

Meet a Financial Helper for People With Cancer

Fred Larbi is the chief operations officer at the HealthWell Foundation, a charitable organization that helps underinsured patients cover their treatment expenses.

June 9, 2025 By Abby Sajid

What is the HealthWell Foundation?

We are a national nonprofit organization that reduces financial barriers to care for America's underinsured by helping them access critical medications and treatments. We recognize that even though the manufacturers of medications have patient assistance programs, they're not able to help those who have public insurance. That's the law. Due to anti-kickback statutes, they are not able to help patients who have Medicare. For these patients, insurance covers their treatment, but they have significant out-of-pocket costs that become so cost-prohibitive that they have to decide whether to pay their mortgage, put food on the table or pick up their medications. So a lot of our funds cater to patients who have Medicare and cannot get assistance from the manufacturer. We can help those patients with their co-pays, premiums, deductibles and out-of-pocket expenses.

How do you connect people with financial help?

We have over 95 disease funds designed to help people who have been diagnosed with those diseases. About 33 of our funds are oncology funds. It's pretty simple criteria: A patient has to be diagnosed with a disease that we have a fund for, and they have to meet income criteria—which is typically 400% to 500% of the federal poverty level—and they must have some form of insurance, although some funds specifically require Medicare. Once they meet these criteria, we give them a grant for a full year. We also issue a pharmacy card they can use for co-pays when they go to the pharmacy.

How is HealthWell funded?

Over 90% of our funding comes from corporations, pharmaceutical manufacturers mostly. But we

also have a growing list of individual donors that includes patients, family members and anybody who wants to support HealthWell. That portion of our donor base has grown over the years.

How can people who are dealing with cancer learn more and get help?

HealthWellFoundation.org, our website, lists the disease funds that may apply to patients and information about the assistance we provide. I'd also encourage patients to speak with their financial navigators, social workers and providers about how HealthWell can support them. About 60% of our referrals come from physicians and pharmacies who know about HealthWell and refer patients to us.

What inspires you in this work?

The thing that inspires me the most is my team, the folks who are on the forefront every single day supporting the patients who are in need. The compassion with which they help patients is contagious. I caught that bug a long time ago, when I myself was on the phones as a reimbursement case advocate helping patients at a different organization. My job was to help patients navigate their insurance and also get help with their co-payments. That's when I realized that I love helping patients. It's inspirational for me when I see my team doing the same thing that I remember doing: helping patients and reducing barriers to care.

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