

Coping With Your Financial Concerns When You Have Breast Cancer



SECOND QUEBEC EDITION

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Introduction

The words “you have breast cancer” mark the beginning of a journey. No matter what stage you are at, you may have serious worries about your personal finances.

This booklet contains information about programs and services to help you address your financial concerns. You may discover that you qualify for programs and services you didn't know existed. Although Willow Breast Cancer Support Canada cannot endorse any one of the specific programs, services or agencies listed, we can offer some general advice:

- ◆ We encourage you to speak with your doctor and ask what his or her expectations are regarding your course of treatment, how long you might be off work and what limitations you may encounter.
- ◆ It's a good idea to examine and evaluate the various definitions of disability for the programs you may be accessing and determine how your illness and situation fits within those programs.
- ◆ If you are in the first stages of diagnosis and find yourself worrying about your financial future, take this time to find out what insurance, sick days, leave of absence and/or individual employer policies apply to your situation. While this may take some time, knowing in advance what you are entitled to claim can be reassuring.
- ◆ If you have supplemental health and/or disability insurance, either through a workplace benefits package or carried independently, make sure you are familiar with the terms and conditions of your coverage. Many disability policies require a waiting period prior to the start of coverage. You may need to notify your carrier immediately of your 'disability'.
- ◆ Before using your RRSP or the equity in your home to pay for expenses, consider speaking with a financial advisor.
- ◆ If you are worried about meeting payment on your credit card, loan or mortgage, consider speaking with your bank or lender to develop a new payment schedule.

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- ◆ If friends or relatives offer to help, try to accept their offers in the same spirit you would accept a gift. They are concerned for you and want to help in any way they can.
- ◆ Remember, there is always help available at Willow. Call us at 1-888-778-3100 for confidential support and information – free of charge.

What If I Can't Work?

This first section addresses income replacement from insurance plans, federal government support, provincial government aid programs and charitable organizations.

Disability Income Insurance

Disability insurance either may be part of your employee benefits package or carried independently. It provides for partial replacement of your regular income should you become seriously ill or disabled. The terms and conditions of these policies vary widely. If you are covered at work or covered under a spouse or partner's workplace plan, ask the plan administrator for complete coverage details. If it is still unclear as to what is covered and for how long, ask the insurer for clarification.

If you carry your own disability policy, review it carefully. If it is not completely clear, check with the insurance company or the agent who sold it to you.

Other Insurance Coverage

Review your own personal insurance holdings or check with your agent to determine if you have purchased other insurance coverage, such as critical illness insurance or long-term care insurance.

Your agent can help you determine if your condition will qualify you to receive benefits.

Employment Insurance Sickness Benefits

Employment Insurance (EI) provides sickness benefits to individuals who are unable to work because of illness.

Generally, you need to have worked 600 insured hours in the last 52 weeks and prove that your earnings have been reduced by at least 40% to qualify for sickness benefits.

To see whether you meet the sickness benefits criteria, you will need to submit:

- ◆ a medical certificate
- ◆ an application form
- ◆ records of employment from all employers you've worked for in the last 52 weeks or since the start of your last claim (whichever is the fewest)

Employers are obliged to provide these records within five days of your notification. It's important that you file your claim within four weeks or you may lose benefits. If you are unable to obtain these records within four weeks, you may file your claim using pay stubs or T4 slips to verify your employment history.

Coverage may last for up to 15 weeks. After the coverage ends, you may be able to receive regular EI benefits if you can show that you have regained the ability to work and have no job to return to.

Sickness benefits are available to you as well if you are self-employed and are participating in the EI program.

For more information contact:

Service Canada

Toll free: 1-800-206-7218

Website: www.servicecanada.gc.ca

Employment Insurance Compassionate Care Benefits

This program provides for up to six weeks of benefits to those with EI coverage who must look after a gravely ill partner or family member. It requires both EI qualification and a medical certificate confirming the severity of the patient's illness (generally this means a patient who is at risk of dying within six months). It may be shared amongst eligible family members.

There is also a variety of other programs that work in conjunction with care leave: regular EI benefits, parental or maternity benefits and/or sickness benefits.

These benefits are available to you as well if you are self-employed and are participating in the EI program.

For more information contact:

Service Canada

Toll free: 1-800-206-7218

Website: www.servicecanada.gc.ca

Régie des rentes du Québec (RRQ) / Quebec Pension Plan (QPP)

The ***Quebec Pension Plan (QPP)*** provides monthly benefits when a contributor becomes disabled, retires or in the event of the contributor's death, survivor benefits.

Under the QPP, you are considered disabled if your condition is severe and permanent. This condition must prevent you from doing any type of substantially gainful work on a regular basis.

To qualify for benefits:

- ◆ you must be under 65;
- ◆ you must have contributed to the QPP for 2 of the last 3 years of your contributory period, for 5 of the last 10 years, or for at least half of the years in your contributory period, with a minimum of 2 years; and
- ◆ you must have a severe and permanent disability recognized by the Régie

For more information contact:

Régime des rentes du Québec

Quebec City: 418 643-5185

Montreal: 514 873-2433

Toll free: 1 800 463-5185

Website: www.rrq.gouv.qc.ca

Ministère de l'Emploi et de la Solidarité sociale

The provincial government offers two last-resort financial assistance programs for Quebec residents: the Social Assistance Program and the Social Solidarity Program.

The **Social Assistance Program** provides financial assistance to people with no severely limited capacity for employment.

The **Social Solidarity Program** provides financial assistance to people with severely limited capacity for employment (a medical report from your doctor is required).

To qualify for a social solidarity allowance, you must submit a medical report from your doctor attesting to the fact that your physical or psychological condition is significantly impaired and will be permanently or for an indeterminate time and, therefore, in combination with your socio-occupational profile (little schooling, no work experience), you or your spouse have severely limited capacity for employment.

To be eligible to these assistance programs, you must meet the eligibility conditions stipulated in the Individual and Family Assistance Act and the Regulation regarding individual and family assistance. Namely, you need prove that your assets (cash, property, earnings, benefits and income) are equal to or less than the amounts prescribed by regulation.

If you are eligible for assistance, you can also apply to receive special benefits to cover specific needs not taken into consideration in the basic benefit, such as prescription drugs.

To see if you may qualify, you can complete a preliminary assessment online at www.simulateur.gouv.qc.ca/perseus/surveys/1779059950/0001/accueil_en.htm

For more information contact:

Ministère de l'Emploi et de la Solidarité sociale

Telephone: 514-873-4000

Toll-free: 1-877-767-8773

Veteran Affairs Canada

Veterans Affairs Canada provides treatment and other health-related benefits to veterans and their survivors/dependents. Benefits include medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment, and other community healthcare services and benefits.

For more information contact:

Veteran Affairs Canada

Toll free: 1-866-522-2122

E-mail: information@vac-acc.gc.ca

Website: www.vac-acc.gc.ca

Royal Canadian Naval Benevolent Fund

Current and former members of the Naval Forces of Canada and their dependants may qualify for financial assistance from the Royal Canadian Naval Benevolent Fund. Benefits may take the form of either a loan or grant depending on your circumstances. Applications are available at Veterans Affairs Canada offices or Royal Canadian Legion branches.

For more information contact:

Royal Canadian Naval Benevolent Fund

Telephone: 613-996-5087

Toll free: 1-888-557-8777

E-mail: info@rcnbf.ca

Website: www.rcnbf.ca

Kelly Shires Breast Cancer Foundation

The Kelly Shires Breast Cancer Foundation's Snow Run for Fun Trust was established in 1999 by the late Kelly Shires (then just diagnosed with breast cancer) and her best friend Suzy Cayley. They wanted to find ways to ease the financial stresses confronting women undergoing breast cancer treatment so they started the Snow Run for Fun, a sponsored snowmobile ride that has been an amazingly successful fundraising event.

The Kelly Shires Breast Cancer Foundation offers up to \$1,000 per application to qualifying individuals and you can apply up to four times a year (lifetime financial assistance is capped at \$10,000).

For more information contact:

Kelly Shires Breast Cancer Foundation

Toll free: 1-866-717-7773

E-mail: info@breastcancersnowrun.org

Website: www.kellyshiresfoundation.org

SAFIR – Jean Marc Paquette Foundation

SAFIR (Service d'aide financière rapide) is a financial aid service which was established by the Fondation Jean Marc Paquette to provide emergency financial assistance to women with breast cancer who find themselves in a difficult financial situation. The service does not give money directly to the recipients; rather, it takes care of certain bills that you may have, to a preset maximum amount and for a predetermined period of time.

For more information contact:

Jean Marc Paquette Foundation

Telephone: 514-461-2088 or 514-745-8546

E-mail: choquettesy@paquette.ca

Website: www.fjmp.org

Speak to a breast cancer survivor who understands how you feel and can share information on how to cope with your financial concerns.

Call Willow at 1-888-778-3100

Other Options to Explore

- Are you a member of a professional association or union? Emergency loans or financial assistance may be available to members.
- If you belong to a religious congregation (e.g., church, synagogue, mosque, temple), financial assistance may be available to you. There may also be a faith-based social service agency in your area that may be able to offer you financial assistance.

Help with Medical and Drug Costs

Treatment for breast cancer may involve additional medical and drug costs beyond those covered by the Régie de l'assurance maladie du Québec (Quebec Health Insurance Plan). These costs may be as small as a prescription for pain relief after surgery or for cortisone cream during radiation. However, your medical and drug costs may be much higher should you undergo extensive chemotherapy or develop lymphedema after treatment.

Group Health Care Insurance

For those covered by supplemental health insurance, either through a group plan at your place of employment or your partner's place of employment, or carried independently if you are self-employed, many of the additional costs you might face may be covered. However, the level and duration of such coverage varies greatly from policy to policy.

Areas that may be covered are drugs, semi-private or private room accommodation in hospital, assistive devices, home nursing care and prostheses. Some policies may also include acupuncture, physiotherapy or massage therapy.

Should you have an insurance-related complaint that you cannot resolve with your insurance company, you can contact the OmbudService for Life & Health Insurance (OLHI). OLHI is an independent service that assists consumers with concerns and complaints about life and health insurance products and services. Their objective is to provide fair and prompt resolution of problems.

For more information contact:

OmbudService for Life & Health Insurance (OLHI)

Toll-free: 1-800-268-8099

Website: www.olhi.ca

Connect with others and share your story. Join willow-talk, Willow's online social networking community at www.willow.org

Breast Prostheses and Supplies

The **External Breastforms Program** is available to all women insured under the Québec Health Insurance Plan who have had a mastectomy.

If you are eligible for the program and meet all the requirements, you are entitled, for each breast, \$200 to cover all or part of the costs related to the purchase of prostheses. You are also eligible for \$200 every two years to cover the cost of replacing the prostheses.

If you have private insurance, check with your insurer to find out whether you are covered for the difference between the total cost of the prostheses and the amount paid by the Régie.

If you are a recipient of last-resort financial assistance, you are entitled, upon presentation of proof of purchase, to a supplement (maximum \$100, if the cost of the breastform exceeds \$200) that will enable you to cover part or all of the actual purchase or replacement cost of the prostheses.

For more information contact:

Régie de l'assurance maladie du Québec

Phone: 514-864-3411 (Montreal), 418-646-4636 (Quebec City)

Toll-free: 1-800-561-9749

Web: www.ramq.gouv.qc.ca

Canadian Cancer Society – Financial Aid Program

The Canadian Cancer Society offers eligible low-income cancer patients financial assistance for transportation from home to a treatment centre (radiation therapy, chemotherapy or surgery).

The travel allowance provided is:

- Personal vehicle or volunteer organization: 18 cents/km
- Parking: 100% of costs
- Bus, train: 100% of costs
- Taxi, airplane: 75% of costs
- Private transportation company: 75% of costs

The Canadian Cancer Society will also cover the following costs: (invoice or prescription mandatory)

- Wigs: \$100
- Support hose : 100% of costs, maximum of 4 per year.
- Elastic glove or sleeve : 100% of costs, maximum of 4 per year.
- Adapted bra : 100% of costs, maximum of 2 per year.
- Lymphedema treatments : maximum reimbursement of \$500 per year.

For more information contact:

Canadian Cancer Society

Telephone: 514-255-5151 ext. 6004

The Canadian Cancer Society loans out wigs, scarves and turbans. Contact your local CCS office for more information.

Tax Credits and Deductions

There are certain credits that you may be able to claim on your federal income tax return to reduce the amount of tax you pay.

- The **Medical Expense Tax Credit** is a non-refundable tax credit that provides tax relief for above-average medical expenses (a non-refundable tax credit only be used to reduce taxes to zero but will not generate a refund payment from the government if no taxes are payable).

An expense is generally eligible to be claimed if it is directly related to a medical condition, including prescription drugs, wigs and prostheses. If you have private health insurance, you can claim the portion of expenses that your plan does not cover, as well as the premiums you pay.

There is a minimum amount of medical expenses that you must have incurred before they are able to start reducing the amount of tax you need to pay. This is equal to 3% of your net income or \$2,052 (as of 2011), whichever amount is less. If you have a spouse or common-law partner, it may be better for the one of you with the lower net income to claim the allowable medical expenses.

- The **Refundable Medical Expense Supplement** is a refundable tax credit for working individuals with low incomes and high medical expenses. Refundable tax credits can be used to reduce the amount of tax you pay to zero and any excess may be refunded by the government.
- The **Disability Tax Credit** is a non-refundable tax credit for those that the Canada Revenue Agency defines as having “a severe and prolonged mental or physical impairment which markedly restricts the ability to perform a basic activity of daily living”. It is not available to all persons with disabilities and is not automatically given to those receiving CPP disability benefits or disability benefits from insurance.
- If your medical treatment is not available locally (within 40 km) and you must travel to get treatment elsewhere, you may be able to claim the cost of public transportation (e.g., taxi, bus, or train) to get the treatment somewhere else. If public transportation is not readily available, you can claim vehicle expenses to get medical treatment. If you have to travel more than 80 km for treatment, you may also be able to claim the cost of your meals and accommodations. You can also claim travel expenses for someone to accompany you if a medical practitioner certifies in writing that you are unable to travel without assistance.

For more information contact:

Canada Revenue Agency

Toll free: 1-800-959-8281

Website: www.cra-adrc.gc.ca

There's Help Out There

This section covers a variety of support services that can help you and your family get through a difficult time.

Child Care

You may find that you need some extra help in caring for your children or may want to have some quiet time for yourself. If family and friends are not an option for child care or can't provide what you need, there may be other child care options available in your area. Please call Willow at 1-888-778-3100 if you need help finding child care options.

If you need child care during your appointment at a cancer centre, check to see if on-site care is offered. Where offered, this care is usually provided at no charge.

Home Care

If you are looking for home care services, your local CLSC may be able to assist you. Services offered include nursing and medical care, psychosocial support, and hygiene. Physicians, individuals, families and other health care providers can make referrals to the CLSC.

To locate a CLSC near you, call the Info-Santé hotline at 811.

PALLIATIVE CARE RESOURCES

The Canadian Virtual Hospice (www.virtualhospice.ca) provides support and personalized information about palliative and end-of-life care to patients and their families at no cost. Visit their website to find information on a range of palliative care topics as well as listings of palliative care associations, drug/benefit programs, home care programs, residential hospices and other programs and services. The Ask a Professional feature allows you to ask a question to an interdisciplinary team of palliative care experts and receive a detailed, personal response.

If you have any questions about palliative care in general, you can also call the Canadian Hospice Palliative Care Association at 1-800-668-2785.

Getting Help with Financial and Legal Concerns

You may be feeling overwhelmed by your debts and are worried about your financial situation. Getting assistance with managing your finances may help.

The kind of help you need will be an individual choice. You may start with your current financial advisor or accountant. They are probably already aware of your situation and the familiarity of dealing with someone you've known for a long time can make things easier.

You may want to consider asking for financial advice from a friend or family member. Quite often family and friends are uncertain how best to help and support you; this may be the opportunity for them to feel really useful and for you to get the help you really do need.

Here are some other options that you may want to consider:

- ◆ Consult with a cancer patient navigator. Not only are they familiar with services available in your area, they can also direct you to other services and entitlements that might help ease your situation.
- ◆ Are you a member of a support group? Check with people there; they may have already gone through this and may be able to give you advice.

Legal counseling may be required if you are having very serious debt problems. However, you may be able to resolve the situation with your financial counselor or even on your own. Speak directly to your creditors, mortgage holder or landlord. Be frank about your situation. Generally, you'll find people sympathetic and helpful.

Power of Attorney

If you feel like you might be unable to handle some of your legal and financial affairs, you may want to consider assigning limited power of attorney to someone you trust. A limited power of attorney describes specifically what the person has authority to deal with. It protects you to the extent that, for instance, someone with power of attorney to only pay utility bills cannot sell your house. A full or general power of attorney gives someone all powers to act on your behalf and should be done, with careful consideration.

Legal Aid

Legal Aid is available to low income individuals for a variety of legal problems. If you qualify for Legal Aid, you are eligible for free legal advice and representation. There are Legal Aid offices throughout the province.

For more information contact:

Commission des services juridiques (Legal Aid)

Telephone: 514-873-3562

Email : info@csj.qc.ca

Website: www.csj.qc.ca