

# Providing Assistance During Catastrophic Illness

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# The Commission



The James “Tiger” Morton Catastrophic Illness Commission (JTMCIIC) was created during the 1999 regular session of the West Virginia Legislature as a last resort for West Virginians with life-threatening illnesses when no other resources are available.

- Governor-appointed members: Nurse, Physician, Social Worker, Attorney, and 2 Citizens At-Large.
- The Commission is administered through the Office of the Cabinet Secretary of WVDHHR.

# James “Tiger” Morton



The Catastrophic Illness Commission is lovingly dedicated to the memory of James “Tiger” Morton who was a:

- Helper of countless people in dire need of medical and personal assistance
- Respected ombudsman and legislative liaison, and a
- Compassionate and caring friend



August 22, 1937-  
December 27, 2000

# The Need



You may wonder.....

“Is the CIC still essential to assist West Virginians who have life threatening illnesses, especially now that the Affordable Health Care Act and Expanded Medicaid are in effect?”

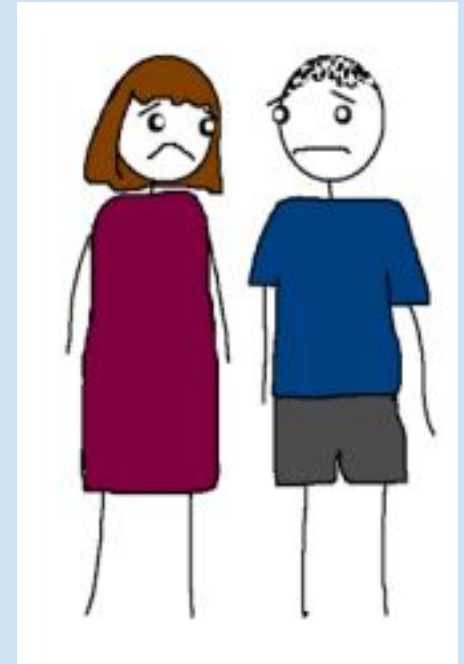
Well...



# The Need continued



- Many West Virginians **live just above the poverty level**, are struggling to afford health insurance, and are not eligible for state assistance benefits such as Medicaid.
- Approximately **100,000** West Virginia citizens are currently **uninsured**, and **another 100,000** people could lose their Medicaid health benefits now that the pandemic crisis is over.



# The Need continued



Clearly **gaps in service still exist** in providing life-saving healthcare and travel related assistance for those in dire need while facing catastrophic illness.

The Commission is here to step in and provide much-needed assistance to eligible applicants.



# Eligibility



- **To be eligible for JTMCIIC funds, a client must meet the following guidelines:**
- Be a West Virginia citizen
- Have a condition that meets the definition of Catastrophic Illness, which means there is an imminent risk of death if assistance does not occur.
- Have exhausted all other resources, including Medicaid and Hill-Burton Funds  
(Charity Care Hospitals- Elgon Clinic/Elgon; Marshall Univ./Huntington; and WVU/Morgantown)

# Eligibility continued



- **In fact, before receiving assistance from the Commission-**
  - an eligible applicant must apply for and be denied coverage by Medicaid,
- and
- apply for coverage through the Marketplace Exchange program of the Affordable Care Act (ACA) during open enrollment or to see if they have a waiver exception to enroll anytime.

# How to Apply



- **The first step in applying for assistance is to call 304-558-9027**

An application will be taken over the phone. We ask for the applicant's demographics, source of income, assets, social security number, physician's name, diagnosis, cost of treatment, etc. All information is confidential and protected.

A decision will usually be made within one week.

# Covered Expenses



**There are certain parameters for distribution of funds from the JTMCIIC. A few examples are:**

- Proven and accepted medical procedures.
- Transportation costs for the approval medical procedure to medical facilities for patient and one family member.
- Medicine that prevents rejection and/or reoccurrence of the life-threatening illness.

# Non-covered Expenses



**There are expenses that are not covered by the Commission. A few examples are:**

- Maintenance of acute prescriptions
- Durable medical equipment
- Experimental treatments and procedures
- Home modifications or remodeling
- Co-pays for those insured (except transplant patients)
- Medical bills more than 30 days old prior to applying for assistance.

# Additional Information



- Applications are accepted directly from a patient; however, involvement from the medical facility is appreciated
- Medical claims are paid to the provider at the Medicaid rate through the WV Medicaid program. (20-25% of the billed amount)
- All services must be pre-authorized through the Executive Director.

# The Clients



## Examples of Medical Clients helped by JTMCIIC:

- **64-year-old** female with colorectal cancer
- **52-year-old** male colon cancer patient who lost his insurance after losing his job due to cancer, covered 3 weeks until covered under his wife's insurance
- **31-year-old** female with heart disease
- **75-year-old** male requiring bypass surgery
- **64-year-old** female with fallopian/uterine cancer

# The Clients



## Examples of Travel Related Assistance:

- **4-year-old** male undergoing a bone marrow transplant, coveted parent's lodging and meals out of state
- **49-year-old** female lymphoma patient undergoing a bone marrow transplant, provided lodging post-surgery

Over 1,700 in all- also connecting clients to other services by providing referral assistance information, such as co-pay programs via nonprofits and local health providers.

# The Client Survey Answers



**Quality of Life before JTMCIIC help?      After?**  
# who said 10 (highest)                      12                      28

**Was JTMCIIC helpful getting medical help?**  
# who said 10 (highest)                      50

**Would recommend JTMCIIC to others?**  
58 (all who answered the survey)

**Ages**  
10-19: 1,      20-29: 3,      30-39: 1,      40-49: 4,  
50-59: 19,      60-69: 30

**Female**                      30                      **Male**                      28

# The Client Survey



## Client Quote

“It would be nice if the fund were available to more people... The financial burden was extremely hard on my family and without the help, of JTMCIIC, I am not sure what we would have done.”

# The Funding



- **Funds are allocated each year** from the WV Legislature.
- Initially received \$1,000,000 a year and now the allocation is just over **\$370,000 a year**.
- The Commission can **accept donations, gifts, property and grants** from both private and corporate donors.
- As a 170(c)1 government entity providing for a public purpose, **donations are tax-deductible** and can be made at [www.wvdhhr.org/cic](http://www.wvdhhr.org/cic).

# The Hope



- **Before catastrophic illness occurs, there are ways we can help ourselves-**
  - such a practice preventative behaviors to avoid illness and to secure insurance through the ACA Marketplace Exchange, expanded Medicaid or Private Companies to have the necessary coverage if and when major illness does occur.
  - Best to learn about what options are available

# Questions



## Questions?

Helping each other along the way, our lives weave together to make the fabric of our State stronger.

# Contact



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