

Good Days Patient Assistance Program FAQs

Many retina patients rely on assistance programs to cover treatment costs for chronic retinal disease. Good Days (also known as the Chronic Disease Foundation or CDF) is a widely used independent charitable organization. While the American Society of Retina Specialists (ASRS) is not affiliated with Good Days, this guide helps patients understand the program.

What is a patient assistance program? These programs help patients facing financial hardship by covering some or all treatment costs when insurance is inadequate or unavailable.

What are the different elements of insurance coverage and what does Good Days cover?

- **Deductible:** the amount of money an insurance beneficiary must pay before the insurer begins to pay for covered services.
- **Premium:** the monthly fee the beneficiary pays to receive insurance coverage.
- **Co-pay:** a set fee the beneficiary pays for receiving medical services.
- **Co-insurance:** a percentage of the cost of medical services a beneficiary must pay after meeting the deductible.
- **Out-of-pocket maximum:** a limit on the dollar amount a beneficiary pays in a year before the insurer pays for 100% of services.

Good Days provides assistance for a variety of needs, but retina patients most receive funds to help cover co-insurance costs.

Why do I need financial assistance if I have insurance? Many Medicare Advantage (MA) or commercial insurance plans require co-insurance for medications used in retinal treatments. Due to high costs, the co-insurance amount can be unaffordable. Good Days helps cover these costs to ensure patients receive necessary care.

Who qualifies for Good Days? Eligibility details are available at Good Days Eligibility <https://mygooddays.org/patients/how-to-apply/qualify/>. Generally, the program supports patients with incomes below 500% of the federal poverty level who have insurance covering at least half of treatment costs.

How was I enrolled in Good Days without knowing? Often, a retina specialist's staff automatically enrolls patients during a benefits investigation. Check your enrollment status at mygooddays.org.

Why was I enrolled in Good Days instead of another program? Federal law prohibits drug manufacturers from assisting Medicare beneficiaries directly. As an independent charitable organization, Good Days can provide this support.

Why didn't I receive expected assistance from Good Days? Due to high demand, the Good Days fund has been significantly depleted. Long-standing enrollees may still receive funds, but newer applicants may not. Check your eligibility at the Good Days website.

What are my options if I can't access Good Days? Speak with your retina specialist's office about other options. Some MA beneficiaries may be able to switch to Original Medicare with a Medigap plan that covers co-pays and co-insurance. Explore options at [medicare.gov](https://www.medicare.gov) to see if a plan is more affordable than co-insurance for retinal treatment.

Where can I get more information? Visit the ASRS Foundation at ASRS Patient Assistance Resources <https://www.asrs.org/patients/patient-assistance-resources> or the Good Days website at www.mygooddays.org.