

Jamestown Medical Fund offers a lifeline for ill islanders

By Eileen M. Daly

From mounting medical bills and loss of income to expenses like home renovations and in-home assistance, a serious illness can take much more than a physical and emotional toll on an ill person and their family.

It can also create a serious financial burden.

If you are an islander suffering from a serious illness, the Jamestown Medical Fund can help provide solutions to some of the daunting problems you may face.

According to board members Millie Feeney and Maryann Carr Toppa, the fund was established in 1999 with a generous donation from islander David C. Kearney. Kearney had been diagnosed with leukemia and received financial assistance from fundraisers given to aid him with the costs of treatment. Since many of these costs were covered by his insurance, Kearney, who succumbed to the disease in 2002, donated the remaining monies to establish the Jamestown Medical Fund, Carr Toppa said.

The fund's mission statement provides an overview of the purpose and needs of the organization: Its mission is "to provide financial assistance for those in our community unable to meet medical expenses vital to their continued health. We hope to 'bridge the gap' when a Jamestown's medical insurance or personal resources do not meet the cost of necessary medical services. The fund will provide assistance for all types of medical expenses, such as hospitalization, medical supplies, prescriptions, home care, etc. In order to fulfill this mission, we need the support and contributions of individuals and businesses in our community."

Since the fund has limited resources, applicants are first given assistance in accessing all available resources, Feeney said.

"When someone applies to the Jamestown Medical Fund, we assist them in finding resources.

A lot of what we do is informational," she said.

Resources are varied, and include patient resource units that are available at all of the local hospitals and sometimes offer sliding fee scales for various services. Other resources include community action programs like Child and Family Services of Middletown and East Bay Community Action, which provide multiple services, including dental, psychological and testing services on a sliding fee scale and Senior Health Insurance Person assistance, which is also available in all counties in Rhode Island, Feeney said.

Members of the Jamestown Medical Fund help walk individuals through myriad available resources before offering any kind of direct financial assistance, Carr Toppa said.

"Once they've exhausted all of the systems, we come in and do a sweep at the end," she said. The fund will then try to cover those leftover costs not covered by insurance or available through community programs, Carr Toppa said.

Navigating through the available resources takes some patience and persistence, and keeping information organized in a folder or file system is often quite helpful, Feeney said.

"You have to provide documentation for most of these resources so it helps to keep your information organized," she said. Resources can help in many different ways, Feeney said, adding that money for medications or co-pays may be found in savings incurred from things like heating assistance or food stamps.

"There are a lot of other resources available if you know where to go and who to ask,"

Feeney said.

One grateful recipient, who wished to remain anonymous, described the fund as a "Godsend" that helped to cover the costs that remained after other options had been exhausted..

"Now I can concentrate on good health and not worry about bills coming in," the recipient said.

The fund relies on the support of the community to provide assistance to fellow islanders.

Both Carr Toppa and Feeney said that Jamestown is a generous community and that generosity is needed now more than ever as need is expected to climb due to the challenging economic climate.

"We need support," Feeney said. "Wouldn't it be wonderful to make a donation to the fund instead of buying more unnecessary knick-knacks during the Christmas holiday?"

"Or even a Thanksgiving donation," Carr Toppa added, "to give thanks for your own health."

Donations to the Jamestown Medical Fund can be made by mail to Jamestown Medical Fund, P.O. Box 236, Jamestown, RI 02835-0236. Those in need of assistance – or those would like to learn more about the fund – can visit www.jamestownmedicalfund.org.



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