



Grants & Financial Assistance for Individuals



Financial challenges often accompany life with a disability. While managing and improving someone's health condition is the primary focus, there are so many other considerations. For many, the challenge to pay expenses related to medical bills, housing, transportation, assistive technologies and more can be overwhelming. Fortunately, there are a number of ways to help bridge the financial gap between what health insurance will pay and what you actually need to heal, live, and thrive.

Q: Should I use a crowdfunding site such as GoFundMe?

Often there is a network of relatives, friends and neighbors who are eager to help but need an established and trustworthy resource to assist with managing fundraising. Several organizations, such as Help Hope Live, offer a community-based fundraising platform while assisting with tax and asset-based assistance program implications. The money raised can pay for expenses including out-of-pocket costs for medications, DMI, home health care, physical therapy, wheelchair-accessibility modifications, innovative treatments, medical travel and temporary relocation, even emergency living assistance. If you use a fundraising app, please explore the tax and financial ramifications beforehand so that you do not lose any income-based benefits.

Q: How do I pay for outpatient treatments not covered by insurance?

Insurance usually covers both outpatient care and inpatient treatment. However, many insurers limit the number of physical or occupational therapy visits per year. Since coverage options can vary a great deal from one insurance plan to the next, it's a good idea to work with the treatment center to make sure the full scope of treatment is covered by your policy. Outpatient treatment is a broad term, and some policies may not cover certain programs. Many facilities extend payment plan options to clients who need financial assistance. Money raised through community support can also help cover these costs. Transportation costs can be another consideration if the facility is far from home.

Potential Sources of Financial Assistance:

- Medicare
- Veteran programs (Department of Veterans Affairs)
- State assistance programs (Medicaid, Children's Health Insurance Programs)
- Private insurance including Affordable Care Act insurers
- National and local non-profit organizations and foundations
- Some states have traumatic brain injury and/or spinal cord injury trust funds which are sometimes found under Medicaid or vocational rehab departments.
- Other options (crowdfunding, reverse mortgage, life settlement, long-term insurance, catastrophic coverage from a credit card, vocational rehabilitation)

Q: How do I pay for inpatient rehabilitation?

Some people purchase supplemental insurance coverage, commonly referred to as "Medigap" coverage, to fill in where Medicare coverage ends. You can also contact your State Health Insurance Assistance Program (SHIP) office for potential options. A few rehab centers offer scholarships for current patients or alumni. Money raised through community support can also help cover these costs.

Q: How to pay for durable medical equipment (DME)?

Medicare will only provide DME coverage for doctors and suppliers who meet their strict standards. Often, Medicare and supplemental insurance contribute to a portion of the cost and the individual may pay a portion. In addition to the assistance programs offered in every state, both national foundations and local non-profits can assist with either financial support or free, long-term loans. Local equipment loan closets may be able to loan you equipment if you can't afford to buy it. DME purchases are tax deductible. Talk to a DME supplier or financial advisor about other ways to help manage your payments.

Q: How do I pay for home modifications?

Medicare and most private insurance typically do not pay for home modifications. See if your state's vocational rehabilitation services will pay for lifts or elevators. If your injury was work-related, workers' compensation would pay for any medically necessary modifications to your home. If you were the victim of a crime, your state may cover some home modifications from its crime victim compensation fund. You should seek out any equipment loan closets to see if they have stair lifts or temporary ramps. Many states offer disability assistance programs and the U.S. Department of Agriculture offers Rural Repair and Rehabilitation Grants to improve safety and remove health hazards for people living with a disability. Home Depot, Lowe's and Habitat for Humanity have programs to support community-based home modification initiatives with grants and other resources for homeowners. Renters may need to request that their landlord work with these organizations. Some non-profits, such as Rebuilding Together, offer assistance in the form of financial aid or volunteer labor.

Q: Does the Reeve Foundation offer direct financial support to individuals?

Unfortunately, the Reeve Foundation is unable to give financial support to individuals. To best serve the entire paralysis community, the Reeve Foundation focuses on supporting non-profits organizations (rather than individuals) that offer life-changing programs through both local and national resources. Often our funding of these organizations results in the reduction or elimination of program costs for participants to help ease financial burdens and enable individuals to enjoy greater independence and quality of life.

Sources: Centers for Medicare & Medicaid Services, Help Hope Live, U.S. Department of Agriculture Rural Development

Need to talk to someone?

Our Information Specialists are available to answer your questions. Call toll-free 1-800-539-7309 Mon-Fri, 7 am - 8 pm EST. Or schedule a call or ask a question online at <https://www.ChristopherReeve.org/Ask>.

The following are provided as information sources. The Reeve Foundation does not endorse any products, vendors or services and a listing here is not to be taken as an endorsement.

Resources for Financial Assistance & Grants for Individuals**For People with Spinal Cord Injuries:****Help Hope Live**

<https://helphopelive.org/>

2 Radnor Corporate Center, Suite 100
100 Matsonford Road
Radnor, PA 19087
Phone: 800-642-8399

Help Hope Live is a nonprofit organization that provides fundraising help to patients and families who are raising funds for uninsured medically related expenses related to transplantation or catastrophic injury such as spinal cord injury or traumatic brain injury. They provide bill pay support. Because Help Hope Live maintains discretion over the funds you or your family raise, your eligibility for Medicaid coverage is unlikely to be jeopardized. You should check with your state Medicaid office to be sure.

Be Perfect Foundation

<https://bepperfectfoundation.org/>

720 Indigo Ct.
Pomona, CA 91767
Phone: 909-621-9309

The Be Perfect Foundation is a non-profit organization with a mission to provide direct financial and emotional aid to individuals living with paralysis. BP promotes a holistic, exercise-based therapy approach to recovery. BP offers scholarships for activity-based therapy at Project Walk to qualified recipients. They also provide funds to those who can't afford wheelchairs, car adaptations, high medical bills, and general daily medical necessities.

Durrie Vision: Focus on Independence

<https://durrievision.com/about-durrie-vision/>

8300 College Boulevard, Suite 201
Overland Park, KS 66210
Phone: 913-491-3330
E-mail: info@durrievision.com

The Focus on Independence program provides free laser or surgical vision correction to people with disabilities who don't have the dexterity to put on glasses or insert contacts.

Gridiron Heroes Spinal Cord Injury Foundation

<https://www.gridironheroes.org/>

P.O. Box 507

Schertz, TX 78154

Gridiron Heroes provides immediate as well as long-term resources and support to individuals sustaining catastrophic spinal cord injury through activities associated with high school football.

Joseph S. Groh Foundation

<https://www.josephgrohfoundation.org/>

Phone: 214-998-9749

E-mail: jgrohfoundation@gmail.com

Dedicated to providing financial support to employees, former employees, family members of employees and former employees of the construction and HVAC (heating, ventilation and air conditioning) industries who have suffered permanent spinal cord injuries or other permanent and life altering disabilities.

Kelly Brush Foundation

<https://kellybrushfoundation.org/>

Three Main St., Suite 105

Burlington, VT 05401

Phone: 802-846-5298

Email: info@kellybrushfoundation.org

The Kelly Brush Foundation Individual Grant Program allows economically disadvantaged individuals with SCI to purchase adaptive sporting equipment such as a monoski or a handcyle.

Moving with H.O.P.E.

<https://www.movingwithhope.org/>

30 Controls Dr.

Shelton, CT 06484

Phone: 203-513-8424

Email: founders@movingwithhope.org

Moving with Hope is a non-profit, 501(c)3 organization dedicated to improving the quality of life for persons with neurological disorders and early onset long term illnesses. They provide financial support, grants, and scholarships to regional clinics that offer affordable, activity-based recovery solutions. They also provide low- to moderate-income families with opportunities for long term recovery that are not usually available to them.

New Perspective Foundation

https://www.newperspective.org

12850 Highway 9, Suite 600-239

Alpharetta, GA 30004

Email: newperspectivefoundation@gmail.com

New Perspective Foundation is a non-profit organization that helps individuals in Ohio, Georgia, and Florida who are currently hospitalized due to a spinal cord injury. They

accomplish this by assisting their families and friends with airfare, gas cards, rental cars/Uber, and or lodging expenses, so they can travel to support the hospitalized individual in his or her time of need.

Sterling Thomas Push Push Pray Foundation

<https://www.pushpushpray.org/grant-eligibility-and-guidelines>

9524 E. 81st Street, Suite B1617

Tulsa, OK 74133

Phone: 918-250-3709

Email: info@pushpushpray.org

Sterling Thomas Push Push Pray is a 501 (c)(3) foundation with the mission to inspire hope, empower and enrich the quality of life of individuals living with spinal cord injury. They help survivors with responding to and overcoming the many challenges of facing disability providing the knowledge and tools needed to move forward, thrive and adapt to a changed way of life. Their focus is on promoting: Hope, Dignity, Support, Navigation, Education, Quality of Life, Physical Activity, Mobility, Accessibility and Inclusion.

They provide small grants (\$2,000 or less) for assistive technology, therapeutic equipment and therapeutic recovery/exercise.

Triumph Foundation

<https://triumph-foundation.org/outreach/grants-and-equipment/>

28711 Avenue Hopkins, Unit 5

Valencia, CA 91355

Phone: 213-328-7774

Email: info@Triumph-Foundation.org

Triumph's KMF Grants helps individuals get necessary adaptive equipment for activities of daily living, make home modifications for wheelchair accessibility, enable them to return to work reintegrating back into the community, and maintain therapeutic activities for health and wellness. Open to U.S. citizens but priority is given to residents of Southern California.

Walking with Anthony

<https://walkingwithanthony.org/>

11693 San Vincente Blvd. , #375

Los Angeles, CA 90049

Phone: 888-712-4992

Email: info@walkingwithanthony.org

Provides grants to individuals living with SCI to cover rehab, caregiving, special equipment, and emergency funds.

For people with multiple sclerosis:

Multiple Sclerosis Association of America (MSAA)

<https://mymsaa.org/>

375 Kings Highway North

Cherry Hill, NJ 08034

Phone: 800-532-7667 (Toll-free)

Email: MSquestions@mymxaa.org

MCAA lends equipment, cooling vests, and books through their lending library. They also have an MRI Fund to assist people with their MRIs. Please contact MCAA about qualifications for any of these programs.

Patient Advocate Foundation—Co-Pay Relief: Multiple Sclerosis

<https://copays.org/funds/multiple-sclerosis/>

Patient Advocate Foundation's (PAF) Co-Pay Relief Program (CPR) provides financial assistance to financially and medically qualified patients, including those insured through federally administered health plans such as Medicare, for co-payments, co-insurance and deductibles required by a patient's insurer for pharmaceutical treatments and/or prescription medications prescribed to treat and/or manage his/her disease.

For people with ALS, Friedreich's ataxia, and some types of muscular dystrophy:

ALS Recovery Fund

<https://www.alsrecovery.org/>

One Grove Isle Drive #1602

Coconut Grove, FL 33133

Phone: 305-971-5416

Email: info@alsrecovery.org

The ALS Recovery Fund is a 501(c)(3) non-profit charitable organization that is committed to creating public awareness, promoting research and education, and raising funds for patient care and research in order to find a cure for this life threatening disease. The ALS Recovery Fund seeks to aid families impacted by ALS by providing financial assistance to those in need of equipment and/or supplies. The Patient Care Fund is available to all residents of Miami-Dade, Broward, Monroe and Palm Beach County in Florida diagnosed with ALS.

Muscular Dystrophy Association (MDA): Equipment Assistance

<https://www.mda.org/care/resource-list/equipment-assistance>

1016 W. Jackson Blvd.#1073

Chicago, IL 60607

Phone: 800-572-1717 (Toll-free)

E-mail: ResourceCenter@mdausa.org

Permobil offers seat elevator grants through MDA as funding allows. Please see the link for more information.

For people with syringomyelia and/or chiari malformation:

American Syringomyelia & Chiari Alliance Project (ASAP)

<https://asap.org/>

P.O. Box 1586

Longview, TX 75606-1586

Phone: 903-236-7079, 800-ASAP-282 (Toll Free)

E-mail: info@asap.org

Bobby Jones Open grants of up to \$1,000.00 are available for ASAP members to assist with the purchase of adaptive equipment and assistive devices. College scholarships are available to ASAP members and students with a parent affected by SM and/or CM.

For people with post-polio syndrome:

Post-Polio Health International

<https://post-polio.org/>

50 Crestwood Executive Center, Suite 440

Saint Louis, MO 63126

Phone: 314-534-0475

E-mail: info@post-polio.org

Post-Polio Health International offers assistance of up to \$500 for orthotics or modified shoes for polio survivors.

For people with acute flaccid myelitis (AFM):

Acute Flaccid Myelitis Association

<https://www.afmanow.org/support>

3950 Hillcrest Lane

Sacramento, CA 95821

Email: info@afmanow.org

Grants of up to \$1,000 are awarded on a monthly basis. They will be evaluated based on necessity and urgency of need. Grants can be used for equipment, medical costs, respite care and any other associated costs with an Acute Flaccid Myelitis diagnosis.

For people with disabilities (not condition or disease specific):

Bryon Riesch Paralysis Foundation

<https://brpf.org/>

N14 W23900 Stone Ridge Dr.

Waukesha, WI 53188

Phone: 262-547-2083

Email: info@brpf.org

BRPF provides scholarships to individuals suffering from paralysis or families with a parent dealing with a neurological disorder.

Challenged Athletes Foundation (CAF)

<https://www.challengedathletes.org/>

9591 Waples Street

San Diego, CA 92121

Phone: 858-866-0959

E-mail: caf@challengedathletes.org

Stepping in where medical treatment, rehabilitation and health insurance ends, Access for Athletes provides such equipment as adaptive sports wheelchairs, handcycles, mono skis and sports prosthetics.

College Football Assistance Fund

https://www.facebook.com/CFAFund/?locale=nl_BE

8930 West Sunset Road

Suite 240

Las Vegas, NV 89148

Phone: 877-352-6224

A non-profit organization dedicated to the support of football players who have sustained serious injuries through college football. Assistance is provided to ease the burden of medical costs associated with injuries such as joint replacement, spine treatment, neurological care and other related expenses.

Compassion Can't Wait (formerly Andre Sobel River of Life Foundation)

<https://compassioncantwait.org/>

P.O. Box 69A

West Hollywood, CA 90069

Phone: 310-276-7111

E-mail: info@compassioncantwait.org

Compassion Can't Wait provides emergency assistance within 24 hours to single caregivers of children with catastrophic or life threatening illnesses who are in financial crises. Referrals come through pre-selected pediatric medical facilities.

Elizabeth's Gift

<https://www.elizabethsgift.com/>

Provides medical and adaptive equipment to people with disabilities at no cost, helping individuals gain independence, improve their health, and live fuller lives.

Fighting Back Scholarship Program

<https://www.fightingbacksp.org/>

P.O. Box 141

Malvern, PA 19355

Phone: 610-688-8868

Email: info@fightingbacksp.org

Fighting Back provides financial assistance for post-rehabilitative exercise to individuals who have suffered a life changing illness or injury.

Fred's Footsteps

<https://fredsfootsteps.org/>

940 Haverford Rd., Suite CC-1

Bryn Mawr, PA 19010

Phone: 484-368-3602

Email: info@fredsfootsteps.org

Provides funding to residents of some New Jersey and Pennsylvania counties who have a child under the age of 18 with a disability or illness. The family must show financial need. Please see <http://www.fredsfootsteps.org/apply-for-support/funding-guidelines/> for more details on applying. Applications must be submitted by a hospital social worker.

Friends of Man

<https://www.friendsofman.org/>

5594 S. Prince St.

Littleton, CO 80120

Phone: 303-798-2342

Friends of Man helps people of all ages with a large variety of needs including mobility equipment (prostheses, wheelchairs, van lifts and modifications, ramps, home modifications), medical equipment and procedures, hearing aids, dentures, glasses, short-term day care, prescriptions, COBRA/health insurance, and basic needs such as clothing for children or food. Applications are accepted only from referring professionals (health care and social workers, clergy, counselors, etc.).

Giving Angels Foundation

<https://givingangelsfoundation.org/>

1461 Golden Drive

Dresher, PA 19025

Phone: 267-332-1320

E-mail: grants@givingangelsfoundation.org

The Giving Angels Foundation (formerly Gia Nicole Angel Foundation) provides assistance for the purchase of a specific item or items to enhance the daily functioning of a child (under 21) with special needs and his or her family. Eligible children include those with any physical disability or an illness such as cerebral palsy, multiple sclerosis, or cancer. There is an application form to fill out and family income qualification.

Harry Gregg Foundation

<https://harrygreggfoundation.org/>

186 Granite Street, Suite 3C

Manchester, NH 03101

Phone: 603-792-0137

Email: hgf@crotchedmountain.org

The Harry Gregg Foundation provides financial assistance to improve the lives of people in New Hampshire with physical, intellectual, or emotional disabilities. Funds may be requested for many purposes including: costs of medical, dental, vision, hearing, or therapy treatments not covered by insurance or other programs; specialty equipment, services or supplies; modifications to living area, workplace or vehicle; respite services and recreational activities; and vocational, educational or driver training

Helping from Heaven: The Lexi Kazian Foundation

<http://helpingfromheaven.org/>

Based in Illinois, this non-profit foundation is able to help families with children who have special needs by providing grants for therapy and equipment.

I'm Able Foundation

<https://imablefoundation.org/programs/>

1007 Hill Ave., Bldg. 17

Wyomissing, PA 19610

Phone: 1-877-595-3505 ext. 4

Email: info@imablefoundation.org

Offers grants for adaptive sports equipment to people with physical disabilities.

The Independence Fund

<https://independencefund.org/>

412 Louise Ave.

Charlotte, NC 28273

Phone: 888-851-7996

The Independence Fund was founded in August 2007 with a mission statement of providing veterans injured in the Global War on Terror with the tools, therapies, and guidance that they otherwise may not be receiving. Currently, the Independence Fund provides funding for adaptive bikes only for veterans with mobility injuries.

Joni and Friends

<https://www.joniandfriends.org/>

30009 Ladyface Ct.

Agoura Hills, CA 91301

Phone: 818-707-5664

The Christian Fund for the Disabled (CFD) is a \$1,500 maximum grant program administered by Joni and Friends. CFD provides one-time grants to qualifying individuals in cooperation with (i.e., endorsement by) churches or Christian organizations. Requests must reflect a disability-related need. It is beneficial for the applicant to receive matching funds from their endorsing organization.

Kya's Crusade

<http://www.kyaskrusade.org/>

947 E. Johnstown Rd., #143

Gahanna, OH 43230

Phone: 614-750-2198

Email: info@kyakrusade.org

Children under the age of 18 with a confirmed diagnosis of a life-long physical disability affecting the child's motor skills, for which physical/occupational therapy is part of the treatment regimen, are eligible to receive financial assistance of up to \$1,000.

Medicare Interactive: Help Paying for Prescription Drugs

<https://www.medicareinteractive.org/get-answers/cost-saving-programs-for-people-with-medicare/the-extra-helplow-income-subsidy-lis-program/extra-help-basics>

Extra Help is a federal program to assist people with low income with their drug costs. It is also known as the Part D Low Income Subsidy.

Mississippi Paralysis Association, Inc. (MPA)

350 W. Woodrow Wilson Ave., Suite 130
Jackson, MS 39213
Phone: 601-326-2654

Provides quality of life grants, sports grants, and scholarships for people living with paralysis. Please contact them for details.

Modest Needs Foundation

<https://www.modestneeds.org/index.asp>

33 Irving Place

New York, NY 10003, FL5

Phone: 844-667-3776

E-mail: general.questions@modestneeds.org

The Modest Needs Foundation's Independent Living grants help people who are permanently unable to work (or their caregivers) afford accessibility equipment or similar medical expense that is not covered by insurance, unusually high utility bills when electricity is required for medical equipment, and auto repairs necessary for travel to medical appointments. Other grant programs include Self-Sufficiency grants (to help people afford short-term emergency expenses), Bridge grants (to help newly employed people avoid eviction), and New Employment grants (to help unemployed people obtain marketable certifications or training).

Hunter's Hope Morgan's Legacy Gift

<https://www.huntershope.org/home/partners/morgans-legacy-gift/>

P.O. Box 643

Orchard Park, NY 14127

Morgan's Legacy Gift Program supports families with a gift of up to \$1,000 for something that will enhance their quality of life and provide "tools" to help a parent and child. Gifts include special needs car seats, jogging strollers, shower chairs, and other "DME" type items not covered by insurance.

National Council on Aging and USC Leonard Davis School of Gerontology: Funding Sources for Home Modification

https://homemods.org/wp-content/uploads/2019/05/HomeMod_Funding_Sources_Grid.pdf

National Eye Institute: Get Free or Low Cost Eye Care

<https://www.nei.nih.gov/learn-about-eye-health/healthy-vision/get-free-or-low-cost-eye-care>

This page lists organizations that provide free or low cost eye care.

Needy Meds

<https://www.needymeds.org/>

This site has information about programs that help with the cost of prescription medicines.

Oracle Health Foundation (formerly First Hand Foundation by Cerner Corp.)

<https://www.oraclehealthfoundation.org/>

8779 Hillcrest Rd., Dock 2048

Kansas City, MO 64117

Phone: 816-573-6050

Provides pediatric grants to individual children with health-related needs when insurance and other financial resources have been exhausted.

Patient Advocate Foundation—Co-Pay Relief: Chronic Pain

<https://www.patientadvocate.org/connect-with-services/copay-relief/>

Patient Advocate Foundation's (PAF) Co-Pay Relief Program (CPR) provides financial assistance to financially and medically qualified patients, including those insured through federally administered health plans such as Medicare, for co-payments, co-insurance and deductibles required by a patient's insurer for pharmaceutical treatments and/or prescription medications prescribed to treat and/or manage his/her disease.

Passion 4 Kids

<http://passion4kids.org/>

1345 Encinitas Blvd., #736

Encinitas, CA 92024

E-mail: info@passion4kids.org

A non-profit organization that helps families with children in desperate situations. To apply for assistance for your child, please e-mail them with your request.

Road Scholar Caregiver Grant

<https://www.road scholar.org/about/financial-assistance/caregiver-grants/>

Phone: 800-454-5768

Email: contact@roadscholar.org

The Road Scholar is a non-profit organization which offers unpaid family caregivers a chance to receive a scholarship of up to \$1,300 to take part in a Road Scholar educational travel program. The grant is for caregivers who are 50 and older and live in the United States. Please contact them for any other eligibility requirements.

Road 2 Recovery Foundation

<https://road2recovery.com/>

12900 Brookprinter Pl, Suite 400

Poway, CA 92064

Phone: 858-883-4142

E-mail: info@road2recovery.com

Road 2 Recovery provides financial assistance to AMA licensed professional motocross/supercross riders who sustain career-ending injuries.

Swim With Mike: Physically Challenged Athletes Scholarship Fund

<https://swimwithmike.org/>

PO Box 51000

Pasadena, CA 91115

Phone: 626-390-7675

E-mail: swimwithmike@gmail.com

Swim With Mike provides college scholarships to students who were/are athletes and sustained a life changing injury or illness.

Tinina Q. Cade Foundation: Family Building Grant

<https://cadefoundation.org/grants/family-building-grant>

This grant provides up to \$10,000 per funded family to help with costs of domestic adoption and medical fertility treatment. The grant is open to legal permanent U.S. residents with a diagnosis of infertility.

Truckers Final Mile

<https://www.truckersfinalmile.org/>

3301-R Coors Blvd NW #293

Albuquerque NM 87120

Phone: 888-857-7871

TFM is a non-profit organization dedicated to reuniting truckers with their families in case of emergency, debilitating injury or illness, loss of life, a crisis at home, or the need to make mobility improvements at the driver's home. Assists in the immediate travel, lodging, and ground transportation needs of truck drivers and their families. It is not intended for those who quit or are terminated from their job or abandon their vehicle.

UCP: Bellows Fund

<https://ucp.org/resource-guide/assistive-technology/>

8401 Old Courthouse Rd.

Vienna, VA 22182

Phone: 800-872-5827 (Toll-free)

E-mail: info@ucp.org

Each UCP affiliate gives out money from this fund to provide assistive technology devices to people with disabilities in financial need. You need to contact your local UCP office to apply.

Wheel to Walk Foundation

<https://www.wheeltowalk.com/>

P.O. Box 20146

Portland, OR 97294

Phone: 503-257-1401

E-mail: info@wheeltowalk.com

Wheel to Walk helps children obtain products and services denied by their insurance companies. The foundation distributes funds directly to providers. Previous purchases include gait trainers, forearm crutches, wheelchairs, and speech therapy sessions.

The information contained in this message is presented for the purpose of educating and informing you about paralysis and its effects. Nothing contained in this message should be construed nor is intended to be used for medical diagnosis or treatment. It should not be used in place of the advice of your physician or other qualified health care provider. Should you have any health care related questions, please call or see your physician or other qualified health care provider promptly. Always consult with your physician or other qualified health care provider before embarking on a new treatment, diet or fitness program. You should never disregard medical advice or delay in seeking it because of something you have read in this message.

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