



# BEYOND — SURVIVAL —

*Helping you navigate what stands  
between surviving and living.*

## The Help Nobody Hands You

*Real-world help for chronic illness, disability &  
the parts of life nobody gives you a manual for.*

MONEY • MEDICAL CARE • RIDES • FOOD • HOUSING • CAREGIVING  
EQUIPMENT • HOME ACCESS • SERVICE DOGS • BENEFITS • WORK • REAL LIFE

229 listings & cross-references • 26 sections

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National edition

**Click to skip the scrolling**

Click or tap a page number in the table of contents or alphabetical index to go straight to that page.

Click or tap the website links in each resource to open its website.

**Start with what you need today.****YOU DO NOT NEED TO KNOW THE PROGRAM NAME**

Start with “Don't Navigate This Alone” when you need someone to untangle insurance, benefits, appeals, care coordination or local options. Then turn to the problem in front of you.

**NATIONAL DOES NOT MEAN EVERYONE QUALIFIES**

This edition includes federal programs, national organizations, nationwide directories and some especially useful multi-state resources. Regional programs are labeled so you can quickly tell whether geography matters.

**SCAN, DON'T STUDY**

Every listing follows the same pattern: what it helps with, where to reach it, and the detail that matters before you spend energy applying.

**ASK BEFORE SPENDING**

Funding, intake windows, local coverage and eligibility change. Confirm approval before booking travel, buying equipment, beginning home modifications or relying on reimbursement.

Try this: “I need help with benefits, insurance, care at home, transportation and local assistance. Can you connect me with an options counselor, case manager or patient advocate?”

*“Don't be afraid to ask for help. The worst that can happen is they say no, and you're no worse off than where you started.”*

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## SECTION 01 / 11 LISTINGS

# Don't Navigate This Alone

*Start here when the problem is not one program, but the system itself: local options counseling, patient advocacy, insurance navigation, appeals, care coordination and help finding the right office.*

## Eldercare Locator / Aging & Disability Resource Networks FEDERAL / PUBLIC

**CONTACT** 800-677-1116

**WEBSITE** <https://eldercare.acl.gov/>

**WHAT IT HELPS WITH** Connects older adults, caregivers, and many adults with disabilities to Area Agencies on Aging and Aging & Disability Resource Centers. Useful for home-delivered meals, caregiver support, transportation, respite, benefits counseling, and long-term-care options.

**HOW TO USE IT** Call or search by ZIP code.

## DIAL — Disability Information and Access Locator FEDERAL / PUBLIC

**CONTACT** 888-677-1199

**WEBSITE** <https://dial.acl.gov/>

**WHAT IT HELPS WITH** Federal Administration for Community Living service that connects people with disabilities to local organizations supporting independent living, transportation, housing, disability rights, and community services.

**HOW TO USE IT** Call, text, chat, or search online. Information specialists are available on weekdays.

## Centers for Independent Living (CILs) FEDERAL / PUBLIC

**CONTACT** Local CIL

**WEBSITE** <https://acl.gov/programs/centers-independent-living/list-cils-and-spils>

**WHAT IT HELPS WITH** Disability-led nonprofit centers offering independent-living skills, peer support, advocacy, transition support, information/referrals, and often help locating transportation, housing modifications, assistive technology, and personal-assistance resources.

**HOW TO USE IT** Use ACL's national list to find the CIL serving your county.

## Patient Advocate Foundation — Case Management CHECK CURRENT STATUS

**CONTACT** 800-532-5274

**WEBSITE** <https://www.patientadvocate.org/connect-with-services/>

**WHAT IT HELPS WITH** Free professional case management for people with serious or chronic conditions. Can help resolve insurance barriers, denials, medical debt, access-to-care issues, benefits, and practical financial problems.

**HOW TO USE IT** Call or request services online. Case management is separate from TotalAssist grant funding.

**State Health Insurance Assistance Program (SHIP)** FEDERAL / PUBLIC**CONTACT** 877-839-2675**WEBSITE** <https://www.shiphelp.org/>**WHAT IT HELPS WITH** Free, unbiased Medicare counseling. SHIP counselors help compare coverage, understand bills and rights, apply for Extra Help/Medicare Savings Programs, and handle complaints or appeals.**HOW TO USE IT** Use the national locator to reach the local SHIP program.**Medicare Rights Center — National Helpline** FEDERAL / PUBLIC**CONTACT** 800-333-4114**WEBSITE** <https://www.medicarerights.org/>**WHAT IT HELPS WITH** Free national Medicare counseling for beneficiaries, families and caregivers. Counselors can help with coverage questions, enrollment, coordination with other insurance, payment denials, appeals, complaints and Medicare bills.**HOW TO USE IT** Call the national helpline when Medicare or Medicare Advantage is confusing or a denial/coverage problem needs troubleshooting. This is a nonprofit consumer service, not an insurance company.**HealthCare.gov — Find Local Marketplace Help** FEDERAL / PUBLIC**CONTACT** Marketplace: 800-318-2596**WEBSITE** <https://www.healthcare.gov/find-assistance/>**WHAT IT HELPS WITH** Find Marketplace-certified assisters who provide free, fair and impartial help applying for Marketplace coverage, Medicaid or CHIP and understanding enrollment options.**HOW TO USE IT** Use the online directory to find local assistance by ZIP code. Marketplace assisters do not charge for enrollment help.**U.S. Department of Labor EBSA — Benefits Advisors** FEDERAL / PUBLIC**CONTACT** 866-444-3272**WEBSITE** <https://www.dol.gov/agencies/ebsa>**WHAT IT HELPS WITH** Benefits advisers help people understand rights and resolve problems involving many employer-sponsored health and other employee benefit plans, including denied benefit claims and appeal procedures.**HOW TO USE IT** Call if an employer health plan claim or benefit appears wrongly denied or you need help understanding ERISA rights. Government, church and some other plans may fall outside ERISA.

**CMS No Surprises Help Desk** FEDERAL / PUBLIC**CONTACT** 800-985-3059**WEBSITE** <https://www.cms.gov/initiatives/your-patient-rights/medical-bill-rights/get-help>**WHAT IT HELPS WITH** Answers questions about federal surprise-billing protections, helps determine whether the No Surprises Act applies and can help submit a complaint about a provider, facility or insurer.**HOW TO USE IT** Use this when an unexpected out-of-network bill, air-ambulance bill or related billing dispute may be protected by federal law. The help desk does not provide financial assistance or legal representation.**USA.gov — Disability Services** FEDERAL / PUBLIC**WEBSITE** <https://www.usa.gov/disability-services>**WHAT IT HELPS WITH** Official federal starting point for disability benefits, working while receiving benefits, caregiver pay, employment programs, ADA rights and other government disability services.**HOW TO USE IT** Use the topic links to reach the appropriate federal or state program.**211 — United Way / Community Resource Helpline** NATIONAL / NETWORK**CONTACT** Dial 211**WEBSITE** <https://www.211.org/>**WHAT IT HELPS WITH** Nationwide gateway to local rent, utilities, food, shelter, transportation, crisis, and social-service resources. Useful for same-day local referrals and for finding programs not listed in national MS directories.**HOW TO USE IT** Call 211 or search by ZIP code online.

## SECTION 02 / 17 LISTINGS

# Medical Care, Insurance, Prescriptions & Medical Bills

Healthcare access, insurance navigation, medication affordability and medical-bill help.

## MSAA — MRI Access Program NATIONAL / NETWORK

**CONTACT** 800-532-7667 ext. 118

**WEBSITE** <https://mymsaa.org/msaa-help/mri/>

**WHAT IT HELPS WITH** Assists qualified U.S. residents with brain and/or cervical-spine MRI costs for MS diagnosis or disease monitoring. MSAA may cover a contracted MRI in full or insurance cost-sharing up to \$750 per MRI, depending on the option. The program is transitioning toward a new research program, so availability should be reconfirmed before scheduling.

**HOW TO USE IT** Apply before scheduling a new MRI when possible. MSAA says applications are generally processed in about 30–45 days.

## MS Focus — Healthcare Assistance Grant CHECK CURRENT STATUS

**CONTACT** 888-673-6287

**WEBSITE** <https://msfocus.org/Get-Help/MSF-Programs-Grants/Healthcare-Assistance-Grant>

**WHAT IT HELPS WITH** For uninsured people already diagnosed with MS. Can pay for one visit and one follow-up with an MS specialist and may provide dental assistance. MS Focus negotiates directly with the provider and pays the provider.

**HOW TO USE IT** Apply online or by print application; expect to document diagnosis, insurance status, income, expenses, and provider information.

## TotalAssist — Healthcare Financial Assistance NATIONAL / NETWORK

**CONTACT** 866-512-3861

**WEBSITE** <https://totalassist.org/>

**WHAT IT HELPS WITH** Patient Advocate Foundation's 2026 unified financial-assistance program following its merger with PAN Foundation. Nearly 150 disease-specific funds may help with eligible out-of-pocket treatment costs such as medication copays, coinsurance, deductibles, premiums, and treatment-day charges. Funds must be open to apply.

**HOW TO USE IT** Search by disease or medication, use the quick eligibility checker, and sign up for notifications when a relevant fund is closed.

**NeedyMeds** NATIONAL / NETWORK**CONTACT** 800-503-6897**WEBSITE** <https://www.needymeds.org/>**WHAT IT HELPS WITH** National nonprofit database of medication patient-assistance programs, coupons/discounts, free or low-cost clinics, disease-specific assistance, and other healthcare-cost resources.**HOW TO USE IT** Search by medication name, diagnosis, or assistance type.**Medicare Extra Help (Part D Low-Income Subsidy)** FEDERAL / PUBLIC**CONTACT** 1-800-MEDICARE (800-633-4227)**WEBSITE** <https://www.medicare.gov/basics/costs/help/drug-costs>**WHAT IT HELPS WITH** Federal program that lowers Medicare Part D premiums, deductibles, and prescription costs for people with limited income and resources. Some people qualify automatically through Medicaid, SSI, or a Medicare Savings Program.**HOW TO USE IT** Apply through Social Security or get free application help from SHIP.**Medicare Savings Programs (QMB, SLMB, QI, QDWI)** FEDERAL / PUBLIC**CONTACT** State Medicaid office / 1-800-MEDICARE**WEBSITE** <https://www.medicare.gov/basics/costs/help/medicare-savings-programs>**WHAT IT HELPS WITH** State-administered programs that can pay Medicare Part A and/or Part B premiums and, depending on the program, deductibles, coinsurance, and copays. Qualification can also trigger Extra Help with prescription costs.**HOW TO USE IT** Apply through the state Medicaid agency even if income is slightly above the federal guideline because state rules can be more generous.**HealthWell Foundation — MS Medicare Access** FEDERAL / PUBLIC**WEBSITE** <https://www.healthwellfoundation.org/fund/multiple-sclerosis-medicare-access/>**WHAT IT HELPS WITH** MS fund can help with prescription copays and certain Medicare premiums when open; fund status changes.**HOW TO USE IT** Who/where: National. Program type: Nonprofit patient assistance. Verified Sept. 2026: fund currently closed; include alert-signup strategy, not as guaranteed money.**Accessia Health** NATIONAL / NETWORK**WEBSITE** <https://accessiahealth.org/financial-assistance/>**WHAT IT HELPS WITH** Financial assistance for rare/chronic conditions including copays, premiums, travel and other medical costs when applicable funds are open.**HOW TO USE IT** Who/where: National. Program type: Nonprofit patient assistance. Verified active.

**Patient Advocate Foundation — FundFinder** CHECK CURRENT STATUS**WEBSITE** <https://www.panfoundation.org/support-fundfinder/>**WHAT IT HELPS WITH** Free alerts that track 200+ charitable assistance programs and notify users when disease-specific funding opens.**HOW TO USE IT** Who/where: National. Program type: Nonprofit tool. Verified active; especially useful when MS funds are closed.**Patient Advocate Foundation — TotalAssist** NATIONAL / NETWORK**WEBSITE** <https://totalassist.org/>**WHAT IT HELPS WITH** Unified 2026 program after PAF/PAN merger; financial assistance across nearly 150 serious/chronic conditions.**HOW TO USE IT** Who/where: National. Program type: Nonprofit financial aid. Guide already has PAF case management; this is the new 2026 financial-assistance arm.**Dollar For** NATIONAL / NETWORK**WEBSITE** <https://dollarfor.org/>**WHAT IT HELPS WITH** Helps patients check eligibility and apply for hospital financial assistance / bill forgiveness.**HOW TO USE IT** Who/where: National. Program type: Nonprofit. Verified active; very practical for hospital bills.**Medicine Assistance Tool (MAT)** CHECK CURRENT STATUS**WEBSITE** <https://medicineassistancetool.org/>**WHAT IT HELPS WITH** Search tool for manufacturer patient assistance and other medication-affordability resources.**HOW TO USE IT** Who/where: National / Online. Program type: Industry-supported search tool. PhRMA-supported; explain it is a search tool, not a grant itself.**Good Days** NATIONAL / NETWORK**WEBSITE** <https://www.mygooddays.org/>**WHAT IT HELPS WITH** Disease-based financial assistance for eligible insured patients when relevant funds are open.**HOW TO USE IT** Who/where: National. Program type: Nonprofit patient assistance. Include only with 'fund status changes' warning.

## The Assistance Fund NATIONAL / NETWORK

**WEBSITE** <https://tafcares.org/>

**WHAT IT HELPS WITH** Disease-specific copay/financial assistance funds for eligible patients; availability changes.

**HOW TO USE IT** Who/where: National. Program type: Nonprofit patient assistance. Include as a fund-checking resource rather than promising MS availability.

## Modest Needs CHECK CURRENT STATUS

**WEBSITE** <https://www.modestneeds.org/>

**WHAT IT HELPS WITH** Short-term grants for financially stable households hit by an emergency expense, including some medical-related or household crises.

**HOW TO USE IT** Who/where: National. Program type: Nonprofit emergency assistance. Not MS-specific; careful eligibility language.

## Rx Outreach NATIONAL / NETWORK

**WEBSITE** <https://rxoutreach.org/>

**WHAT IT HELPS WITH** Affordable mail-order medications for eligible patients; useful when insurance/copays fail.

**HOW TO USE IT** Who/where: National. Program type: Nonprofit pharmacy. Medication availability varies.

## Disability Navigator — Resource Article NATIONAL / NETWORK

**WEBSITE** <https://disabilitynavigator.org/article/74347%7C>

**WHAT IT HELPS WITH** Disability-focused navigation resource supplied for inclusion in this handbook.

**HOW TO USE IT** Open the linked resource for current program details and navigation information.

## SECTION 03 / 18 LISTINGS

# Transportation, Medical Travel & Lodging

*Rides to care, medical flights, lodging and accessible air-travel support.*

## MS Focus — Transportation Assistance Grant CHECK CURRENT STATUS

**CONTACT** 888-673-6287

**WEBSITE** <https://msfocus.org/Get-Help/MSF-Programs-Grants/Transportation-Assistance-Grant/Form.aspx>

**WHAT IT HELPS WITH** Helps with paratransit fees, minor vehicle repair, Lyft, and other transportation connected to MS care. Lyft assistance is limited to transportation to and from an MS center, neurologist, or infusion center and has transfer/cell-phone requirements.

**HOW TO USE IT** Complete the online form and include written confirmation of MS diagnosis.

## TotalAssist — Transportation Fund (Patient Advocate Foundation) CHECK CURRENT STATUS

**CONTACT** 866-512-3861

**WEBSITE** <https://totalassist.org/funds/transportation/>

**WHAT IT HELPS WITH** When open, provides transportation assistance for eligible people with covered chronic, rare, or serious diseases. The current fund advertises a \$500 award and may cover transportation related to health-supporting activities, including medical appointments, pharmacy trips, and grocery access; eligible card expenses can include taxis, airfare, lodging, tolls, and certain other transportation costs.

**HOW TO USE IT** Check fund status first. If closed, use the notification option. Apply online or by phone.

## Medicaid Non-Emergency Medical Transportation (NEMT) FEDERAL / PUBLIC

**CONTACT** State Medicaid office / managed-care plan

**WEBSITE** <https://www.medicaid.gov/>

**WHAT IT HELPS WITH** Transportation to covered medical services for eligible Medicaid beneficiaries. Administration differs by state and may be handled by the Medicaid agency or a transportation broker/managed-care plan.

**HOW TO USE IT** Call the number on the Medicaid plan card or state Medicaid office and ask specifically for NEMT scheduling and mileage/reimbursement options.

## VA Beneficiary Travel / Veteran Medical Transportation FEDERAL / PUBLIC

**CONTACT** Local VA / 800-698-2411 general VA line

**WEBSITE** <https://www.va.gov/health-care/get-reimbursed-for-travel-pay/>

**WHAT IT HELPS WITH** Eligible veterans may receive transportation support or travel reimbursement for VA-approved care. Local VA medical centers may also offer special transportation services.

**HOW TO USE IT** Contact the local VA medical center's Beneficiary Travel office or use VA.gov.

**Mercy Medical Angels** NATIONAL / NETWORK**WEBSITE** <https://www.mercymedical.org/>**WHAT IT HELPS WITH** Coordinates volunteer flights, commercial airfare, ground transportation, and gas cards for qualifying medical travel.**HOW TO USE IT** Who/where: National; volunteer-pilot mid-Atlantic + other transport nationwide. Program type: Nonprofit. Verified active.**Air Care Alliance** NATIONAL / NETWORK**WEBSITE** <https://aircarealliance.org/patient-and-medical-transport/>**WHAT IT HELPS WITH** Single entry point connecting patients to volunteer pilot organizations offering free medical flights.**HOW TO USE IT** Who/where: National. Program type: Nonprofit network/locator. Verified active.**Angel Flight East** MULTI-STATE / REGIONAL**CONTACT** 215-358-1900**WEBSITE** <https://angelflighteast.org/>**WHAT IT HELPS WITH** Free non-emergency flights for adults and children traveling far from home for medical treatment. Angel Flight East currently serves a 14-state footprint from Virginia and West Virginia through Ohio and the Northeast; partner organizations may help connect longer routes.**HOW TO USE IT** Patients must be medically stable and able to board a small aircraft. AFE generally asks for 5-7 days' notice, medical approval and verification of travel need. Current service-area and flight availability rules apply.**Angel Flight West** MULTI-STATE / REGIONAL**CONTACT** 310-390-2958 | 888-4-AN-ANGEL**WEBSITE** <https://angelflightwest.org/>**WHAT IT HELPS WITH** Free non-emergency medical transportation through volunteer pilots and airline partners across 13 Western states, including Alaska and Hawaii. Connecting missions may sometimes link with another charitable-flight organization.**HOW TO USE IT** A medical appointment must be scheduled and passengers must meet current medical-stability and flight requirements. Contact the coordination team before depending on a flight; volunteer availability and route feasibility vary.

**PALS SkyHope** MULTI-STATE / REGIONAL**CONTACT** 631-694-7257**WEBSITE** <https://palservices.org/>**WHAT IT HELPS WITH** Free medical and compassion flights for patients, veterans and qualifying family members who need to reach care that is too far to reasonably travel by car.**HOW TO USE IT** Request a flight through SkyHope and allow time for mission coordination. Routes depend on volunteer pilots, medical stability, distance and current mission capacity.**Wings of Hope — Medical Relief & Air Transport** MULTI-STATE / REGIONAL**WEBSITE** <https://wingsofhope.ngo/>**WHAT IT HELPS WITH** Medical air transport and aviation-related humanitarian assistance.**HOW TO USE IT** Who/where: Regional / mission-based. Program type: Nonprofit aviation. Confirm current patient-flight service area.**Healthcare Hospitality Network** NATIONAL / NETWORK**WEBSITE** <https://hhnetwork.org/>**WHAT IT HELPS WITH** Network of hospitality houses offering low-cost or free lodging near medical centers.**HOW TO USE IT** Who/where: National directory/network. Program type: Nonprofit network. Excellent lesser-known lodging locator.**Fisher House Foundation** NATIONAL / NETWORK**WEBSITE** <https://www.fisherhouse.org/>**WHAT IT HELPS WITH** Free lodging for eligible military and veteran families near VA/military medical centers.**HOW TO USE IT** Who/where: National; military/veteran. Program type: Nonprofit. Verified active; eligibility set locally.**Fisher House — Hero Miles** NATIONAL / NETWORK**WEBSITE** <https://www.fisherhouse.org/programs/hero-miles/>**WHAT IT HELPS WITH** Uses donated airline miles for eligible service members and families traveling for medical needs.**HOW TO USE IT** Who/where: National; military/veteran. Program type: Nonprofit program. Cross-reference under travel.

**Fisher House — Hotels for Heroes** NATIONAL / NETWORK**WEBSITE** <https://www.fisherhouse.org/programs/hotel-for-heroes/>**WHAT IT HELPS WITH** Hotel lodging when a Fisher House is unavailable/full in qualifying medical circumstances.**HOW TO USE IT** Who/where: National; military/veteran. Program type: Nonprofit program. Verified active; request usually comes through case worker/Fisher House.**TSA Cares / Passenger Support Specialist** FEDERAL / PUBLIC**WEBSITE** <https://www.tsa.gov/travel/tsa-cares>**WHAT IT HELPS WITH** Pre-travel screening guidance and ability to request a Passenger Support Specialist; TSA recommends contacting 72 hours before travel.**HOW TO USE IT** Who/where: U.S. air travel; disabilities and medical conditions. Program type: Federal airport-screening assistance. Assistance is for security screening, not airline boarding or in-flight services.**WheelchairTravel.org — Accessible Travel Guides & Advocacy** NATIONAL / NETWORK**WEBSITE** <https://wheelchairtravel.org/>**WHAT IT HELPS WITH** Detailed accessibility guides, air-travel information and disability travel advocacy.**HOW TO USE IT** Who/where: Global/U.S. travel information. Program type: Independent disability travel resource. Independent resource; verify time-sensitive airline/airport rules with official carriers/DOT.**TravelAbility — Accessible Travel Resource Library** NATIONAL / NETWORK**WEBSITE** <https://travelability.net/resources/>**WHAT IT HELPS WITH** Curated accessible airports, providers, products and travel resources.**HOW TO USE IT** Who/where: U.S./international travel industry and travelers. Program type: Accessibility resource network. Industry/resource hub rather than assistance program.**U.S. DOT Aviation Consumer Protection — Disability** FEDERAL / PUBLIC**WEBSITE** <https://www.transportation.gov/airconsumer/disability>**WHAT IT HELPS WITH** Air Carrier Access Act information and complaint mechanisms for disability-related air-travel problems.**HOW TO USE IT** Who/where: U.S. air travel. Program type: Federal civil-rights/complaint pathway. Rules and complaint process should be edition-verified.

## SECTION 04 / 8 LISTINGS

# Caregiving & Respite

Caregiver navigation, respite, in-home support and relief for family caregivers.

## MS Focus — Homecare Assistance Grant CHECK CURRENT STATUS

**CONTACT** 888-673-6287

**WEBSITE** <https://msfocus.org/Get-Help/MSF-Programs-Grants/Homecare-Assistance-Grant>

**WHAT IT HELPS WITH** Connects people with MS to local home-care resources and may provide temporary direct assistance when community services are unavailable. Services can include personal care/light housekeeping, grocery and meal support, transportation, PT/OT/speech therapy, respite, and the 'Coming Home' transition service after hospitalization.

**HOW TO USE IT** Apply online or by print application; program limits vary by service type and circumstances.

## Medicaid Home & Community-Based Services (HCBS) Waivers FEDERAL / PUBLIC

**CONTACT** State Medicaid / aging-disability agency

**WEBSITE** <https://www.medicaid.gov/medicaid/home-community-based-services/home-community-based-services-authorities>

**WHAT IT HELPS WITH** State programs that can provide long-term supports in the home or community instead of an institution. Depending on the state/waiver, services may include personal care, attendant care, respite, home modifications, case management, adult day services, and other supports.

**HOW TO USE IT** Ask the state Medicaid agency for every HCBS waiver, Community First Choice option, or personal-assistance program for which a person with physical disability may qualify. Waitlists can exist.

## Caregiver Action Network NATIONAL / NETWORK

**WEBSITE** <https://www.caregiveraction.org/>

**WHAT IT HELPS WITH** Caregiver Help Desk, education, peer support, and resources for caregivers of people with chronic illness/disability.

**HOW TO USE IT** Who/where: National. Program type: Nonprofit; free. Verified active; Help Desk 855-227-3640.

## Family Caregiver Alliance NATIONAL / NETWORK

**WEBSITE** <https://www.caregiver.org/>

**WHAT IT HELPS WITH** Caregiver education, support, services locator, state-by-state information, and caregiver programs.

**HOW TO USE IT** Who/where: National + state resources. Program type: Nonprofit. Strong evergreen caregiver resource.

**Well Spouse Association** NATIONAL / NETWORK**WEBSITE** <https://wellspouse.org/>**WHAT IT HELPS WITH** Peer support and education for spouses/partners of people with chronic illness or disability.**HOW TO USE IT** Who/where: National. Program type: Nonprofit. Especially relevant to chronic illness relationships.**ARCH National Respite Network** NATIONAL / NETWORK**WEBSITE** <https://archrespite.org/>**WHAT IT HELPS WITH** Helps families locate respite and crisis-care resources and connects to state respite coalitions.**HOW TO USE IT** Who/where: National. Program type: Nonprofit/resource center. Verified current network.**National Volunteer Caregiving Network** NATIONAL / NETWORK**WEBSITE** <https://www.nvcnetwork.org/>**WHAT IT HELPS WITH** Find local volunteer caregiving programs that may offer rides, friendly visits, errands, light help, or caregiver relief.**HOW TO USE IT** Who/where: National locator. Program type: Nonprofit network. Verified active.**A Mother's Rest — Caregiver Respite Retreats** NATIONAL / NETWORK**WEBSITE** <https://www.amothersrest.org/>**WHAT IT HELPS WITH** Nationwide nonprofit coordinating affordable respite retreats for parents, spouses and family caregivers of people with disabilities, chronic illness and other extra needs. It also operates year-round respite inns in Maryland and Georgia.**HOW TO USE IT** Use the retreat calendar and Porch Partner network to find an available stay. Costs and donation expectations vary by location.

## SECTION 05 / 5 LISTINGS

## Food &amp; Meals

*Meal delivery, medically tailored food, volunteer meals and food shipped to the home.*

**Lasagna Love** NATIONAL / NETWORK

**WEBSITE** <https://lasagnalove.org/>

**WHAT IT HELPS WITH** Volunteer-delivered meals for families experiencing hardship; eligibility and wait times vary locally.

**HOW TO USE IT** Who/where: National / local volunteer availability. Program type: Nonprofit. Excellent nonmedical 'life is hard' resource.

**Meals on Wheels America — ZIP Locator** NATIONAL / NETWORK

**WEBSITE** <https://www.mealsonwheelsamerica.org/>

**WHAT IT HELPS WITH** Finds local home-delivered meal programs; most are designed for older adults but local eligibility varies.

**HOW TO USE IT** Who/where: National; local programs. Program type: Nonprofit network. Do not imply all younger disabled adults qualify.

**Food is Medicine Coalition — Find an Agency** NATIONAL / NETWORK

**WEBSITE** <https://fimcoalition.org/>

**WHAT IT HELPS WITH** Locator for medically tailored meal/grocery organizations serving serious and chronic illness.

**HOW TO USE IT** Who/where: National network. Program type: Nonprofit coalition. Verified active; availability geographic and referral-dependent.

**Mom's Meals** NATIONAL / NETWORK**WEBSITE** <https://www.momsmeals.com/>**WHAT IT HELPS WITH** Home-delivered meals; may be covered through Medicaid, Medicare Advantage, health plans or community programs in some cases.**HOW TO USE IT** Who/where: National / payer contracts + self-pay. Program type: Private/commercial. Label coverage as plan/state dependent.**Full Cart — U.S. Hunger Virtual Food Bank** FEDERAL / PUBLIC**WEBSITE** <https://fullcart.org/>**WHAT IT HELPS WITH** Food boxes shipped directly to households through U.S. Hunger, plus disaster-food assistance and partner programs.**HOW TO USE IT** General assistance is currently at capacity, so join the waitlist and check the disaster-relief pathway when applicable. Availability depends on current funding.

## SECTION 06 / 3 LISTINGS

# Household Help, Furniture & Everyday Basics

*Practical help with cleaning, furnishings and the nonmedical parts of staying functional at home.*

## Cleaning for a Reason NATIONAL / NETWORK

**WEBSITE** <https://cleaningforareason.org/>

**WHAT IT HELPS WITH** Two free home cleanings for people undergoing or recovering from cancer treatment, including surgery, chemotherapy, radiation, hospice and other qualifying treatment. The network serves all 50 states and Canada.

**HOW TO USE IT** Apply online. Service depends on an available cleaning partner near the patient and is not guaranteed.

## Furniture Bank Network — Find a Furniture Bank NATIONAL / NETWORK

**WEBSITE** <https://furniturebanks.org/>

**WHAT IT HELPS WITH** Directory connecting people with furniture banks and reuse charities across the United States and Canada for beds, tables, seating and other household furnishings.

**HOW TO USE IT** Search the directory for a furniture bank serving your area, then ask about its referral process and eligibility.

## Sleep for Change — Mattress Partner Network NATIONAL / NETWORK

**WEBSITE** <https://www.sleepforchange.org/get-mattresses>

**WHAT IT HELPS WITH** National nonprofit network routing clean donated and overstock mattresses to shelters, housing programs, disability programs and other service organizations serving people who need a safe place to sleep.

**HOW TO USE IT** Sleep for Change generally works through partner organizations rather than giving mattresses directly to individuals. Use its contact form to ask for a partner in your area, or connect through a local housing/basic-needs organization.

## SECTION 07 / 9 LISTINGS

# Equipment, Assistive Technology & Cooling

*Mobility equipment, assistive technology, computers, cooling products and equipment-lending pathways.*

## MSAA — Equipment Distribution Program NATIONAL / NETWORK

**CONTACT** 800-532-7667 ext. 154

**WEBSITE** <https://mymsaa.org/msaa-help/assistive-equipment/>

**WHAT IT HELPS WITH** Provides qualifying people with MS selected safety, mobility, daily-living, and wellness items at no charge and ships them directly. Current examples include grab bars, shower chairs, walkers, wide-grip utensils, and exercise/wellness products. Generally available once every three years to eligible clients.

**HOW TO USE IT** Apply online or by mail; proof of MS diagnosis and income eligibility documentation are required.

## MSAA — Cooling Distribution Program NATIONAL / NETWORK

**CONTACT** 800-532-7667 ext. 154

**WEBSITE** <https://mymsaa.org/msaa-help/cooling-products/>

**WHAT IT HELPS WITH** Provides free cooling vests and accessories to qualifying people with MS to help manage heat sensitivity. Applications are processed throughout the year.

**HOW TO USE IT** Apply ahead of hot-weather season when possible; income eligibility applies.

## MS Focus — Assistive Technology Program CHECK CURRENT STATUS

**CONTACT** 888-673-6287

**WEBSITE** <https://msfocus.org/Get-Help/MSF-Programs-Grants/Assistive-Technology-Program>

**WHAT IT HELPS WITH** May locate, partially fund, or fully fund assistive technology. Categories include daily-living aids, communication and computer aids, environmental controls, home/vehicle modifications, orthotics, seating/positioning/mobility devices, vision/hearing aids, and cooling aids.

**HOW TO USE IT** Apply online or by print application with diagnosis and financial information.

## MS Focus — Computer Program CHECK CURRENT STATUS

**CONTACT** 888-673-6287

**WEBSITE** <https://msfocus.org/Get-Help/MSF-Programs-Grants/Computer-Program>

**WHAT IT HELPS WITH** Provides a laptop or desktop computer to qualifying people with MS on limited/fixed incomes. Desktop awards include monitor, keyboard, and mouse. Internet service and technical support are the recipient's responsibility.

**HOW TO USE IT** Apply online or by print application; proof of MS diagnosis and financial information are required.

**State Assistive Technology Programs** FEDERAL / PUBLIC

**CONTACT** State program varies

**WEBSITE** <https://www.at3center.net/state-at-programs/>

**WHAT IT HELPS WITH** Every state and territory has an Assistive Technology Act program. Services often include device demonstrations, short-term loans, reuse programs, financing, and help locating funding for AT.

**HOW TO USE IT** Use the AT3 state directory to locate the program serving your state.

**FODAC — Friends of Disabled Adults and Children** MULTI-STATE / REGIONAL

**WEBSITE** <https://fodac.org/>

**WHAT IT HELPS WITH** Free/low-cost refurbished wheelchairs, walkers, hospital beds, lifts, shower equipment, vehicle/home adaptations and repairs.

**HOW TO USE IT** Who/where: Georgia + partners. Program type: Nonprofit. Verified active; strong example of equipment-reuse organizations.

**GotDME — National Free Equipment Lending Directory** NATIONAL / NETWORK

**WEBSITE** <https://www.gotdme.org/>

**WHAT IT HELPS WITH** Free national directory of organizations that lend durable medical equipment at no cost, including wheelchairs, walkers, rollators, hospital beds and shower-safety equipment.

**HOW TO USE IT** Search by ZIP code or state, choose Borrow, and contact the listed lending organization to confirm current inventory.

**Hospital Bed Exchange** NATIONAL / NETWORK

**WEBSITE** <https://hospitalbedexchange.com/>

**WHAT IT HELPS WITH** Free nationwide nonprofit matching people who have a home hospital bed to donate with nearby families who need one, across all 50 states.

**HOW TO USE IT** Submit the need/donation form. The program makes the local match; pickup and transportation arrangements are handled between the parties.

**AACcessible — AT & AAC Lending Library Directory** NATIONAL / NETWORK

**WEBSITE** <https://www.aaccessible.org/at-lending-libraries>

**WHAT IT HELPS WITH** State-by-state directory of assistive-technology and augmentative/alternative communication device lending libraries, including programs that allow people to borrow or trial equipment before purchasing.

**HOW TO USE IT** Use the directory to identify a lending program, then verify its current service area, loan rules and any fees directly.

## SECTION 08 / 8 LISTINGS

## Service Dogs

*Accredited service-dog programs, placement resources and help protecting an existing working partnership.*

### Assistance Dogs International Member Search NATIONAL / NETWORK

**WEBSITE** <https://assistancedogsinternational.org/resources/member-search/>

**WHAT IT HELPS WITH** Search accredited service-dog programs by disability, dog type, geography, adults/children/veterans, and mobility needs.

**HOW TO USE IT** Who/where: National / international locator. Program type: Nonprofit accreditation network. Best starting point instead of random service-dog searches.

### Canine Companions NATIONAL / NETWORK

**WEBSITE** <https://canine.org/service-dogs/our-dogs/who-we-serve/>

**WHAT IT HELPS WITH** Service dogs for adults with physical disabilities, including multiple sclerosis; trained for retrieval, doors, lights, wheelchair tasks and more.

**HOW TO USE IT** Who/where: National. Program type: Nonprofit. Verified MS listed among disabilities served.

### Paws With A Cause NATIONAL / NETWORK

**WEBSITE** <https://pawswithacause.org/service-dogs-for-physical-mobility/>

**WHAT IT HELPS WITH** Custom-trained mobility service dogs; explicitly serves people with MS and other chronic neurologic/mobility conditions.

**HOW TO USE IT** Who/where: 30+ states / service area dependent. Program type: Nonprofit. Verified active; geographic service area applies.

### NEADS Service Dogs NATIONAL / NETWORK

**WEBSITE** <https://neads.org/apply-for-a-dog/apply-for-a-service-dog/>

**WHAT IT HELPS WITH** Service dogs for adults/children with physical disabilities and hearing loss; application windows can close and wait times can be long.

**HOW TO USE IT** Who/where: Nearly national. Program type: Nonprofit. Verified; does not train balance dogs.

### Freedom Service Dogs NATIONAL / NETWORK

**WEBSITE** <https://freedom servicedogs.org/>

**WHAT IT HELPS WITH** Custom-trained service dogs for people with disabilities and veterans; check current applicant geography/programs.

**HOW TO USE IT** Who/where: Colorado / placement varies. Program type: Nonprofit. Use ADI accreditation/status check before publication.

**Can Do Canines** MULTI-STATE / REGIONAL**WEBSITE** <https://candocanines.org/>**WHAT IT HELPS WITH** Assistance dogs for mobility, hearing, seizures, diabetes and autism; geography/program rules vary.**HOW TO USE IT** Who/where: Upper Midwest / program dependent. Program type: Nonprofit. Strong regional example; verify adult mobility intake.**Susquehanna Service Dogs** MULTI-STATE / REGIONAL**WEBSITE** <https://www.khs.org/what-we-do/assistance-dogs/>**WHAT IT HELPS WITH** Trains service dogs for adults and children with disabilities, including mobility-related tasks.**HOW TO USE IT** Who/where: Mid-Atlantic / program dependent. Program type: Nonprofit. Verify current service area/application window before final insertion.**IAADP — Veterinary Care Partnership Program** NATIONAL / NETWORK**WEBSITE** <https://iaadp.org/programs/veterinary-care-partnership-vcp-program/>**WHAT IT HELPS WITH** Emergency veterinary-care fund for qualifying low-income U.S. assistance-dog partners when a working dog develops a sudden treatable illness or injury requiring costly veterinary care.**HOW TO USE IT** IAADP membership and program eligibility rules apply. Contact IAADP before assuming an expense will be covered.

## SECTION 09 / 5 LISTINGS

# Home Access & Modifications

Ramps, bathrooms, entrances, safety modifications and national ways to locate funding or providers.

## Rebuilding Together — Safe at Home NATIONAL / NETWORK

**WEBSITE** <https://rebuildingtogether.org/safe-at-home>

**WHAT IT HELPS WITH** No-cost/low-cost home safety and accessibility modifications through participating affiliates.

**HOW TO USE IT** Who/where: National affiliate network. Program type: Nonprofit. Verified active; local affiliate eligibility varies.

## Habitat for Humanity — Home Repair / Aging in Place NATIONAL / NETWORK

**WEBSITE** <https://www.habitat.org/>

**WHAT IT HELPS WITH** Some affiliates provide critical home repairs, ramps, accessibility and aging-in-place modifications.

**HOW TO USE IT** Who/where: Local affiliates. Program type: Nonprofit. Program availability differs by affiliate; teach reader to ask local Habitat specifically for repair/accessibility programs.

## USDA Section 504 Home Repair FEDERAL / PUBLIC

**WEBSITE** <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>

**WHAT IT HELPS WITH** Loans/grants for very-low-income rural homeowners to repair homes; grants are limited to qualifying older homeowners removing health/safety hazards.

**HOW TO USE IT** Who/where: Rural U.S.. Program type: Federal program. Important rural resource; exact grant eligibility age/limits should be edition-verified.

## Friends of Man — National Disability Assistance NATIONAL / NETWORK

**WEBSITE** <https://friendsofman.org/oos-assistance/>

**WHAT IT HELPS WITH** National assistance for qualifying needs such as wheelchair ramps, stairlifts, limited bathroom modifications, lift chairs, wheelchairs/scooters, prostheses, braces, hearing aids, compression garments, assistive technology and vehicle hand controls.

**HOW TO USE IT** A professional/referring agency generally applies on the person's behalf. Do not order equipment or start work before approval.

**Home Modification Information Network (HMIN)** [CHECK CURRENT STATUS](#)

**WEBSITE** <https://homemods.org/hmin/>

**WHAT IT HELPS WITH** Free national search tool for home-modification programs, funding sources, service providers and other accessibility resources. Search by ZIP code and type of help needed.

**HOW TO USE IT** Use the search tool before paying out of pocket for ramps, bathrooms, entrances or other accessibility work; program availability and funding are local/state dependent.

## SECTION 10 / 4 LISTINGS

# Vehicle Access & Driving

Accessible vehicles, conversions, driving evaluations and mobility-dealer locators.

## National Mobility Equipment Dealers Association (NMEDA) Dealer Locator CHECK CURRENT STATUS

**CONTACT** Website locator

**WEBSITE** <https://nmeda.org/consumer-resources/dealer-locator/>

**WHAT IT HELPS WITH** Locates certified mobility-equipment dealers that sell and service wheelchair-accessible vehicles, lifts, hand controls, transfer seating, and related adaptive driving equipment.

**HOW TO USE IT** Use the dealer locator by ZIP code and ask about certified mobility evaluations and funding resources.

## BraunAbility Dealer Locator NATIONAL / NETWORK

**CONTACT** Website locator

**WEBSITE** <https://www.braunability.com/us/en/handicap-mobility-van-dealer-locator.html>

**WHAT IT HELPS WITH** Nationwide dealer network for new and used wheelchair-accessible vehicles and mobility equipment.

**HOW TO USE IT** Use the online locator to compare accessible-vehicle sales and service options.

## Vantage Mobility International (VMI) Dealer Locator NATIONAL / NETWORK

**CONTACT** Website locator

**WEBSITE** <https://www.vantagemobility.com/dealers/>

**WHAT IT HELPS WITH** Nationwide network of dealers offering wheelchair-accessible vehicles, conversions, ramps, and related mobility solutions.

**HOW TO USE IT** Use the online locator to identify nearby VMI dealers.

## National MS Society — Driving with Multiple Sclerosis Guide NATIONAL / NETWORK

**CONTACT** 1-800-344-4867

**WEBSITE**

<https://cdn.sanity.io/files/y936aps5/production/8ed32fac9bce53077b05eb31dcdf515d5612a488.pdf>

**WHAT IT HELPS WITH** Educational guide covering driving safety, symptoms that can affect driving, evaluations, adaptive equipment, and planning around driving changes.

**HOW TO USE IT** Download the PDF and discuss driving concerns with a rehabilitation specialist, occupational therapist, or MS care team.

## SECTION 11 / 8 LISTINGS

# Housing, Utilities & Basic Needs

*Rent/housing navigation, utilities, broad financial help and basic-needs directories.*

## Low-Income Home Energy Assistance Program (LIHEAP) FEDERAL / PUBLIC

**CONTACT** 866-674-6327 referral line

**WEBSITE** <https://liheapch.acf.hhs.gov/search-tool/>

**WHAT IT HELPS WITH** State-administered assistance with heating and cooling costs and, in many states, crisis utility shutoff prevention or energy-related emergencies.

**HOW TO USE IT** Use the national state/local office locator or referral line.

## Weatherization Assistance Program (WAP) FEDERAL / PUBLIC

**CONTACT** State/local weatherization agency

**WEBSITE** <https://www.energy.gov/cmei/scep/wap/how-apply-weatherization-assistance>

**WHAT IT HELPS WITH** Department of Energy program that helps eligible low-income households reduce energy costs through home energy-efficiency improvements. States administer eligibility and services locally.

**HOW TO USE IT** Use DOE's state contacts to apply through the local weatherization agency.

## HUD-Approved Housing Counseling FEDERAL / PUBLIC

**CONTACT** 800-569-4287

**WEBSITE** <https://www.hud.gov/stat/sfh/housing-counseling>

**WHAT IT HELPS WITH** HUD-approved counselors provide free foreclosure, eviction, and homelessness counseling and can also help with rental issues, budgeting, home improvements, mortgage problems, and housing options.

**HOW TO USE IT** Call the national line or search online for a HUD-approved agency.

## HUD Public Housing / Housing Choice Voucher Information FEDERAL / PUBLIC

**CONTACT** 800-955-2232

**WEBSITE** <https://www.hud.gov/contactus>

**WHAT IT HELPS WITH** National access point for questions about public housing, Housing Choice Vouchers (Section 8), and locating the appropriate local Public Housing Agency.

**HOW TO USE IT** Use HUD's resource locator and local PHA for actual applications and waitlists.

## 211 — Food, Housing & Utility Referrals NATIONAL / NETWORK

**CONTACT** Dial 211

**WEBSITE** <https://www.211.org/>

**WHAT IT HELPS WITH** Included again here as a category cross-reference because it is one of the fastest ways to identify local food pantries, rental assistance, utility crisis funds, emergency shelter, and community action agencies.

**HOW TO USE IT** Call 211 or search by ZIP.

## Findhelp.org CHECK CURRENT STATUS

**CONTACT** Website search

**WEBSITE** <https://www.findhelp.org/>

**WHAT IT HELPS WITH** Searchable U.S. social-care directory by ZIP code for food, housing, transportation, healthcare, legal, employment, and financial-assistance programs.

**HOW TO USE IT** Enter ZIP code and filter by need; always verify program eligibility and current funding directly.

## Elderly or Disabled Living (EDL) NATIONAL / NETWORK

**CONTACT** [info@elderlyordisabledliving.com](mailto:info@elderlyordisabledliving.com)

**WEBSITE** <https://www.elderlyordisabledliving.com/>

**WHAT IT HELPS WITH** Nationwide nonprofit that may provide one-time financial assistance to selected low-income disabled adults or adults age 55+. Assistance can be used toward expenses such as rent, mortgage, utilities, insurance, internet, car payments or medical bills.

**HOW TO USE IT** Free registration is available; financial help is not guaranteed and recipients are selected. Do not pay for an optional membership just to be considered for the free program.

## Chive Charities — Quality-of-Life Grants CHECK CURRENT STATUS

**WEBSITE** <https://www.chivecharities.org/recipient>

**WHAT IT HELPS WITH** Grants for people with rare medical diagnoses, veterans, military families and first responders. Past awards include medical beds, generators for medical equipment, wheelchairs, lifts, vehicle hand controls, service dogs, communication devices and adaptive exercise equipment.

**HOW TO USE IT** Review the eligibility FAQ before applying. Grants are for specific items and needs; the program does not cover routine rent, mortgage, car payments or past-due medical bills.

## SECTION 12 / 4 LISTINGS

# Disaster, Backup Power & Medical Preparedness

*Power-dependent medical needs, disaster assistance and emergency planning.*

## Ready.gov — Disability Emergency Planning FEDERAL / PUBLIC

**WEBSITE** <https://www.ready.gov/disability>

**WHAT IT HELPS WITH** Planning guidance for medications, assistive devices, communication, support networks, evacuation and disability-related needs.

**HOW TO USE IT** Who/where: National. Program type: Federal preparedness resource. Preparedness resource, not direct financial assistance.

## FEMA Individual Assistance / DisasterAssistance.gov FEDERAL / PUBLIC

**WEBSITE** <https://www.disasterassistance.gov/>

**WHAT IT HELPS WITH** Application pathway for eligible individuals/households after qualifying disasters; assistance varies by declaration.

**HOW TO USE IT** Who/where: Declared-disaster areas. Program type: Federal disaster assistance. Only applies when relevant federal/state disaster conditions and declarations exist.

## HHS emPOWER Program FEDERAL / PUBLIC

**WEBSITE** <https://empowerprogram.hhs.gov/>

**WHAT IT HELPS WITH** Helps communities and health systems plan for Medicare beneficiaries who rely on electricity-dependent medical equipment and certain health services.

**HOW TO USE IT** Who/where: National public-health/emergency-planning ecosystem. Program type: Federal data/health preparedness program. Primarily a planning/data resource for agencies; readers use it as a pathway to local preparedness rather than individual enrollment.

## Local Utility Medical / Critical-Care Registry Search NATIONAL / NETWORK

**WEBSITE** [Search your utility + “medical certification” or “critical care”](#)

**WHAT IT HELPS WITH** Medical certification or critical-care account flags may provide protections, notices or prioritization depending on utility rules.

**HOW TO USE IT** Who/where: Utility service-area dependent. Program type: Utility program category. These programs usually do NOT guarantee uninterrupted power or immediate restoration.

## SECTION 13 / 13 LISTINGS

# Benefits, Financial Protection & Legal Rights

*Social Security, ABLE, Medicare rights, disability law and benefits-navigation resources.*

## Social Security Disability Insurance (SSDI) FEDERAL / PUBLIC

**CONTACT** 800-772-1213

**WEBSITE** <https://www.ssa.gov/benefits/disability/>

**WHAT IT HELPS WITH** Federal disability insurance benefit for workers who meet Social Security's disability and work-credit requirements. MS can qualify when symptoms and functional limitations prevent substantial work.

**HOW TO USE IT** Apply online or through Social Security; provide detailed medical and functional evidence.

## Ticket to Work FEDERAL / PUBLIC

**CONTACT** 866-968-7842

**WEBSITE** <https://choosework.ssa.gov/>

**WHAT IT HELPS WITH** Free, voluntary program for Social Security disability beneficiaries ages 18–64 who want to explore employment. Connects beneficiaries with employment networks or state VR while providing work-incentive counseling and protections during the return-to-work process.

**HOW TO USE IT** Use Choose Work to find an Employment Network or call the Ticket to Work Help Line.

## ABLE Accounts FEDERAL / PUBLIC

**CONTACT** State ABLE program / SSA 800-772-1213

**WEBSITE** <https://www.ssa.gov/ssi/spotlights/spot-able.html>

**WHAT IT HELPS WITH** Tax-advantaged savings accounts for eligible people whose disability began before the applicable age threshold (expanded to before age 46 in 2026). Funds can be used for qualified disability expenses such as housing, transportation, healthcare, education, and assistive technology while receiving special treatment under SSI/Medicaid resource rules.

**HOW TO USE IT** Compare state ABLE programs and eligibility before opening an account, especially if receiving means-tested benefits.

## National MS Society — Financial Planning Resources NATIONAL / NETWORK

**CONTACT** 1-800-344-4867

**WEBSITE** <https://www.nationalmssociety.org/resources/financial-planning/financial-planning-resources>

**WHAT IT HELPS WITH** Financial-planning information tailored to living with MS, including benefits, insurance, disability, employment, and planning issues.

**HOW TO USE IT** Use the online resources and contact an MS Navigator for individualized guidance.

**National MS Society — MS Financial Assistance Guide (PDF)** NATIONAL / NETWORK**CONTACT** 1-800-344-4867**WEBSITE**<https://cdn.sanity.io/files/y936aps5/production/660f3c7c115c1a6f49d4b8ff90d08ebcec2cdbf8.pdf>**WHAT IT HELPS WITH** Downloadable financial-assistance and planning guide for people affected by MS.**HOW TO USE IT** Download and use alongside an MS Navigator to identify current programs.**ADA National Network** NATIONAL / NETWORK**WEBSITE** <https://adata.org/>**WHAT IT HELPS WITH** Free ADA information, training and technical assistance for individuals, families, employers and organizations.**HOW TO USE IT** Who/where: National / 10 regional centers. Program type: Federally funded information network. Useful before/alongside legal action.**Center for Medicare Advocacy** FEDERAL / PUBLIC**WEBSITE** <https://medicareadvocacy.org/>**WHAT IT HELPS WITH** Medicare rights education, self-help materials, Jimmo resources, appeals and access information.**HOW TO USE IT** Who/where: National. Program type: Nonprofit legal/policy organization. Especially strong for skilled maintenance coverage misconceptions.**Disability Rights Education & Defense Fund (DREDF)** NATIONAL / NETWORK**WEBSITE** <https://dredf.org/>**WHAT IT HELPS WITH** Disability rights education, policy, healthcare-access resources, and legal information.**HOW TO USE IT** Who/where: National. Program type: Nonprofit civil-rights organization. Not a universal individual legal-representation service.**National Consumer Voice for Quality Long-Term Care** NATIONAL / NETWORK**WEBSITE** <https://theconsumervoice.org/>**WHAT IT HELPS WITH** Consumer resources on nursing homes, long-term-care rights, quality and advocacy.**HOW TO USE IT** Who/where: National. Program type: Nonprofit advocacy. Useful for facility-care and caregiver chapters.

**BenefitsCheckUp** NATIONAL / NETWORK**WEBSITE** <https://benefitscheckup.org/>**WHAT IT HELPS WITH** ZIP-based screening for programs that can help with food, healthcare, prescriptions, utilities and other expenses.**HOW TO USE IT** Who/where: National; older adults and people with disabilities. Program type: NCOA nonprofit screening tool. It is a screening/navigation tool, not the benefit itself.**LawHelp.org** NATIONAL / NETWORK**WEBSITE** <https://www.lawhelp.org/>**WHAT IT HELPS WITH** Referrals to nonprofit legal aid, legal-rights information, forms and self-help tools.**HOW TO USE IT** Who/where: All U.S. states and territories. Program type: Nonprofit legal-information network. Eligibility for actual representation varies by local organization and case type.**ABLE National Resource Center** NATIONAL / NETWORK**WEBSITE** <https://www.ablenrc.org/>**WHAT IT HELPS WITH** State-plan comparison tools, eligibility guidance, webinars and financial-independence resources.**HOW TO USE IT** Who/where: National; people potentially eligible for ABLE accounts. Program type: National Disability Institute resource center. Financial/legal implications should still be individualized; rules and limits can change.**National Disability Institute** NATIONAL / NETWORK**WEBSITE** <https://www.nationaldisabilityinstitute.org/>**WHAT IT HELPS WITH** Financial resilience, disability benefits/ABLE education and economic empowerment resources.**HOW TO USE IT** Who/where: National. Program type: Nonprofit financial empowerment organization. Programs change; link readers to current resource center.

## SECTION 14 / 16 LISTINGS

# Employment, Education & Returning to Work

Workplace rights, accommodations, vocational rehabilitation and disability-inclusive employment pathways.

## Family and Medical Leave Act (FMLA) FEDERAL / PUBLIC

**CONTACT** 866-487-9243 (DOL Wage & Hour)

**WEBSITE** <https://www.dol.gov/agencies/whd/fmla>

**WHAT IT HELPS WITH** Eligible employees of covered employers may receive up to 12 workweeks of job-protected unpaid leave in a 12-month period for qualifying medical/family reasons, with continuation of group health benefits under FMLA rules.

**HOW TO USE IT** Review eligibility on the Department of Labor site and speak with HR or the Wage and Hour Division.

## Americans with Disabilities Act (ADA) FEDERAL / PUBLIC

**CONTACT** 800-514-0301

**WEBSITE** <https://www.ada.gov/>

**WHAT IT HELPS WITH** Federal civil-rights law prohibiting disability discrimination in employment and many areas of public life. In employment, qualified workers may be entitled to reasonable accommodation unless it creates undue hardship.

**HOW TO USE IT** Use ADA.gov for general rights information; employment discrimination complaints are generally handled by the EEOC.

## Job Accommodation Network (JAN) NATIONAL / NETWORK

**CONTACT** 800-526-7234

**WEBSITE** <https://askjan.org/>

**WHAT IT HELPS WITH** Free, confidential expert guidance on workplace accommodations, disability disclosure, accommodation ideas, and ADA employment issues. Particularly useful for MS-related fatigue, heat sensitivity, cognitive changes, mobility limitations, schedule changes, remote work, and ergonomic needs.

**HOW TO USE IT** Call, chat, or browse JAN's accommodation resources.

## State Vocational Rehabilitation (VR) FEDERAL / PUBLIC

**CONTACT** State agency varies

**WEBSITE** <https://askjan.org/concerns/State-Vocational-Rehabilitation-Agencies.cfm>

**WHAT IT HELPS WITH** State/federal program helping eligible people with disabilities prepare for, obtain, retain, or advance in employment. Services can include evaluations, training, education, assistive technology, job placement, workplace accommodations, and transportation support.

**HOW TO USE IT** Use the JAN state directory to find the state VR agency and request an intake.

**ciCoach** NATIONAL / NETWORK**CONTACT** Website contact**WEBSITE** <https://cicoach.com/>**WHAT IT HELPS WITH** Coaching resource focused on navigating life and goals while living with chronic health challenges. Coaching is not a replacement for medical, mental-health, legal, or benefits services.**HOW TO USE IT** Review the program's services, costs, and coach qualifications directly before enrolling.**Lime Connect** NATIONAL / NETWORK**WEBSITE** <https://limeconnect.com/>**WHAT IT HELPS WITH** Career network, coaching, leadership programs, scholarships, internships and corporate opportunities for people with visible/non-visible disabilities.**HOW TO USE IT** Who/where: U.S. & Canada. Program type: Nonprofit; free membership. Verified active.**abilityJOBS** NATIONAL / NETWORK**WEBSITE** <https://abilityjobs.com/>**WHAT IT HELPS WITH** Disability-focused job board, resume bank, resources, and accessible career fairs.**HOW TO USE IT** Who/where: National / Online. Program type: Free for job seekers. Verified active.**SourceAmerica Job Board** NATIONAL / NETWORK**WEBSITE** <https://jobboard.sourceamerica.org/>**WHAT IT HELPS WITH** Disability-focused job board with resume builder, career matching, training, mentoring, and jobs through nonprofit/employer network.**HOW TO USE IT** Who/where: National / Online. Program type: Nonprofit; free. Verified active.**Bender Consulting Services** NATIONAL / NETWORK**WEBSITE** <https://benderconsult.com/>**WHAT IT HELPS WITH** Recruitment/placement and disability employment services with decades of disability-focused hiring work.**HOW TO USE IT** Who/where: National / placement varies. Program type: Disability employment firm. Verified active.

**Chronically Capable** NATIONAL / NETWORK**WEBSITE** <https://www.wearecapable.org/>**WHAT IT HELPS WITH** Job platform built around chronic illness/disability and flexible work needs.**HOW TO USE IT** Who/where: National / Online. Program type: Private employment platform. Verify current job-seeker access and business model at insertion.**Disability:IN NextGen Leaders** NATIONAL / NETWORK**WEBSITE** <https://disabilityin.org/what-we-do/nextgen-leaders/>**WHAT IT HELPS WITH** Mentoring, networking and career development for college students/recent grads with disabilities.**HOW TO USE IT** Who/where: National. Program type: Nonprofit career program. Good student/young-adult resource.**Workforce Recruitment Program (WRP)** FEDERAL / PUBLIC**WEBSITE** <https://www.wrp.gov/>**WHAT IT HELPS WITH** Connects eligible college students/recent graduates with disabilities to federal and participating employers.**HOW TO USE IT** Who/where: National / federal. Program type: Federal career program. Excellent lesser-known federal entry point.**USAJOBS — Schedule A Disability Hiring** FEDERAL / PUBLIC**WEBSITE** <https://www.usajobs.gov/Help/working-in-government/unique-hiring-paths/individuals-with-disabilities/>**WHAT IT HELPS WITH** Noncompetitive hiring pathway that can help qualified applicants with disabilities access federal jobs.**HOW TO USE IT** Who/where: National / federal. Program type: Federal hiring authority. Use alongside documentation guidance.**Easterseals Employment Services** NATIONAL / NETWORK**WEBSITE** <https://www.easterseals.com/>**WHAT IT HELPS WITH** Employment training, placement and support for people with disabilities; offerings vary by affiliate.**HOW TO USE IT** Who/where: Local affiliate network. Program type: Nonprofit. Teach reader to search local affiliate.

**Goodwill Career Centers** NATIONAL / NETWORK

**WEBSITE** <https://www.goodwill.org/>

**WHAT IT HELPS WITH** Free/low-cost career services, skills training, job search and sometimes disability-specific employment programs.

**HOW TO USE IT** Who/where: Local affiliate network. Program type: Nonprofit. Availability varies widely.

**CareerOneStop — Disability Resources** NATIONAL / NETWORK

**WEBSITE** <https://www.careeronestop.org/>

**WHAT IT HELPS WITH** Job search, training, career center locator, unemployment and disability employment resources.

**HOW TO USE IT** Who/where: National / federal-supported. Program type: Public career resource. Reliable national locator.

## SECTION 15 / 10 LISTINGS

# Mental Health, Crisis & Safety

*Crisis services, lower-cost therapy, peer support and safety resources.*

## 988 Suicide & Crisis Lifeline NATIONAL / NETWORK

**CONTACT** Call or text 988

**WEBSITE** <https://988lifeline.org/>

**WHAT IT HELPS WITH** Free, confidential 24/7 crisis support for people experiencing emotional distress, suicidal thoughts, panic, overwhelm, or other mental-health crises.

**HOW TO USE IT** Call or text 988; chat is also available online.

## Crisis Text Line NATIONAL / NETWORK

**CONTACT** Text HOME to 741741

**WEBSITE** <https://www.crisistextline.org/>

**WHAT IT HELPS WITH** 24/7 text-based support with a trained crisis counselor for anxiety, stress, bullying, emotional distress, and other crises.

**HOW TO USE IT** Text HOME to 741741 in the U.S.

## National Domestic Violence Hotline NATIONAL / NETWORK

**CONTACT** 800-799-7233; text START to 88788

**WEBSITE** <https://www.thehotline.org/>

**WHAT IT HELPS WITH** 24/7 confidential domestic-violence support, safety planning, and connections to local shelters and services.

**HOW TO USE IT** Call, text, or chat online; consider digital-safety precautions if an abusive person monitors devices.

## Adult Protective Services / Eldercare Locator FEDERAL / PUBLIC

**CONTACT** 800-677-1116

**WEBSITE** <https://eldercare.acl.gov/>

**WHAT IT HELPS WITH** National gateway to local aging/disability agencies and information on reporting suspected abuse, neglect, or exploitation of older adults or vulnerable adults. Actual APS reporting is handled by state/local agencies.

**HOW TO USE IT** Use the locator to identify the correct local Adult Protective Services agency.

**DIAL — Disability Information & Access Locator** FEDERAL / PUBLIC**CONTACT** 888-677-1199**WEBSITE** <https://dial.acl.gov/>**WHAT IT HELPS WITH** Cross-referenced here because DIAL can connect disabled adults to local disability-rights, housing, transportation, independent-living, and community-safety resources.**HOW TO USE IT** Call/text or use online chat/search.**Open Path Psychotherapy Collective** NATIONAL / NETWORK**WEBSITE** <https://openpathcollective.org/>**WHAT IT HELPS WITH** Vetted in-person/online therapy at reduced rates for uninsured/underinsured people who cannot afford market rates.**HOW TO USE IT** Who/where: U.S. / Canada. Program type: Nonprofit; reduced-fee. Verified Sept. 2026; current U.S. range \$40-\$70 per session plus one-time fee.**Center for Chronic Illness** NATIONAL / NETWORK**WEBSITE** <https://www.thecenterforchronicillness.org/programs>**WHAT IT HELPS WITH** Professionally facilitated virtual support groups for chronic illness and rare disease; not psychotherapy.**HOW TO USE IT** Who/where: Virtual. Program type: Nonprofit; free support groups. Verified active.**Give an Hour** NATIONAL / NETWORK**WEBSITE** <https://giveanhour.org/>**WHAT IT HELPS WITH** No-cost mental-health services and wellness resources for eligible populations/communities; program scope varies.**HOW TO USE IT** Who/where: National / virtual. Program type: Nonprofit. Check current eligibility populations before insertion.**NAMI Support Groups** NATIONAL / NETWORK**WEBSITE** <https://www.nami.org/support-groups/>**WHAT IT HELPS WITH** Peer-led mental health support groups and local education; useful when chronic illness coexists with mental-health conditions.**HOW TO USE IT** Who/where: National + local. Program type: Nonprofit; free. Not chronic-illness-specific.

**HeyPeers** NATIONAL / NETWORK

**WEBSITE** <https://heypeers.com/>

**WHAT IT HELPS WITH** Hosts condition- and community-specific virtual peer support groups, including groups used by chronic illness nonprofits.

**HOW TO USE IT** Who/where: Online. Program type: Peer support platform. Label as platform; individual group quality/sponsorship varies.

## SECTION 16 / 12 LISTINGS

# Community, Peer Support & Patient-Led Participation

Peer communities, registries, research participation and tools for keeping a support network informed.

## MS Young Professionals Network (MSYPN) NATIONAL / NETWORK

**CONTACT** Website contact

**WEBSITE** <https://mscenter.org/get-involved/msypn/>

**WHAT IT HELPS WITH** Peer and networking opportunities for young professionals affected by MS, including social, educational, and fundraising activities through the Rocky Mountain MS Center community.

**HOW TO USE IT** Check the current calendar and participation requirements on the website.

## The Mighty — Multiple Sclerosis Community NATIONAL / NETWORK

**CONTACT** Online community

**WEBSITE** <https://themighty.com/topic/multiple-sclerosis/>

**WHAT IT HELPS WITH** Online peer community where people affected by MS share personal experiences, coping strategies, stories, and support.

**HOW TO USE IT** Join/read online; treat medical advice from peers as personal experience rather than clinical guidance.

## MS Focus Support Groups NATIONAL / NETWORK

**CONTACT** 888-673-6287

**WEBSITE** <https://msfocus.org/Get-Help/Support-Groups>

**WHAT IT HELPS WITH** MS Focus supports independent peer groups and can help people locate or establish support groups.

**HOW TO USE IT** Use the website or helpline to find current groups.

## MSAA Helpline & Client Services NATIONAL / NETWORK

**CONTACT** 800-532-7667 ext. 154

**WEBSITE** <https://mymsaa.org/about-msaa/what-we-do/>

**WHAT IT HELPS WITH** Free information, guidance, referrals, and support from MSAA Client Services. Available by phone, email, and online chat.

**HOW TO USE IT** Call Monday–Friday or use MSAA's online chat.

**iConquerMS** NATIONAL / NETWORK**WEBSITE** <https://www.iconquerms.org/>**WHAT IT HELPS WITH** People with MS can contribute data, biosamples, experiences, and research priorities; patient-led governance.**HOW TO USE IT** Who/where: National / Online. Program type: Nonprofit patient-powered research network. Verified active.**NARCOMS Registry** NATIONAL / NETWORK**WEBSITE** <https://www.narcoms.org/>**WHAT IT HELPS WITH** Long-running patient-driven MS registry useful for contributing real-world outcomes and learning about research.**HOW TO USE IT** Who/where: National / Online. Program type: Patient registry. Include with research-participation explanation.**Shift.ms** NATIONAL / NETWORK**WEBSITE** <https://shift.ms/>**WHAT IT HELPS WITH** Peer community created for people with MS, especially useful for younger adults and newly diagnosed people.**HOW TO USE IT** Who/where: International / Online. Program type: Charity. UK-based but globally accessible online; label geography.**MSWorld** NATIONAL / NETWORK**WEBSITE** <https://www.msworld.org/>**WHAT IT HELPS WITH** Long-standing online MS community and peer discussion environment.**HOW TO USE IT** Who/where: Online. Program type: Nonprofit/community. Useful peer resource; include peer-information disclaimer.**PatientsLikeMe — MS Community** NATIONAL / NETWORK**WEBSITE** <https://www.patientslikeme.com/>**WHAT IT HELPS WITH** Condition-based peer tracking and shared lived-experience data.**HOW TO USE IT** Who/where: Online. Program type: Private health community. Commercial/private platform; privacy/data-use caveat recommended.

**Smart Patients** NATIONAL / NETWORK**WEBSITE** <https://www.smartpatients.com/>**WHAT IT HELPS WITH** Online communities for patients and caregivers across serious and chronic illnesses.**HOW TO USE IT** Who/where: Online. Program type: Peer community. Broader than MS; label peer advice as non-clinical.**CaringBridge** NATIONAL / NETWORK**WEBSITE** <https://www.caringbridge.org/>**WHAT IT HELPS WITH** Private health-update page plus practical support coordination such as meals, transportation, chores, and community help.**HOW TO USE IT** Who/where: National / Online. Program type: Nonprofit; free. Verified active.**Lotsa Helping Hands** NATIONAL / NETWORK**WEBSITE** <https://www.lotsahelpinghands.com/>**WHAT IT HELPS WITH** Care calendar for meals, rides, visits and caregiving tasks, plus updates and volunteer coordination.**HOW TO USE IT** Who/where: Online. Program type: Free/basic coordination platform. Verified active Sept. 2026.

## SECTION 17 / 12 LISTINGS

## MS-Specific Help &amp; Navigation

*MS-specific navigation, grants, community programs and financial assistance.*

**National MS Society — MS Navigator Program** NATIONAL / NETWORK

**CONTACT** 1-800-344-4867

**WEBSITE** <https://www.nationalmssociety.org/>

**WHAT IT HELPS WITH** Free one-on-one navigation for people affected by MS. Navigators help identify local and national assistance for housing, utilities, insurance, employment, transportation, equipment, benefits, emotional support, and other complex needs.

**HOW TO USE IT** Call and ask for an MS Navigator; this is often the best first call when needs span several categories.

**MS Focus — Emergency Assistance Grant** CHECK CURRENT STATUS

**CONTACT** 888-673-6287 (888-MSFOCUS)

**WEBSITE** <https://msfocus.org/Get-Help/MSF-Programs-Grants/Emergency-Assistance-Program>

**WHAT IT HELPS WITH** One-time emergency help with rent or utilities for people with MS. MS Focus currently requires a final eviction or utility-disconnection notice because funding is limited, and requests over \$400 are not considered. Mortgage payments are not covered; medication copay assistance is currently suspended. Requires MS diagnosis documentation and supporting crisis documents.

**HOW TO USE IT** Apply online through the page above; gather the final notice, proof of MS diagnosis, amount owed, and authorization allowing MS Focus to communicate with the creditor/utility.

**MS, I'mpossible — Young Adult MS Community, Financial Aid & Support** CHECK CURRENT STATUS

**CONTACT** [info@ms-impossible.org](mailto:info@ms-impossible.org)

**WEBSITE** <https://www.ms-impossible.org/>

**WHAT IT HELPS WITH** National community for young adults under 40 with a confirmed MS diagnosis. Programs include a free Community Portal, peer connection and mentorship, virtual meetups, newly diagnosed care packages, resiliency coaching, retreats and financial aid for eligible wellness services or major out-of-pocket medical needs.

**HOW TO USE IT** Join the free Community Portal first. Financial-aid applicants must currently be under 40, live in the U.S. and have a confirmed MS diagnosis. Grant limits, retreat capacity and funding change, so check the current Programs page before applying.

## Help Hope Live — MS / Catastrophic Illness Fundraising CHECK CURRENT STATUS

**CONTACT** 800-642-8399

**WEBSITE** <https://helphopelive.org/get-started/illness-campaigns/>

**WHAT IT HELPS WITH** 501(c)(3) nonprofit that helps people with MS and other serious illnesses run community-based fundraising campaigns for eligible medical and related expenses. Donations are made to the nonprofit and are generally tax-deductible for donors; the model is designed to help protect eligibility for many means-tested benefits compared with direct personal crowdfunding.

**HOW TO USE IT** Submit a request for help on the website. A Client Services Coordinator helps set up and manage the campaign and eligible disbursements.

## MS Focus — Brighter Tomorrow Grant CHECK CURRENT STATUS

**CONTACT** 888-673-6287

**WEBSITE** <https://msfocus.org/Get-Help/MSF-Programs-Grants>

**WHAT IT HELPS WITH** MS Focus program intended to improve quality of life by helping with certain needs or wishes that are not covered by its other grant programs. Availability and allowable requests vary.

**HOW TO USE IT** Use the MS Focus Grants & Programs page or call the helpline to confirm current application rules.

## MS Focus — Health & Wellness Grant CHECK CURRENT STATUS

**CONTACT** 888-673-6287

**WEBSITE** <https://msfocus.org/Get-Help/MSF-Programs-Grants>

**WHAT IT HELPS WITH** Supports adaptive exercise and wellness activities for people with MS, including online offerings and, in some circumstances, community-based classes.

**HOW TO USE IT** Use the grants page or helpline to ask about current funding and eligible wellness services.

## The Elliot Lewis Center Foundation (ELC Foundation) NATIONAL / NETWORK

**WEBSITE** <https://elcfoundation.org/financial-assistance/>

**WHAT IT HELPS WITH** Financial assistance for home modifications, DME, vehicle adaptations, assistive devices, service-dog expenses, OT evaluations and more.

**HOW TO USE IT** Who/where: U.S.; application-based. Program type: Nonprofit. Verified active; one of the best lesser-known MS-specific additions.

**MS Solutions, Inc.** MULTI-STATE / REGIONAL**WEBSITE** <https://www.mssolutions.org/>**WHAT IT HELPS WITH** Programs listed for home healthcare, emergency assistance, cooling, home accessibility, wellness, and transportation.**HOW TO USE IT** Who/where: Regional / program-specific. Program type: Nonprofit. Verified active; confirm geographic eligibility in final entry.**Neurologic Disease Foundation** MULTI-STATE / REGIONAL**WEBSITE** <https://www.ndfoundation.org/>**WHAT IT HELPS WITH** Patient/caregiver education with current emphasis on MS and Parkinson disease, including newly diagnosed programming.**HOW TO USE IT** Who/where: Northern Virginia + virtual education. Program type: Nonprofit. Verified active with 2026 programming.**MS Views and News / MS-RANDA** NATIONAL / NETWORK**WEBSITE** <https://www.msviewsandnews.org/>**WHAT IT HELPS WITH** Grassroots education and resources, with strong focus on rural and underserved communities; expanded in 2026 to broader autoimmune/neurologic/rare-disease audiences.**HOW TO USE IT** Who/where: National; virtual + in-person. Program type: Nonprofit. Verified active and expanded Aug. 2026.**ACT for MS — Mobility Aid & Device Assistance** MULTI-STATE / REGIONAL**WEBSITE** <https://actforms.org/client-services/>**WHAT IT HELPS WITH** Helps eligible clients obtain mobility aids when insurance/disability coverage does not; also has short-term scooter loans.**HOW TO USE IT** Who/where: Coachella Valley, CA. Program type: Nonprofit; free/financial aid. Specific subprogram worth separate cross-reference.**Novartis Patient Assistance Foundation (NPAF)** NATIONAL / NETWORK**CONTACT** 1-800-277-2254**WEBSITE** <https://pap.novartis.com/>**WHAT IT HELPS WITH** Provides certain Novartis medications at no cost to eligible U.S. patients who meet program requirements.**HOW TO USE IT** Check eligibility online, then complete the patient and prescriber portions of the application.

## SECTION 18 / 9 LISTINGS

# MS Movement, Fitness & Rehabilitation

MS-specific movement, exercise, coaching and rehabilitation resources.

## The MS Gym NATIONAL / NETWORK

**WEBSITE** <https://thmsgym.com/>

**WHAT IT HELPS WITH** Online MS-specific exercise education and programs with modifications across mobility levels.

**HOW TO USE IT** Who/where: National / Online. Program type: Private/commercial; free + paid. Verified active Sept. 2026; clearly label as non-clinical/private program.

## Can Do MS — MS Moves NATIONAL / NETWORK

**WEBSITE** <https://cando-ms.org/programs/ms-moves/>

**WHAT IT HELPS WITH** Functional MS exercise plans, videos, Zoom meetups, and modifications focused on daily function.

**HOW TO USE IT** Who/where: National / Virtual. Program type: Nonprofit; free. Verified active Sept. 2026.

## Can Do MS — Coaching / JUMPSTART / Webinars NATIONAL / NETWORK

**WEBSITE** <https://cando-ms.org/programs/>

**WHAT IT HELPS WITH** Small-group coaching, symptom education, goal setting, peer support, and virtual educational programs.

**HOW TO USE IT** Who/where: National / Virtual. Program type: Nonprofit; free. Verified active Sept. 2026.

## MSForward NATIONAL / NETWORK

**WEBSITE** <https://www.msforward.org/>

**WHAT IT HELPS WITH** Adaptive wellness center founded for MS and now serving neurological conditions, mobility loss, and aging.

**HOW TO USE IT** Who/where: Regional + adaptive wellness model. Program type: Nonprofit. Verified active; based in Omaha.

## ACT for MS MULTI-STATE / REGIONAL

**WEBSITE** <https://actforms.org/>

**WHAT IT HELPS WITH** Strength training, aquatic therapy, adaptive yoga, mental-health sessions, peer support, and mobility-aid help.

**HOW TO USE IT** Who/where: Coachella Valley, CA. Program type: Nonprofit; free to eligible clients. Verified active; restricted to Coachella Valley residents.

**My Strength Wellness Program** MULTI-STATE / REGIONAL**WEBSITE** <https://www.mystrengthwellness.org/>**WHAT IT HELPS WITH** MS-focused fitness, education, wellness events, and social connection; services are free.**HOW TO USE IT** Who/where: Southern California / community events. Program type: Nonprofit; free. Verified active Sept. 2026.**Multiple Sclerosis Yoga Program** NATIONAL / NETWORK**WEBSITE** <https://www.msyogaprogram.org/>**WHAT IT HELPS WITH** Adaptive yoga and meditation for MS and other chronic illnesses via Zoom.**HOW TO USE IT** Who/where: Virtual. Program type: Nonprofit/program. Verified active; add exercise-safety caveat.**Rocky Mountain MS Center — Exercise & Hydrotherapy** MULTI-STATE / REGIONAL**WEBSITE** <https://mscenter.org/programs-services/>**WHAT IT HELPS WITH** Adaptive exercise/hydrotherapy and wellness programming connected to an MS specialty center.**HOW TO USE IT** Who/where: Regional + virtual resources. Program type: Nonprofit MS center. Existing guide mentions RMMSC elsewhere; this would add a specific program rather than duplicate the organization.**MSAA — My MS Manager** NATIONAL / NETWORK**WEBSITE** <https://mymsaa.org/>**WHAT IT HELPS WITH** Tracks symptoms, medications, fatigue, mood, and reports that can be shared with the care team.**HOW TO USE IT** Who/where: National / App. Program type: Nonprofit; free. Verified updated in 2026; new program entry from an organization already in the guide.

## SECTION 19 / 22 LISTINGS

# Adaptive Recreation, Accessible Travel & Quality of Life

*Adaptive sports, outdoor access, accessible travel and quality-of-life experiences.*

## First Descents NATIONAL / NETWORK

**CONTACT** Website contact

**WEBSITE** <https://firstdescents.org/>

**WHAT IT HELPS WITH** Provides outdoor adventure programs and community experiences for young adults impacted by serious health conditions; MS eligibility can depend on current program criteria.

**HOW TO USE IT** Review current diagnoses served, age criteria, and application periods.

## Sail MS NATIONAL / NETWORK

**CONTACT** Website contact

**WEBSITE** <https://sailms.org/>

**WHAT IT HELPS WITH** Sailing experiences designed to build connection, confidence, friendship, and empowerment for people living with MS.

**HOW TO USE IT** Check current trip schedules, eligibility, accessibility, and costs.

## Meat Fight CHECK CURRENT STATUS

**CONTACT** Website contact

**WEBSITE** <https://www.meatfight.com/about-us>

**WHAT IT HELPS WITH** Nonprofit historically supporting people living with MS in endurance cycling and related athletic goals, including equipment support for selected participants.

**HOW TO USE IT** Confirm current application cycles and program offerings before applying.

## River Deep Foundation MULTI-STATE / REGIONAL

**CONTACT** Website contact

**WEBSITE** <https://www.riverdeepfoundation.org/>

**WHAT IT HELPS WITH** Adaptive recreation and outdoor programs serving veterans and others affected by physical, emotional, or psychological trauma, along with families/support networks.

**HOW TO USE IT** Review current locations, eligibility, and event calendar.

**Adaptive Adventures** NATIONAL / NETWORK**CONTACT** Website contact**WEBSITE** <https://adaptiveadventures.org/programs/>**WHAT IT HELPS WITH** National nonprofit providing adaptive sports and outdoor recreation for people with physical disabilities and families, including equipment and instruction through programs/partners.**HOW TO USE IT** Use the programs page to locate opportunities by sport and region.**The Lockwood Foundation** MULTI-STATE / REGIONAL**CONTACT** Website contact**WEBSITE** <https://www.thelockwoodfoundation.org/>**WHAT IT HELPS WITH** Adaptive hiking organization using specialized, often human-powered equipment to expand trail access for wheelchair users and people with mobility disabilities.**HOW TO USE IT** Check current hike locations, participant requirements, and volunteer/support options.**Challenged Athletes Foundation (CAF)** CHECK CURRENT STATUS**CONTACT** Website contact**WEBSITE** <https://www.challengedathletes.org/get-support/>**WHAT IT HELPS WITH** Provides grants and opportunities to help people with qualifying permanent physical disabilities participate in fitness and competitive sports. Grants may support adaptive sports equipment, coaching/training, and competition expenses depending on the program year.**HOW TO USE IT** Review annual grant categories, eligibility rules, and application windows.**Move United** NATIONAL / NETWORK**CONTACT** 301-217-0960**WEBSITE** <https://www.moveunitedsport.org/>**WHAT IT HELPS WITH** National adaptive-sports organization and U.S. Olympic & Paralympic Committee affiliate connecting people with disabilities to a nationwide network of local adaptive-sports chapters and programs.**HOW TO USE IT** Use the chapter/program locator to find sports near you.**National Ability Center** NATIONAL / NETWORK**WEBSITE** <https://nationalabilitycenter.org/>**WHAT IT HELPS WITH** 20+ adaptive recreation programs including cycling, skiing, rafting, climbing, equestrian, camps, pickleball and more.**HOW TO USE IT** Who/where: Utah + destination programs. Program type: Nonprofit. Verified active.

**National Ability Center Scholarships** NATIONAL / NETWORK**WEBSITE** <https://nationalabilitycenter.org/scholarships/>**WHAT IT HELPS WITH** Donor-funded scholarships based on financial need, not disability type; about half of participants receive support.**HOW TO USE IT** Who/where: Program-specific. Program type: Nonprofit scholarship. Verified active.**Adaptive Sports Center** NATIONAL / NETWORK**WEBSITE** <https://www.adaptivesports.org/>**WHAT IT HELPS WITH** Adaptive outdoor recreation with activity scholarships and some limited travel/accommodation stipends.**HOW TO USE IT** Who/where: Colorado / destination. Program type: Nonprofit. Verified scholarship program.**Achilles International** NATIONAL / NETWORK**WEBSITE** <https://www.achillesinternational.org/>**WHAT IT HELPS WITH** Adaptive running/walking/wheelchair programs and community for athletes with disabilities.**HOW TO USE IT** Who/where: National + chapters. Program type: Nonprofit. Good supplement to Move United/CAF already in guide.**Paradox Sports** NATIONAL / NETWORK**WEBSITE** <https://www.paradoxsports.org/>**WHAT IT HELPS WITH** Adaptive climbing programs, trips, training, and community for people with physical disabilities.**HOW TO USE IT** Who/where: National / climbing events. Program type: Nonprofit. Great niche quality-of-life resource.**Outdoors for All Foundation** MULTI-STATE / REGIONAL**WEBSITE** <https://outdoorsforall.org/>**WHAT IT HELPS WITH** Adaptive skiing, cycling, hiking and recreation for people with disabilities.**HOW TO USE IT** Who/where: Pacific Northwest. Program type: Nonprofit. Regional; good model for readers to search locally.**Challenge Aspen** NATIONAL / NETWORK**WEBSITE** <https://challengeaspen.org/>**WHAT IT HELPS WITH** Adaptive recreation, camps and outdoor programs for people with disabilities.**HOW TO USE IT** Who/where: Colorado / destination. Program type: Nonprofit. Check scholarships/current program details.

**Wheel the World** NATIONAL / NETWORK**WEBSITE** <https://wheeltheworld.com/>**WHAT IT HELPS WITH** Accessible travel booking and destination information for travelers with mobility and accessibility needs.**HOW TO USE IT** Who/where: Global / U.S. destinations. Program type: Private accessible-travel platform. Commercial; useful for travel planning rather than financial aid.**AccessNow** NATIONAL / NETWORK**WEBSITE** <https://accessnow.com/>**WHAT IT HELPS WITH** Crowdsourced accessibility information for businesses, venues, and destinations.**HOW TO USE IT** Who/where: Global / App & web. Program type: Social enterprise / accessibility map. Useful for planning everyday access and travel.**accessibleGO** NATIONAL / NETWORK**WEBSITE** <https://accessiblego.com/>**WHAT IT HELPS WITH** Accessible hotel/travel booking plus accessibility information and community reviews.**HOW TO USE IT** Who/where: U.S. travel. Program type: Accessible travel platform. Commercial/booking platform; transparency note.**Disabled Hikers** NATIONAL / NETWORK**WEBSITE** <https://disabledhikers.com/>**WHAT IT HELPS WITH** Accessibility information, trail guides, community resources and advocacy for disabled hikers.**HOW TO USE IT** Who/where: U.S.. Program type: Nonprofit/community. Quality-of-life and nature access.**Aimee Copeland Foundation — Retreat Scholarships** NATIONAL / NETWORK**WEBSITE** <https://aimeecopelandfoundation.org/workshop-retreats/>**WHAT IT HELPS WITH** Scholarships for people with physical, psychological or developmental disabilities to attend selected mindfulness, self-regulation, pain-management and resilience retreats.**HOW TO USE IT** Apply early; the foundation notes approval can take 30–45 days. Scholarship recipients may still be responsible for meals and lodging depending on the event.

## High Fives Foundation — Empowerment Fund [CHECK CURRENT STATUS](#)

**WEBSITE** <https://highfivesfoundation.org/programs/empowerment-fund/>

**WHAT IT HELPS WITH** Grants for eligible people in the U.S., U.S. territories and Canada who have sustained qualifying life-changing mobility injuries. Funding categories can include adaptive sports equipment, rehabilitation/healing services, medical equipment and other approved recovery-related needs.

**HOW TO USE IT** Eligibility is injury-specific and does not cover every disability or chronic condition. Review the current eligibility tool, funding categories and application cycle before applying; awards are paid under program rules rather than guaranteed.

## Kelly Brush Foundation — Active Fund [CHECK CURRENT STATUS](#)

**WEBSITE** <https://kbf.org/theactivefund/>

**WHAT IT HELPS WITH** Grants for U.S. residents with paralysis caused by an acquired spinal cord injury to purchase adaptive sports and recreation equipment such as handcycles, monoskis, sport chairs and similar equipment.

**HOW TO USE IT** This program is specific to acquired spinal cord injury and does not cover MS or other conditions causing paralysis. The Fall 2026 cycle is closed; sign up for notice of the Spring 2027 cycle and check current application requirements before purchasing equipment.

## SECTION 20 / 13 LISTINGS

# Vision, Hearing, Reading, Communication & Digital Access

Accessible books, low-vision services, hearing resources, digital access and communication support.

## Be My Eyes NATIONAL / NETWORK

**WEBSITE** <https://www.bemyeyes.com/>

**WHAT IT HELPS WITH** Connects blind/low-vision users with volunteers and AI visual assistance for everyday tasks.

**HOW TO USE IT** Who/where: Global / App. Program type: Free. Especially relevant for MS-related vision loss.

## Aira NATIONAL / NETWORK

**WEBSITE** <https://aira.io/>

**WHAT IT HELPS WITH** Live visual interpreting for blind/low-vision users; some airports, employers, schools and public partners sponsor access.

**HOW TO USE IT** Who/where: U.S. / app/service. Program type: Free in some partner locations + paid plans. Explain free-access partners vs paid plans.

## Bookshare NATIONAL / NETWORK

**WEBSITE** <https://www.bookshare.org/>

**WHAT IT HELPS WITH** Large accessible ebook library for people with qualifying print disabilities; free for eligible U.S. students and reduced-cost for others.

**HOW TO USE IT** Who/where: U.S. / Online library. Program type: Nonprofit/accessibility service. Great for cognitive/visual/physical print-access barriers.

## National Library Service for the Blind and Print Disabled (NLS/BARD) FEDERAL / PUBLIC

**WEBSITE** <https://www.loc.gov/nls/>

**WHAT IT HELPS WITH** Free braille and talking-book service for qualifying people who cannot use standard print due to visual, physical, or reading disability.

**HOW TO USE IT** Who/where: National / federal. Program type: Free. Excellent hidden federal resource.

**AbleGamers** NATIONAL / NETWORK**WEBSITE** <https://ablegamers.org/>**WHAT IT HELPS WITH** Gaming accessibility support, adaptive technology, peer connection and inclusive gaming for people with disabilities.**HOW TO USE IT** Who/where: National. Program type: Nonprofit. Useful nonmedical identity/connection resource.**Dental Lifeline Network — Donated Dental Services** CHECK CURRENT STATUS**WEBSITE** <https://dentallifeline.org/>**WHAT IT HELPS WITH** Volunteer dentists provide comprehensive dental treatment to eligible patients.**HOW TO USE IT** Who/where: National state-by-state programs; people who cannot afford dental care and meet disability/age/medical-necessity criteria. Program type: Nonprofit / donated care. State waitlists/open counties vary; not emergency or cosmetic dentistry.**Remote Area Medical (RAM)** NATIONAL / NETWORK**WEBSITE** <https://www.ramusa.org/patients/>**WHAT IT HELPS WITH** Free dental, vision and basic medical care at volunteer-powered clinics; no insurance or ID required for listed clinics.**HOW TO USE IT** Who/where: U.S. pop-up clinic locations; anyone in need at participating events. Program type: Nonprofit / free clinics. Event locations, dates and available services vary; first-come capacity can be limited.**Lions Clubs — Local Eyeglass / Hearing Assistance** NATIONAL / NETWORK**WEBSITE** <https://www.lionsclubs.org/>**WHAT IT HELPS WITH** Local Lions clubs may help with eyeglasses, hearing-related needs or referrals depending on club resources.**HOW TO USE IT** Who/where: Local club dependent. Program type: Volunteer civic network. Not a guaranteed national benefit; assistance is club-specific.**Hearing Loss Association of America (HLAA)** CHECK CURRENT STATUS**WEBSITE** <https://www.hearingloss.org/>**WHAT IT HELPS WITH** Education, support, chapters, assistive-hearing information and navigation.**HOW TO USE IT** Who/where: National; people with hearing loss and families. Program type: Nonprofit. Primarily education/support rather than a direct hearing-aid grant.

**EveryoneOn — Low-Cost Internet & Computer Offer Locator** NATIONAL / NETWORK**WEBSITE** <https://www.everyoneon.org/find-offers>**WHAT IT HELPS WITH** ZIP-code search for discounted internet and computer offers; filters include SSI, Medicaid, SNAP and other eligibility markers.**HOW TO USE IT** Who/where: U.S.; low-income and qualifying-program households. Program type: Nonprofit / locator. Offers vary by ZIP, provider and eligibility.**PCs for People** NATIONAL / NETWORK**WEBSITE** <https://www.pcsforpeople.org/>**WHAT IT HELPS WITH** Low-cost refurbished computers and internet options for qualifying households.**HOW TO USE IT** Who/where: U.S.; income/program eligibility applies. Program type: Nonprofit / low-cost devices and internet. Coverage area, inventory and eligibility should be rechecked.**iCanConnect — National Deaf-Blind Equipment Distribution Program** NATIONAL / NETWORK**WEBSITE** <https://www.icanconnect.org/>**WHAT IT HELPS WITH** Free communication equipment, individual assessment, installation, training and support.**HOW TO USE IT** Who/where: All states/territories; significant combined hearing and vision loss plus income criteria. Program type: Federal program administered locally / free. Narrow eligibility; income and combined sensory-loss requirements apply.**FCC Lifeline** FEDERAL / PUBLIC**WEBSITE** <https://www.fcc.gov/lifeline-consumers>**WHAT IT HELPS WITH** Monthly discount toward eligible phone or broadband service.**HOW TO USE IT** Who/where: National; qualifying low-income households. Program type: Federal communications benefit. Eligibility and participating providers should be checked for the current year.

## SECTION 21 / 6 LISTINGS

# Parenting, Children & Family Systems

*Support for disabled parents, families of disabled children, education advocacy and adaptive parenting.*

## Family Voices / Family-to-Family Health Information Centers NATIONAL / NETWORK

**WEBSITE** <https://familyvoices.org/findhelp/>

**WHAT IT HELPS WITH** Peer navigation, health-system help, insurance/resource guidance and family leadership support.

**HOW TO USE IT** Who/where: Every state plus territories/tribal programs; families of children/youth with special health care needs. Program type: HRSA-supported family-led network. This primarily serves families of children/youth with special health care needs, not parents solely because the parent is ill.

## Center for Parent Information & Resources — PTI/CPRC Locator NATIONAL / NETWORK

**WEBSITE** <https://www.parentcenterhub.org/find-your-center/>

**WHAT IT HELPS WITH** Finds Parent Training and Information Centers and Community Parent Resource Centers for IDEA/education advocacy.

**HOW TO USE IT** Who/where: U.S.; families of children/youth with disabilities. Program type: Federally supported information network. Child-focused; not an adult disability service.

## ChildCare.gov — State Resource Portals FEDERAL / PUBLIC

**WEBSITE** <https://www.childcare.gov/state-resources>

**WHAT IT HELPS WITH** State links for child-care assistance, TANF, CHIP, WIC, disability services, home visiting and other family supports.

**HOW TO USE IT** Who/where: National gateway; parents/caregivers. Program type: Federal portal. Programs and eligibility are state-specific.

## Family Voices Leadership Academies NATIONAL / NETWORK

**WEBSITE** <https://familyvoices.org/leadershipprograms/>

**WHAT IT HELPS WITH** Free leadership development and certificate programs for youth and family advocates.

**HOW TO USE IT** Who/where: Families/youth with special health care needs/disabilities; current cohorts. Program type: Nonprofit/federal-supported training. Cohort dates, language and eligibility can change.

## Adaptive Parent Project NATIONAL / NETWORK

**WEBSITE** <https://www.adaptiveparentproject.org/>

**WHAT IT HELPS WITH** National nonprofit and resource hub for parents with disabilities, including adaptive parenting techniques, healthcare access, accessible activities, adaptive products, education and peer connection.

**HOW TO USE IT** Use the resource guides, educational content and community projects; some direct programming may be location- or partner-dependent.

## Through the Looking Glass — Disabled Parenting Resource Lists NATIONAL / NETWORK

**WEBSITE** <https://lookingglass.org/resource-lists/>

**WHAT IT HELPS WITH** National resource lists for parents and caregivers with disabilities, including adaptive baby-care equipment, legal resources, childcare products, accessible playgrounds and national organizations.

**HOW TO USE IT** Use the topic-specific resource lists. Direct services and equipment lending are primarily local to the San Francisco Bay Area, but the resource library is nationally useful.

## SECTION 22 / 5 LISTINGS

# Pets During Illness, Hospitalization & Financial Crisis

*Pet food, veterinary help, temporary foster care and practical pet support when the human is ill.*

## PACT for Animals / Operation Foster NATIONAL / NETWORK

**WEBSITE** <https://operationfoster.org/>

**WHAT IT HELPS WITH** Temporary foster-placement assistance for pets during qualifying hospitalization or crisis situations.

**HOW TO USE IT** Who/where: U.S.; program-dependent medical/hospitalization circumstances. Program type: Nonprofit. Placement is volunteer/foster dependent and not guaranteed.

## RedRover Relief — Urgent Care Grants CHECK CURRENT STATUS

**WEBSITE** <https://redrover.org/relief/urgent-care-grants/>

**WHAT IT HELPS WITH** Financial help for urgent, life-threatening veterinary care plus resource guidance.

**HOW TO USE IT** Who/where: U.S.; pet guardians in financial hardship with qualifying urgent veterinary need. Program type: Nonprofit / small gap grants. Grant amounts are limited; program opens/closes on a schedule and is not comprehensive veterinary coverage.

## 211 — Pet and Household Crisis Cross-Search NATIONAL / NETWORK

**WEBSITE** <https://www.211.org/>

**WHAT IT HELPS WITH** Can surface local pet food banks, temporary boarding, veterinary aid, transportation and household crisis programs.

**HOW TO USE IT** Who/where: U.S.; local availability. Program type: Community information network. Local database depth varies.

## Pet Help Finder NATIONAL / NETWORK

**WEBSITE** <https://www.pethelpfinder.org/>

**WHAT IT HELPS WITH** Search for financially friendly veterinary care, pet food, behavior help and other pet services.

**HOW TO USE IT** Who/where: U.S.; local listings. Program type: Search/locator resource. Directory quality and local availability should be checked.

**Pet Peace of Mind** NATIONAL / NETWORK

**CONTACT** 503-363-0499

**WEBSITE** <https://www.petpeaceofmind.org/>

**WHAT IT HELPS WITH** National care model used by hospice, home-health and hospital partners to help seriously ill people keep and care for pets. Local programs may help with pet food, veterinary care, grooming, walking, transportation, boarding and rehoming.

**HOW TO USE IT** Use the participating-program directory to see whether a partner organization serves your area. The program is available through local healthcare/hospice partners rather than direct nationwide enrollment.

## SECTION 23 / 5 LISTINGS

# Rural, Agricultural & Hard-to-Reach Support

Rural health navigation, internet access, farm/ranch disability support and rural housing resources.

## USDA Rural Development — Housing Preservation / Repair Network FEDERAL / PUBLIC

**WEBSITE** <https://www.rd.usda.gov/programs-services>

**WHAT IT HELPS WITH** Home repair, rehabilitation and hazard-removal pathways through USDA programs and local grantees.

**HOW TO USE IT** Who/where: Eligible rural communities; program-specific income/property rules. Program type: Federal rural housing system. Specific loan/grant rules vary by program and year.

## Rural Health Information Hub CHECK CURRENT STATUS

**WEBSITE** <https://www.ruralhealthinfo.org/>

**WHAT IT HELPS WITH** Rural health program models, funding, toolkits and state resources.

**HOW TO USE IT** Who/where: National rural-health clearinghouse. Program type: Federally supported resource center. More of a navigation/research hub than direct patient assistance.

## Rocky Mountain MS Center — Rural Engagement MULTI-STATE / REGIONAL

**WEBSITE** <https://mscenter.org/support/rural-engagement/>

**WHAT IT HELPS WITH** Free adaptive exercise, counseling and health/wellness coaching through rural engagement programming.

**HOW TO USE IT** Who/where: Rural participants served by current program criteria. Program type: MS nonprofit / free direct support. Service area/participant criteria should be verified for the current cycle.

## EveryoneOn — Rural Digital-Access Search NATIONAL / NETWORK

**WEBSITE** <https://www.everyoneon.org/find-offers>

**WHAT IT HELPS WITH** Can identify low-cost internet/device offers in underserved areas.

**HOW TO USE IT** Who/where: Nationwide ZIP search. Program type: Nonprofit locator. Cross-reference rather than duplicate full entry if already included in Digital Access.

## AgrAbility — Farmers & Ranchers with Disabilities NATIONAL / NETWORK

**WEBSITE** <https://www.agrability.org/>

**WHAT IT HELPS WITH** USDA-supported national/state network helping farmers, ranchers and agricultural workers with disabilities or chronic health conditions continue working through education, worksite problem-solving, assistive technology and connections to services.

**HOW TO USE IT** Use the national project to locate the state/regional AgrAbility project serving your area. Direct services vary by participating state/region.

## SECTION 24 / 4 LISTINGS

# Fertility, Reproductive Health & Future-Family Planning

*Fertility preservation, family-building support and insurance-navigation resources.*

## Alliance for Fertility Preservation CHECK CURRENT STATUS

**WEBSITE** <https://www.allianceforfertilitypreservation.org/>

**WHAT IT HELPS WITH** Fertility-preservation education, state coverage information and financial-assistance resource lists.

**HOW TO USE IT** Who/where: National; people whose medical treatment may threaten fertility. Program type: Nonprofit education/advocacy network. Many listed grant programs are cancer-specific; readers must match diagnosis/treatment eligibility carefully.

## State Fertility-Preservation Coverage Map — Alliance for Fertility Preservation

NATIONAL / NETWORK

**WEBSITE** <https://www.allianceforfertilitypreservation.org/expenses/laws-legislation/>

**WHAT IT HELPS WITH** Tracks states with enacted or pending fertility-preservation coverage related to iatrogenic infertility.

**HOW TO USE IT** Who/where: State-specific insurance landscape. Program type: Policy/coverage resource. State laws and plan applicability change; verify current coverage and whether the plan is regulated by that state.

## RESOLVE — National Infertility Association CHECK CURRENT STATUS

**WEBSITE** <https://resolve.org/>

**WHAT IT HELPS WITH** Education, support groups, insurance/financial advocacy and family-building resources.

**HOW TO USE IT** Who/where: National. Program type: Nonprofit. Not MS-specific; direct grant availability is not its primary role.

## Fertility Within Reach NATIONAL / NETWORK

**WEBSITE** <https://www.fertilitywithinreach.org/>

**WHAT IT HELPS WITH** Insurance-access education and fertility-treatment advocacy resources.

**HOW TO USE IT** Who/where: National. Program type: Nonprofit advocacy/education. Focus is fertility access broadly; verify current programs.

## SECTION 25 / 1 LISTINGS

# Hidden Resource Libraries & Mutual Aid

*Unconventional disabled-led resource libraries and low-barrier mutual-aid opportunities.*

## HIDDEN GEMS QUICK-FIND

- Dollar For - hospital charity-care help (Section 02)
- Angel Flight East / West, PALS SkyHope, Air Care Alliance & Mercy Medical Angels - medical travel (Section 03)
- ARCH National Respite Network & A Mother's Rest - caregiver respite (Section 04)
- Full Cart, Lasagna Love & Food is Medicine Coalition - food delivered in different ways (Section 05)
- Sleep for Change & Furniture Bank Network - beds/furnishings pathways (Section 06)
- Hospital Bed Exchange & GotDME - free equipment pathways (Section 07)
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- Adaptive Parent Project - disabled parenting (Section 21)
- Pet Peace of Mind - pet support during serious illness (Section 22)
- AgrAbility - farmers and ranchers with disabilities (Section 23)
- Stimpunks Foundation - disabled-led resources and mutual aid (this section)

## Stimpunks Foundation — Resource Library & Mutual Aid [CHECK CURRENT STATUS](#)

**WEBSITE** <https://stimpunks.org/aid/>

**WHAT IT HELPS WITH** Disabled- and neurodivergent-led resource library, access tools and direct mutual-aid grants for U.S. disabled and neurodivergent people. Mutual-aid grants can cover broad welfare and survival needs.

**HOW TO USE IT** The 2026 mutual-aid and creator-grant application pipelines are currently full. Stimpunks says the next application round is planned to open January 1, 2027. The public resource library remains available even when grant intake is closed.

## SECTION 26 / 1 LISTINGS

# End-of-Life & Funeral Help

*Financial help and practical pathways when a family cannot afford funeral or cremation costs.*

## NAFPAP — Funeral Financial Assistance [CHECK CURRENT STATUS](#)

**CONTACT** 919-491-0024

**WEBSITE** <https://nafpap.org/get-help/>

**WHAT IT HELPS WITH** Nonprofit offering funeral financial assistance to families across North America who cannot afford funeral or cremation costs; works directly with funeral homes when assistance is approved.

**HOW TO USE IT** Apply before finalizing costs when possible. Funding depends on the family's circumstances and available charitable funds.

## Before you rely on a resource

Programs can pause funding, close application windows, change eligibility, alter service areas or change contact information. Confirm current details directly before spending money or depending on an award.

This guide is designed to get you to the right door faster. Inclusion does not mean a program will approve every applicant, serve every location or have funding available every day.

Organization names identify resources; inclusion does not imply affiliation or endorsement. This directory is educational information, not individualized medical, legal, insurance or financial advice.



**BEYOND**  
— S U R V I V A L —

*Helping you navigate what stands  
between surviving and living.*

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| USAJOBS — Schedule A Disability Hiring                          | <a href="#"><u>p. 35</u></a> |                                                            |                              |
| USDA Rural Development — Housing Preservation / Repair Network  | <a href="#"><u>p. 60</u></a> |                                                            |                              |
| USDA Section 504 Home Repair                                    | <a href="#"><u>p. 24</u></a> |                                                            |                              |
| VA Beneficiary Travel / Veteran Medical Transportation          | <a href="#"><u>p. 11</u></a> |                                                            |                              |
| Vantage Mobility International (VMI) Dealer Locator             | <a href="#"><u>p. 26</u></a> |                                                            |                              |