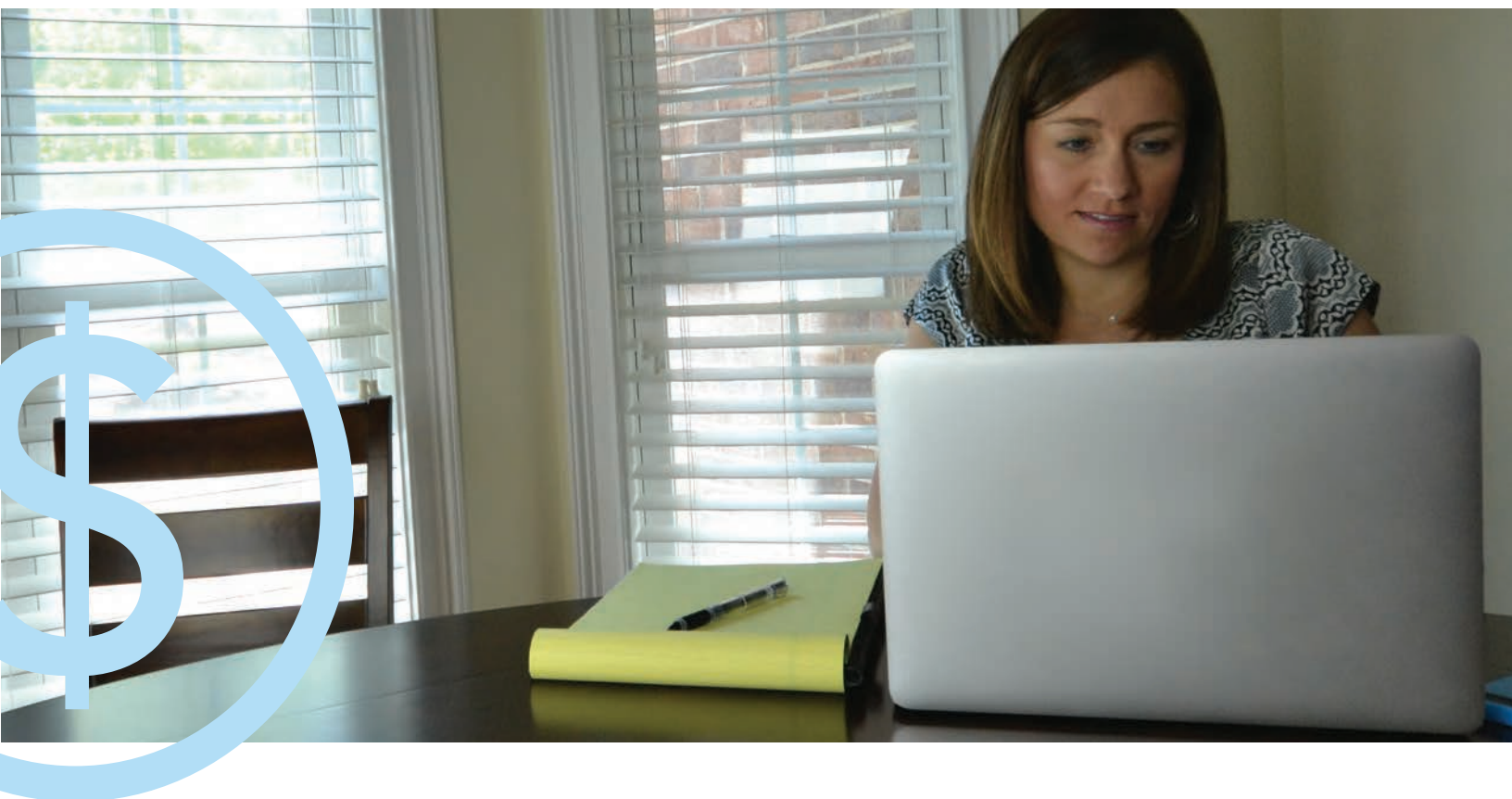
## FINANCIAL

### We can help you:

- **Connect to resources** that may pay for:
  - Medications
  - Vitamins
  - Supplements
  - Some medical devices
  - Genetic testing
  - Copays
  - Insurance premiums
  - Deductibles
  - Out-of-pocket expenses
- **Get the most out of financial assistance services**, including combining drug company programs and special CF care funds
- **Apply for benefits**, including Social Security and disability

“They have been a great help ... providing sources of copay assistance on several high cost drugs our daughter takes for her CF.”

Parent of child with CF





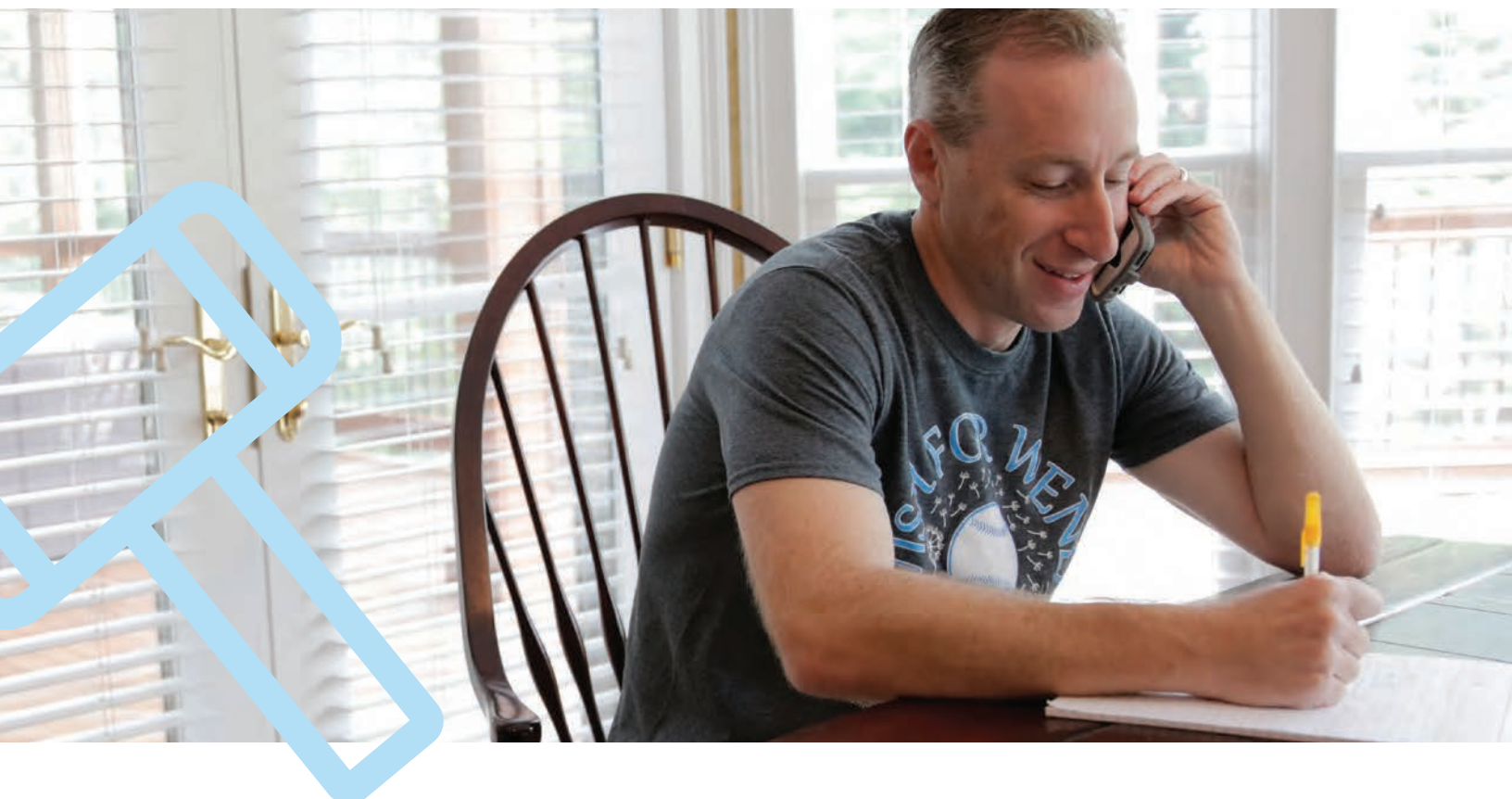
## LEGAL

Compass can refer you to the CF Legal Information Hotline™, funded by the CF Foundation, for legal information about:

- Insurance
- Employment
- Education
- Government benefits

“The attorney is extremely knowledgeable about CF and sensitive to all the aspects of the disease.”

Person with CF







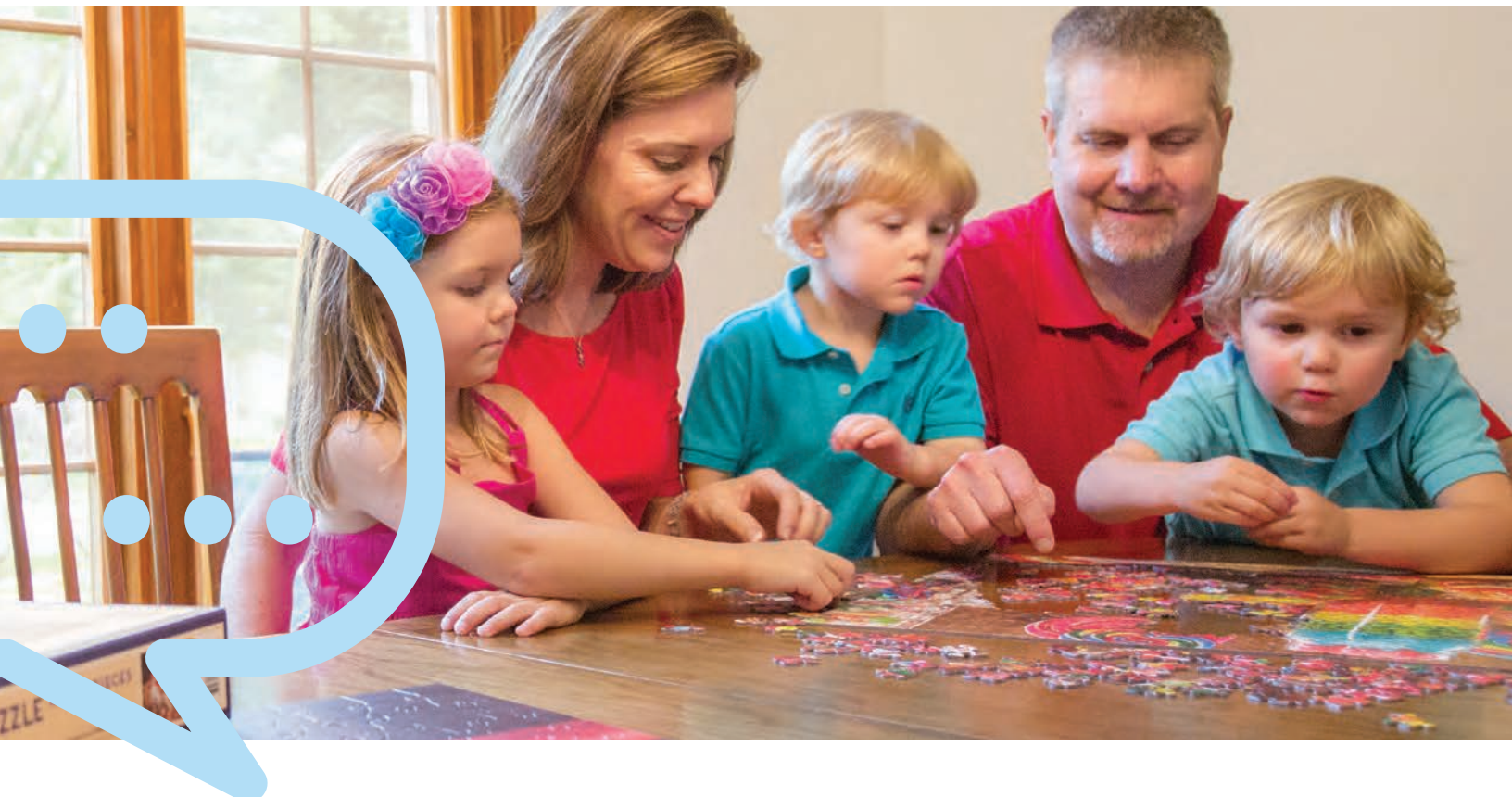
## LIFE, ETC.

### We can help you find resources for:

- Life transitions
- Transplants
- Living and food expenses
- Transportation to and from care
- Housing
- Pregnancy and adoption
- Scholarships
- Funeral assistance
- Hospice
- Mold remediation
- Fitness programs
- Much more ...

"I have worked with many teams of CF providers in many different areas and the [Compass] team takes the cake! They have really gone above and beyond to help ... my wife continue to live her life."

**Husband of person with CF**



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