



Coping With Your Financial Concerns When You Have Breast Cancer

FIRST BRITISH COLUMBIA EDITION

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We also welcome any additional information which may be missing from this text.

Willow would like to thank Patient & Family Counselling Services, BC Cancer Agency, for their collaboration in helping to complete this valuable resource.

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Introductory Note

The words alone are fearful: “You have breast cancer.” And they mark the beginning of the long, sometimes confusing, always stressful journey through treatment. If you are at the very beginning of this journey you may not yet know how lengthy or extensive treatments may be or whether you will undergo radiation or chemotherapy. For others who are some months into treatment, you feel as though the biggest endurance test of your life may never end.

No matter what stage you’re in, you may have very serious worries about your personal finances. At diagnosis those worries may be “What if I have to miss a lot of work?” At a later stage, you may find yourself hitting a wall: “With the kids, and work and my mother in a nursing home and the chemo, something has to give...but if I don’t work, we can’t make the mortgage payments.”

The following information has been compiled and is frequently updated to help you address your financial worries. Most of us have no idea of “what’s out there” to help so take the time to work your way through the various sections that follow. You may discover that you qualify for programs you didn’t even know existed. And while Willow never endorses any of the specific programs, companies or agencies listed, we can offer some more general advice:

- ◆ If you are in the first stages of diagnosis and find yourself worrying about your financial future, take this time to ascertain what insurance, sick days, leave of absence, and/or individual employer policy applies to your situation. While this may take a bit of time to sort through, actually knowing what you’re entitled to prior to needing it (perhaps) can be reassuring in itself.
- ◆ If you think your employer is not responding fairly, talk to your union or bargaining unit representative (if you have one). Talk to another employee who has had a similar break in their employment; how did they arrange it?
- ◆ 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 its coverage. Many disability policies require a waiting period prior to the start of coverage, so you may need to notify them immediately of your “disability.” If you do carry your own insurance this is a good time to make sure your insurance agent is onside should difficulties arise later when you might not be feeling your best.

- ◆ Do you have an RRSP? Equity in your home? Clearly dipping into either one is a serious step and should probably be discussed with a financial advisor. But maybe this is the “rainy day” that most of us think we’ll never have.
- ◆ Consider reorganizing your schedule of payments on credit cards, loans or your mortgage. You might be able to reach an agreement with your lender to pay interest only for the duration of your treatment. If it seems too daunting, social workers attached to your cancer centre can help. If you are receiving care at your local hospital, they too will have either a social worker or a nurse who oversees patient support. They can advocate for you or help you locate a service that will.

Don’t discount the help and assistance of friends and/or relatives. We all treasure our independence and to take help right now may seem to be adding insult to injury. Try to look at this from the perspective of those offering to lend a hand. They are concerned for you and do want to help in any way they can. Frequently, they don’t know what would be most helpful or how to go about it. Let them know! Try to accept their offers with the same spirit you accept a gift. Don’t hesitate to ask someone who has offered that vague “Let me know if you need anything” for specific help (transportation, babysitting, cooking, shopping.) Haven’t you made that very same offer to others? For more information and support there is help you can always count on; WILLOW is just a phone call away and it’s free! Toll free service at 1-888-778-3100.

What If I Can't Work?

This first section addresses income replacement from insurance, the federal government, charitable foundations and provincial government aid programs.

Included in this section are the following subjects:

- ◆ Disability Income Insurance
- ◆ Employment Insurance Sickness Benefits
- ◆ Employment Insurance Compassionate Care Benefits
- ◆ Canada Pension Plan
- ◆ Disability Tax Credit
- ◆ Royal Canadian Naval Benefit Fund
- ◆ Royal Canadian Legion
- ◆ BC Employment and Assistance
- ◆ BC Hardship Assistance
- ◆ Reducing or Deferring Property Tax

Disability Income Insurance

Disability insurance may be either part of your employee benefits package or may be carried independently. It provides for partial replacement of your regular income should you become seriously ill or become disabled. The terms and conditions of these policies vary widely. If you are covered at work, or covered under a spouse's or partner's workplace plan, ask for complete coverage details from the relevant human resources/personnel office.

If it is still unclear as to what is covered and for how long, ask the insurer for clarification. You do not have to discuss details of your particular situation at this point; this is strictly an information gathering phone call.

If you carry your own disability policy, review it carefully. If it is not completely clear (and most people do not find it easy, to be sure) check with the agent who sold it to you.

If you purchased coverage directly, you may need to check with the issuing insurance company.

Employment Insurance Sickness Benefits

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

- ◆ a medical certificate,
- ◆ an application form, and
- ◆ a record 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 shorter.)

Employers are obliged to provide these records within five days of your notification. 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.

But that four-week window is important; failure to file within that timeframe could result in lost benefits. 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%. Coverage may last for up to 15 weeks and sickness benefits received will not necessarily affect regular unemployment benefits if you are out of work after your recovery.

For more information and application forms contact:

Human Resources and Skills Development Canada

See your telephone book Blue Pages for local service locations

Outside urban centres: 1-800-206-7218

Web site: www.hrsdc.gc.ca

Application forms, location and telephone numbers for local offices, in both French and English are available on this very useful web site. If you need assistance, call WILLOW (toll free) at 1-888-778-3100.

Employment Insurance Compassionate Care Benefits

This is a relatively new program under Employment Insurance. It provides for up to six weeks of benefits to those with EI coverage who must look after a gravely ill family member or partner. It requires both EI qualification and a medical certificate attesting to the gravity of the patient's illness (generally: the patient is at risk of dying within six months.) It may be shared amongst qualified family members so careful planning prior to filing may help optimize the benefits. The web site provides some very practical examples of "family sharing"

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

For more information and application forms contact:

Human Resources and Skills Development Canada

See your telephone book Blue Pages for local service locations

Outside urban centres: 1-800-206-7218

Web site: www.hrsdc.gc.ca

Again, application forms and detailed rules of qualification are available in both French and English on the web site. Should you need assistance, feel free to call WILLOW (toll-free) at 1-888-778-3100.

Canada Pension Plan

The Canada Pension Plan (CPP) provides basic monthly benefits when a Plan contributor becomes disabled, retires or in the event of the contributor's death, survivor benefits. Disabled is defined under CPP rules as either a physical or mental condition that is severe and prolonged. "Severe" means your condition prevents you from working regularly at any job, and "prolonged" means your condition is long term or may result in your death.

To qualify

- ◆ you must be between the ages of 18-65,
- ◆ have contributed to the CPP for a minimum number of years (generally this means four of the previous six years and at a level of at least 10% of each year's maximum pensionable earnings of approximately \$37,000) and
- ◆ meet the disability criteria.

All applications and attached questionnaires and forms must be submitted in writing but can be completed by a friend or relative.

If you do not appear to have enough yearly contributions, there are some provisions that make exceptions for years spent raising young children at home, if your application has been delayed due to illness, or if you acquired contribution credits from a former spouse or through foreign employment.

A CPP Disability Pension does not preclude receiving a surviving spouse's pension benefit, but the two payments are combined to equal the maximum amount payable under the disability pension. The disability pension payment amount is based on two components: a flat rate amount is combined with a calculated amount that is based on the number of years paid into CPP and the level of those contributions. A Disability Pension ceases when you start to receive regular CPP retirement benefits or die, although benefits paid to dependent children continue under the same terms until those children leave school or reach 25 years of age.

It is important to note that receipt of CPP Disability benefits is taken into account when applying for other support programs. You may need to make a careful comparison of all your "what if" scenarios to determine which will offer you the greatest assistance. However, keep in mind that there is a four-month period of no coverage between the start of your disability and the start of benefits.

While the application process and form look a bit daunting and require a lot of supporting documentation (all of which is confidential,) HRSDC provides

descriptive material and an application guide that are easy to use and are very complete.

For further information and application forms contact:

Human Resources and Social Development Canada

Toll free: English: 1-800-277-9914

French: 1-800-277-9915

TDD/TTY: 1-800-255-4786

Web site: www.hrsdc.gc.ca

They suggest calling Tuesday to Friday during the middle of the month for faster telephone service. But don't jeopardize your situation by delaying a call.

Disability Tax Credit

The Disability Tax Credit is a non-refundable tax credit that you can use to reduce the amount of income tax you have to pay. If partial use of this tax credit reduces your federal tax payable to zero, you can transfer the remainder to your spouse or another supporting person. 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.

You may be able to claim the Disability Tax Credit if:

- ◆ You are blind all or almost all the time, even with the use of corrective lenses or medication, and the impairment is prolonged (at least 12 months.)
or
- ◆ You have a severe mental or physical impairment that causes you to be markedly restricted in any of the activities of daily living (walking, speaking, thinking, hearing, feeding and dressing, elimination) and the impairment is prolonged.
or
- ◆ You require life-sustaining therapy and dedicate time specifically for this therapy (at least three times a week to an average of 14 hours a week). This therapy must last for a period of at least 12 months.

Any of the above must be certified by a qualified caregiver (physician, optometrist, audiologist, occupational therapist, psychologist, speech-language pathologist) in their respective field.

Before using the Disability Tax Credit, you must qualify. Ask for *Form T2201 Disability Tax Credit Certificate*. This can be submitted at any time although including it with your tax filing may slow down any regular rebate you're counting on. The best plan may be to submit this form after you file your taxes and should you qualify, retroactively apply it to your tax filing.

For further information and application forms contact:

Canada Customs and Revenue Agency

English: 1-800-959-8281

French: 1-800-959-7383

For Forms: 1-800-959-2221 (bilingual)

TTY: 1-800-665-0354 (bilingual)

Web site: <http://www.cra-arc.gc.ca/>

A variety of foreign language services are available at your local Tax Service Office; check your Blue Pages.

Royal Canadian Naval Benevolent Fund

If you served, or are the dependent of someone who has served, in the Naval Forces prior to 1968, or the Canadian Merchant Navy during WW II, or saw Forces service with Maritime Command or had a Navy or Sea Element rank designation you may qualify for financial assistance from the Royal Canadian Naval Benevolent Fund. Once having met the qualifying criteria, the Fund is very flexible in terms of its assistance. Dentures, roof repairs, medication, glasses, hearing aid ...the only area they will not support is ongoing services. Benefits may take the form of either a loan or outright grant depending on your circumstances. Applications are available at Veterans Affairs Canada offices or Royal Canadian Legion branches.

For more detailed information:

Royal Canadian Naval Benevolent Fund

P.O. Box 505, Station "B"

Ottawa, Ontario K1P 5P6

Telephone: (613)996-5087

Toll free: 1-888-557-8777

Fax: 613-236-8830

E-mail: info@rcnbf.ca

Web site: www.rcnbf.ca

BC Employment and Assistance

British Columbia considers their Employment and Assistance program to be “last resort” aid. It is income and asset tested; in order to qualify you are expected to have exhausted all other income sources and assets. Fortunately, those seeking Assistance because of a health related need are exempt from several pretty restrictive qualifying criteria. Firstly, the two year independence test (two consecutive years of financial independence within the five years preceding application) is waived. And the time limit (length of time Assistance will be granted in any five year period) restriction does not apply. The mandatory orientation session may also be waived for those physically unable to attend.

Applying for Assistance is a fairly complex process involving an intake interview, orientation session, and a fair amount of paper work including documents for your physician to fill out to verify your medical situation. Typically it takes a few weeks to complete. **If you are in an immediate financial crisis, contact the social worker at your Cancer Centre or local hospital where you are receiving treatment. The province runs an after-hours emergency service if you lack food, shelter, medical transportation or prescription drugs; the number to call is 1-800-663-9122. (TTY 604-660-0508)**

Employment and Income Assistance have an Income Assistance Estimator on their web site that takes you through a review of expenses vs. assets/income and allows you to roughly estimate your eligibility and possible benefits. Should you meet both financial and medical requirements, you will receive monthly income support based on:

- ◆ size and age of your family,
- ◆ cost of shelter and allowable utilities,
- ◆ and any income/assets of the household.

Through the Ministry of Human Resources recipients may also qualify for:

- ◆ Pharmacare coverage;
- ◆ basic Medical Services Plan (MSP) coverage;
- ◆ dental and vision care;
- ◆ Medical Services Only enhanced health assistance;
- ◆ child care subsidy;
- ◆ diet assistance supplement;
- ◆ natal supplement;
- ◆ funeral cost assistance;
- ◆ emergency moving, co-op membership fees, and rental security deposits;
- ◆ camp fees and school start-up supplement;

- ◆ Christmas supplement;
- ◆ crisis assistance;
- ◆ medical appointment transportation funds.

For more information contact:

Ministry of Employment and Income Assistance (MEIA)

24 Hour / 7 Days a Week toll free: 1-866-866-0800

TDD: Vancouver: 604-775-0303; elsewhere: 1-800-661-8773

Web site: www.mhr.gov.bc.ca

Hardship Assistance

If you have discovered that you are not eligible for BC Employment and Assistance there are mitigating circumstances that may qualify you for Hardship Assistance. Hardship Assistance is generally limited to three consecutive months of benefits, frequently repayable to the ministry and only awarded when all other sources of income have either been demonstrably exhausted or are not currently available to the applicant.

It is intended to cover situations such as:

- the wait period for the start of EI, CPP, OAS, DVA or WCB benefits;
- to bridge income shortfall caused by labour disputes or lockouts;
- to provide short term relief to families with dependent children who have received income above the Assistance guideline or have assets above guidelines but still lack the means to cover basic living requirements;
- it also extends to those who do not have necessary identification documents, have lost immigrant sponsorship or who do not meet citizenship requirements.

For more information:

Ministry of Employment and Income Assistance

24 Hour / 7 Days a Week toll free: 1-866-866-0800

TDD: Vancouver: 604-775-0303; elsewhere: 1-800-661-8773

Web site: www.eia.gov.bc.ca/factsheets/2004/hardship.htm

Health Assistance Branch (MEIA)

Toll free: 250-387-5664

Reducing or Deferring Property Tax

If you are a homeowner, the British Columbia Ministry of Provincial Revenue has two separate programs that could help with your property taxes. The Home Owner Grant reduces the amount of tax you pay; the Property Tax Deferment Program allows you to postpone paying your property tax.

Home Owner Grant

Eligibility for a regular Home Owner Grant is based on ownership of a home in British Columbia, legal residency status in B.C., and that home must be your principal residence. If your ownership is vested in a co-op you can still qualify but make sure you apply using the correct form (Form A.) The regular grant can reduce your tax bill by as much as \$470 and if you have not already done so, you can apply retroactively for the preceding year if you meet the same criteria.

There is an extended version of the same program called the additional grant which can reduce your taxes by as much as \$745, also available retroactively if you meet the specific criteria of the additional grant plan. You (or your co-owning spouse or partner) must be 65+ years old, **or** a veteran or spouse/widow/widower of a veteran receiving Veterans Allowance Act or Civilian War-related Benefits Act allowance, **or** a person with disabilities as defined by BC Employment and Assistance for Persons with Disabilities Act.

To find out more:

British Columbia Ministry of Provincial Revenue
Home Owner Grant Administration Branch
Toll free: 1-888-355-2700
Web site: www.rev.gov.bc.ca/hog
E-mail: ruraltax@gems3.gov.bc.ca

Property Tax Deferment Program

This program allows certain individuals to defer paying their property taxes. You (or your spouse/partner) must be at least 60 years old, **or** a surviving spouse/partner, **or** disabled by terms of the BC Employment and Assistance for Persons with Disabilities Act. The same BC residency and ownership requirements used by the Home Owner Grant apply, **and** you must have at least 25% equity in your home. Previously unpaid property taxes and related penalties and fees must be fully paid and you should keep in mind that use of this plan places a lien on your home, so that changing title or ownership or re-financing the property could be difficult. And you pay interest on the balance of deferred taxes, not greater than 2% above the province's borrowing rate.

For complete information:

British Columbia Ministry of Provincial Revenue

Property Tax Deferment Program

Telephone: 250-387-0555

Toll free: 604-660-2421 (Enquiry BC in Vancouver)

1-800-663-7867 (Enquiry BC elsewhere)

Web site: www.rev.gov.bc.ca/rpt

E-mail: ruraltax@gems3.gov.bc.ca

You mean it's not covered by MSP?

Treatment of breast cancer may involve additional medical and drug costs beyond those provided for in the BC Medical Services Plan (MSP.) These costs can be rather moderate or escalate rapidly if you are receiving extensive chemotherapy or treatment for lymphedema. This section covers programs that could supplement your MSP coverage.

Included are the following subjects:

- ◆ Group Health Care Insurance
- ◆ Supplemental Health Insurance
- ◆ Interim Medical Coverage for Refugee Claimants
- ◆ MSP Premium Assistance
- ◆ Publicly Funded Drug Insurance Programs
- ◆ Breast Prostheses and Lymphedema Treatment
- ◆ Wigs and Head Coverings

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, there is a tremendous range in the level and duration of such coverage.

The only way to ascertain what coverage you have is to carefully check your policy and any accompanying handbooks or guides. If you are still uncertain as to what is or is not covered, check with a human resources officer in your workplace. You do not need to discuss any personal medical details at this time. You are paying for this coverage (or your partner is) and you are entitled to understand it in some detail.

Should you carry extended health coverage independently, read the information provided at the time of enrolment. If it is not absolutely clear, talk to either the agent who sold you the policy or the insurance company itself.

Supplemental Health Insurance

Having breast cancer can sometimes cause difficulty in acquiring supplemental (e.g. dental, optical, drug insurance or extended coverage for assistive devices, or additional coverage for private/semi-private hospital rooms, or protection

against loss of income caused by illness) insurance. An organization with a special concern for women with cancer, Copoloff Insurance Agencies Inc., has opened their toll free number for inquiries about supplemental insurance. They have designated insurance broker Randi Glassman to personally assist breast cancer patients/survivors. Your call is, of course, completely confidential.

For further information contact:

Copoloff Insurance Agencies Inc.

Randi Glassman

Telephone: 1-888-267-6563

E-mail: randiglassman@copoloff.com

Web site: www.copoloff.com

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, long term care insurance.

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

Interim Medical Coverage for Refugee Claimants

Refugee claimants and their dependent children in British Columbia receive essential medical care coverage through the Interim Federal Health (IFH) program run by Citizenship and Immigration Canada. The program provides essential medical care for the treatment or prevention of serious medical and dental conditions. Lowest cost drug coverage is available for essential prescription medications and life-supporting drugs.

Also eligible for coverage are refugee claimants and their dependent children appealing a negative decision or awaiting deportation. The IFH program covers convention refugees and those with permanent resident status while their BC Medical Services Plan applications are processed.

For more information contact:

Citizenship and Immigration Canada

Interim Federal Health (IFH)

Toll free service: 1-800-770-2998 (provided in French and English)

This may be one of the trickiest 800 numbers to use. When the menu message is given, choose your language preference (1 for English, 2 for French)

and then 0 for a representative. Initially you may get a recorded message that sounds really off base. Persevere; press 2 and you will finally get a person who knows all about the IFH program.

E-mail: info@fasadmin.com

Web site: www.fasadmin.com

MSP Premium Assistance

Financial assistance with MSP (B.C.'s Medical Service Plan, a.k.a. health insurance) premiums can be covered under one of two programs: Regular Premium Assistance or Temporary Premium Assistance.

Regular Premium Assistance is designed to be a more ongoing sort of subsidy which will decrease your premium by anywhere from twenty to one hundred per cent depending on your age, family size, disability and the household's net income for the preceding two tax years. If you have applied for this subsidy previously and not qualified, or have qualified at a certain rate, keep in mind that as of July, 2005 adjustments were made in subsidy levels that allow more B.C. residents to qualify and to qualify at higher subsidy rates.

To find out more or get on-line application forms:

Ministry of Health Services

Medical Services Plan

PO Box 9035 Stn Prov Govt

Victoria, B.C. V8W 9E3

24/ Hour / 7 Days a Week Telephone: 604-683-7151

Toll free: 1-800-663-7100

Fax: 250-405-3595

Web site: www.healthservices.gov.bc.ca/msp

Temporary Premium Assistance is a one hundred per cent subsidy for a short period of time and was designed to assist those facing sudden and unexpected hardship. It is administered through the B.C. Ministry of Revenue Services. If the financial difficulty becomes long term, you would need to apply for Regular Premium Assistance.

Contacts, application forms, and further information:

Ministry of Provincial Revenue

Receivables Management Branch

PO Box 9675 Stn Prov Govt

Victoria, BC V8W 9P6

Telephone: 250-356-8285

Toll free: 1-866-361-5050

Web site: www.sbr.gov.bc.ca/TPA/

Publicly Funded Drug Insurance Plans

B.C. has a veritable smorgasbord of publicly funded drug insurance plans. Each of the eight drug plans has a clearly defined client focus. Most likely to be useful to anyone undergoing breast cancer treatment are the Fair PharmaCare plan (a universal plan for individuals and families based on a means test,) Plan C (for those receiving income assistance from the province,) and Plan P, the BC Palliative Care Benefits Program (for BC residents who wish to receive palliative care at home.) Four other plans address the specific needs of residents in long term care facilities, cystic fibrosis patients, children in the At Home Program, and clients attending mental health centres. Should one of these latter four programs fit your situation, more information about them is available at the same contacts listed below.

Under Fair PharmaCare 75% of eligible drug costs are covered once an annual deductible amount has been paid out-of-pocket. The deductible amount is based on your net household income. The higher the net income, the higher the annual deductible. Should your drug costs escalate beyond your means to pay, there is a cost ceiling called the family maximum. Once reached, the plan then covers 100% of eligible drug costs. A similar formula is applied to those (or your spouse) born in 1939 or earlier except that the plan pays 75% of eligible drug costs until the family maximum is reached. You can register for Fair PharmaCare on-line at the Ministry of Health Services web site. Information provided to establish your annual deductible is confidential and never revealed to your pharmacist or other health-care providers.

If you are receiving benefits from the Ministry of Employment and Income Assistance you will qualify for Plan C. As part of your benefits, you will be enrolled in PharmaCare and receive coverage of 100% of eligible drug costs. For details on the Employment and Assistance program see pages 11-12 in the preceding section.

The BC Palliative Care Benefits Program is a two-pronged plan. Pharmacare will cover 100% of eligible prescription drugs required for your care at home *and* over-the-counter (OTC) drugs deemed necessary to provide quality care. It will not cover complementary or herbal medicines. To cover OTC drugs, your physician must write a prescription for the drug. Non-drug medical and therapy supplies as well as medical equipment are made available through your Health Authority. Further information on home palliative care can be found on page 34 (*Other Support Services*).

For further information:

**Fair PharmaCare
Ministry of Health Services**

Web site registration: www.healthservices.gov.bc.ca/pharme/plans

Telephone registration: 604-683-7151

Toll free registration: 1-800-663-7100

The Canadian Cancer Society (CCS) B.C. & Yukon Division offers an Emergency Aid Program. Patients registered with the British Columbia Cancer Agency Cancer Registry and the BC Fair Pharmacare program who are having financial difficulties may then access the Cancer Agency's Symptom Management Program; this means you could receive funding for symptom management drugs which unlike cancer treatment drugs are not automatically covered by the Agency. Emergency Aid may also be available for assistance with accommodation and transportation.

Canadian Cancer Society

Toll free: 1-888-939-3333

Web site: www.cancer.ca

Breast Prostheses and Lymphedema Treatment

Breast Prostheses

Financial assistance towards the purchase of breast prostheses and/or mastectomy bras is probably best characterized by “a little bit here, a little bit there” unless you’re over sixty-five in which case it’s pretty straightforward. For the latter group (65+) Fair PharmaCare will cover 100% of the cost of the initial purchase of a breast prosthesis and two bras. They will also cover the cost of replacement prosthesis every two years “if necessary” which suggests that a conversation with Fair PharmaCare prior to the purchase of a replacement would be a very good plan. They will be looking for an indication that replacement is “required”, not just that two years have elapsed. There is no deductible for this group.

For others, the deductible does come into play. The standard deductible is \$800 after which 70% of expenses are covered. Again the limitation on two years before replacement and then only if “required.” If you are enrolled in the Medical Premium Assistance plan the deductible drops to \$600 after which 100% of allowed expenses are covered. The same two-year rule applies. If you are receiving assistance from the Ministry of Social Services and Housing and have been given an H2 Care Card, 100% of costs are covered but again, the same two-year rule applies. You can probably get a very clear fix on this by talking to your social worker.

There are alternatives to the Fair PharmaCare route; the Canadian Cancer Society (CCS) will provide immediately after surgery a “fluffy” breast form and operates an ongoing Breast Prosthesis Bank that stocks not only prostheses, but also bras, swimsuits, accessories and a lot of very useful information. This may allow you to “test drive” a prosthesis before making a final choice through PharmaCare, a decision that you most likely will have to live with for a few years to come.

Don’t forget that this is an excellent time to review any extended health benefits coverage you may have. Prostheses are frequently covered by that insurance, suitable bras less frequently.

Lymphedema Treatment

Fair PharmaCare does have provision for the purchase of compression garments. Again your deductible comes into play so coverage for most people will amount to 70% after their deductible. Check your extended health benefits coverage, particularly for coverage of compression pumps (quite expensive!)

and/or physical therapy. And check with your cancer clinic or hospital to see if compression pump services are offered there at no charge.

Contact:

PharmaCare

Telephone: 604-683-7151

Toll free: 1-800-663-7100

*Service available 8am to 8pm, Monday through Friday
8am to 4pm, Saturday*

Canadian Cancer Society

Toll free: 1-888-939-3333

Web site: www.cancer.ca

Wigs and Head Coverings

The most extensive provincial list of wig and head covering providers is maintained by the Canadian Cancer Society (CCS.) Organized so that you can search for suppliers by entering your postal code, their web site is also a good source for a variety of other services in your specific area. Unfortunately, their web site sometimes seems to be feeling a bit cranky and balks at providing the detailed information sheet that is provided for each listing. Even so, the short listing will give you location and contact telephone numbers and the toll free CCS Information line is staffed by a knowledgeable volunteer who can help you bypass any web site glitches.

CCS also operates seven wig banks located throughout the province. There is no charge for the donated wigs though they do point out that styles may be more limited than what is available from retail providers. And a very good tip: ask your doctor to write a prescription for your wig **if** you have extended/supplemental health insurance that covers wigs as medically necessary.

For further information contact:

Canadian Cancer Society

Toll free: 1-888-939-3333

Web site: www.cancer.ca

Wig Bank Locations

Penticton Unit Office

103 – 74 Wade Avenue East
Penticton, BC V2A 8M4
Telephone: 250-490-9681

Nelson Unit Office

103 – 715 Vernon Street
Nelson, BC V1L 4G3
Telephone: 250-352-6006

Jean C. Barber Lodge

Salon 125 – 575 West 10th Avenue
Vancouver, BC V5Z 4C3
Telephone: 604-879-9131

Canadian Cancer Society

19 9th Avenue S.
Cranbrook, BC V1C 2L9
Telephone: 250-426-8916

Toll free: 1-800-656-6426

Nanaimo Unit Office

3148D Barons Road
Nanaimo, BC V9T 4B5
Telephone: 250-729-8182

Vancouver Island Lodge

2202 Richmond Road
Victoria, BC V8R 4R5
Telephone: 250-592-2662

Southern Interior Rotary Lodge

2251 Abbott Street
Kelowna, BC V1Y 1E2

There's Help Out There

Your energy is low; the stress is high, high, high. You feel awful and financially you've had to scale back from "the usual" perks until you know you're back to work. Or harder yet, there just never were any "perks" in your budget. You were getting by but now...! This section covers a grab bag of support services that can help you, and your family, get through a hard time.

Included in this section are:

- ◆ Childcare
- ◆ Home Help
- ◆ Meals
- ◆ Transportation
- ◆ Wheelchairs and Scooters
- ◆ Additional Support Services and How to Find Them

Childcare

Normally you may care for your children/child pretty well on your own or you might have them in day care which is now becoming a big financial stretch. This is an excellent time to explore some of those "If you need anything, just call." offers. There's no need to feel as though you're being a wimp or feel badly about wanting the kids out of the house for a while to give you some genuinely quiet time. If family and friends are not an option or can't cover all the needed time, there are several places to call to find out what alternatives are available.

The Child Care Subsidy program may not have been available to you previously, but with a reduced income you might now qualify for the plan which pays either a portion or, in some cases, full care expenses for pre-school children at approved facilities. Your family size and income are calculated and if you meet the income exemption level **and** meet an additional listed criteria (working, at school, looking for work, or *have a medical condition which interferes with your ability to care for your child*) you would qualify for a full subsidy. Even if you meet only one of the listed criteria but not the income ceiling, you may qualify for a partial subsidy.

As of October 2006, delivery of the Child Care Subsidy program has been transferred from the Ministry of Employment and Income Assistance to the Ministry of Children and Family Development (MCFD). Their offices are located throughout the province.

For further information and on-line application:

Ministry of Children and Family Development

Web site: www.mcf.gov.bc.ca/childcare/subsidy_promo.htm

Call the Child Care Help Line at 1 888 338-6622 and ask for an Application and Guide.

The Canadian Cancer Society may also have recommendations through their Information Line.

Canadian Cancer Society

Toll free: 1-888-939-3333

Web site: www.cancer.ca (it proved to be not too helpful on this topic)

-or-

Try speaking with a social worker at either your local RHA (Regional Health Authority) office or at your cancer treatment centre.

British Columbia Regional Health Authorities

Vancouver Coastal Health Authority

10th floor, 601 W. Broadway

Vancouver, B.C. V5Z 4C2

Telephone: 604-875-4252

Toll free: 1-866-884-0888

E-mail: feedback@vch.ca

Web site: www.vch.ca

Interior Health Authority

2180 Ethel Street

Kelowna, BC V1Y 3A1

Telephone: 250-862-4200

Fax: (250) 862-4201

Web site: www.interiorhealth.ca

Northern Health Authority

300-299 Victoria Street

Prince George, BC V2L 5B8

Telephone: 250-565-2649

Toll free: 1-866-565-2999

Fax: 250-565-2640

E-mail: communications@northernhealth.ca

Web site: www.northernhealth.ca

Vancouver Island Health Authority

1952 Bay Street

Victoria, BC V8R 1J8
Telephone: 250-370-8699
Fax: 250-370-8750
Toll free: 1-877-370-8699
Web site: www.viha.ca

Fraser Health Authority
300, 10334 - 152A Street
Surrey BC V3R 7P8
Telephone: 604-587-4600
Toll free: 1-877-935-5669
Fax: 604-587-4666
Web site: www.fraserhealth.ca

Home Help and Meals

If you need home help, there is a “best bet” contact. It’s one of the five Regional Health Authorities (RHA’s.) across the province. Charged with providing care in the home/community, they are designed to handle a myriad of issues that arise when a patient is ill at home. You must have a valid MSP (Medical Services Plan) number to qualify for services. Through their Community Care Services it is their responsibility to assess your situation and to arrange for the support you need. Unfortunately we often hear stories of less than optimal services, both in quantity and quality. Don’t undersell yourself or your situation. Squeaky wheels.... well, you know the rest.

If meals or home help are not deemed to be a “necessity” in your particular case, you may be able to “buy” the service you require. RHA’s (through their Community Care Services) can also provide personal care attendance, home physiotherapy, nursing, social work, and visiting. They are intended to be a one-stop supplier, so even if they aren’t able to provide exactly what you want they are a good place to start your search.

You can also try the Canadian Cancer Society if your RHA has not been able to provide the service you are seeking. They operate a toll free information line across the province as well as their web site which allows you to search for services using your postal code. If you have difficulty using the web site (sometimes it really does seem to have a mind of its own!) a trained volunteer on the information line can help you.

For further information and to locate the Community Services nearest you:

British Columbia Regional Health Authorities

Vancouver Coastal Health Authority

10th floor, 601 W. Broadway

Vancouver, B.C. V5Z 4C2

Telephone: 604-875-4252

Toll free: 1-866-884-0888

E-mail: feedback@vch.ca

Web site: www.vch.ca

Interior Health Authority

2180 Ethel Street

Kelowna, BC V1Y 3A1

Telephone: 250-862-4200

Fax: (250) 862-4201

Web site: www.interiorhealth.ca

Northern Health Authority

300-299 Victoria Street
Prince George, BC V2L 5B8
Telephone: 250-565-2649
Toll free: 1-866-565-2999
Fax: 250-565-2640
E-mail: communications@northernhealth.ca
Web site: www.northernhealth.ca

Vancouver Island Health Authority

1952 Bay Street
Victoria, BC V8R 1J8
Telephone: 250-370-8699
Fax: 250-370-8750
Toll free: 1-877-370-8699
Web site: www.viha.ca

Fraser Health Authority

300, 10334 - 152A Street
Surrey BC V3R 7P8
Telephone: 604-587-4600
Toll free: 1-877-935-5669
Fax: 604-587-4666
Web site: www.fraserhealth.ca

Canadian Cancer Society

Toll free: 1-888-939-3333 (from 9:00 am – 6:00 pm)
Web site: www.cancer.ca

Transportation

You may be looking for transportation assistance in any one of the following categories:

- ◆ To and from local medical appointments,
- ◆ To and from out-of-town medical appointments,
- ◆ To and from out of country medical appointments.

Local Medical Appointments:

The Canadian Cancer Society (CCS) specializes in transportation assistance, either through their volunteer driver program or through limited short-term financial assistance (their Emergency Aid Program) for situations that incur transportation/accommodation expenses. The toll free information line will refer you to your nearest local CCS unit.

For more information:

Canadian Cancer Society

Toll free: 1-888-939-3333

Web site: www.cancer.ca

Residents of the GVTA Transportation Service Region may qualify for several public transit assistance programs if they have either palliative care needs or are temporarily in need of transportation assistance. The HandyCard allows you to travel by Bus, SkyTrain, SeaBus, West Vancouver Transit and West Coast Express at reduced fares, and your escort to travel for free. It is meant for those with permanent disabilities or those who require palliative care. If you have a HandyCard, you can qualify for the Taxi Saver Program which allows you to each month purchase \$80 of taxi coupons for \$40. Coupons can be purchased at HandyDART offices. HandyDart is the third program for transit users with special needs. It provides door to door service for those requiring assistance on public transit. All three of these programs are described in some detail and with on-line application forms on the TransLink web site.

Find out more:

Greater Vancouver Transportation Authority - TransLink

Telephone: 604-453-4634

Fax: 604-453-4628

Web site: www.translink.bc.ca

Out-of-town Appointments:

Again, the Canadian Cancer Society may be able to help through their volunteer driver program.

If you have your physician's referral for out-of-town treatment and are covered by MSP, you qualify for substantial (30%) discounts with Air BC and Central Mountain Air; a 50% discount with B.C. Rail and free passage on B.C. Ferries. In addition to the referral, your physician will have to complete a Travel Assistance form before you go. And keep in mind that cancer centres all have lodges or listings of reasonably priced accommodation.

Travel Assistance

Toll free: 1-800-661-2668

BC Cancer Agency

Click on the nearest cancer centre

Web site: www.bccancer.bc.ca

Another out-of-town assistance program comes from Hope Air. Hope Air is a volunteer organization that flies patients for out-of-town treatments. Either through their own licensed volunteer pilots or with seats donated by commercial airlines and corporations, their service is primarily Canadian, but U.S. and medium long range flights are not out of the question. This service is intended to fill a compassionate need and is not designed to cover patients that are assisted by other programs.

Hope Air

Telephone: 416-222-6335

Toll free: 1-877-346-4573

Fax: 416-222-6930

E-mail: mail@hopeair.org

Web site: www.hopeair.org

Out of Country Appointments:

If you are going to the U.S. (or elsewhere) for treatments that are not available in Canada, check with the Canadian Cancer Society. Depending on the nature of these treatments they may be able to assist you with costs. Hope Air may also be of assistance if no other help is forthcoming.

Wheelchairs and Scooters

If you are so ill as to require mobility assistance (wheelchair or scooter) but don't want or can't really afford to buy one, check with ScootAround Inc. They specialize in wheelchair and scooter rentals. You may want to rent for use at home or use out-of-town: being able to rent the appropriate equipment rather than travel with it can be quite a convenience. Their rates appear to be competitive and their North American dealer network gives them an enormous service area.

For further information contact:

Scoot Around

Toll-free service: 1-888-441-7575

Web site: www.scootaround.com

E-mail: info@scootaround.com

A very useful “loaner” plan is operated by the Canadian Red Cross. For everything from wheelchairs to commodes to walkers, your local Red Cross may be able to lend it to you for short periods of time. Check with them to see if they have what you need and how long their loan period is. Your home nurse can make arrangements for you if you're feeling less than up to it.

For further information contact:

Canadian Red Cross

Web site: www.redcross.ca

Other Support Services

Don't be afraid to ask for services that you have never heard of. Most of us have no idea of the wealth, or lack, of our community services until we need them. So for anything from meals on wheels to social workers, reduced cost dental care to respite caregivers, counseling (be it nutritional or emotional) to transportation, do not hesitate to search for a service. Ask your cancer care social worker or your support group, or any support provider (e.g. your family doctor's office, your place of worship, or your oncologist). It might be a real long shot, but try it.

Here are a few suggestions to get your mind working on services that perhaps you have not considered.

- ◆ Lost weight? Gained weight? Don't think it will be permanent but in the meantime, nothing fits? Try to locate thrift stores, be it Goodwill, St. Vincent de Paul or a second hand retail/consignment store. The latter can be found in your Yellow Pages.
- ◆ Food banks can provide supplementary items to your strapped food budget.
- ◆ Pet food banks are a fairly new concept and might not exist in your community but its worth checking with your local SPCA or Humane Society. Some food banks have a pet food section as well.
- ◆ Does your library carry videos? DVD's? Audio Books? The library is a good place to read magazines, newspapers and you can borrow books. If you have had to slash and burn your reading/video/magazine budget, visit your public library. Can you replace your home internet account with access at your library—your home e-mail address with a temporary hotmail account?

End-of-Life Decisions

No one likes to think that the final outcome of breast cancer may be death. But all of us know it might be and that, for some of us, untimely death will be the end of our cancer journey. Anyone confronting their own death will more than likely have a preference as to where and how they want their life to finish: at home, in hospital, at a relative's home or in a palliative care facility. Many would like to have some small degree of control over where they will die. Hospitals and care providers have done an enormous amount in the last few years to help make that possible. Home care now allows many people to die at home. Some institutions have palliative/hospice units that don't look or feel like hospitals but provide specialized care for the dying. There have been important breakthroughs in pain management and a growing recognition of the psychological, social and spiritual supports that allow death to become a part of life.

Included in this section:

- ◆ Accessing Home Nursing and Care Services
- ◆ Hospice and Palliative Care
- ◆ Getting Your Affairs in Order

Home Care

Regional Health Authorities (RHA's) bear responsibility for organizing home care. Whenever someone is released from hospital and has a follow-up visit by a home nurse, a RHA has made it happen. The same is true of personal care attendants, home help, home physiotherapy, a visit from a social worker, or a lab technician coming to the house to draw a blood sample. RHA's can be approached by the hospital's discharge planner, an individual physician, or an ordinary person in need. British Columbia health insurance coverage is required as is British Columbia residency.

If a home nurse visited you after your mastectomy, you have had some experience with your local RHA. Should you now be entering an end stage of your illness, it's just as well to start planning for what you'll need while your energy levels are a bit better. Generally, the first person you will meet after contacting a RHA is a needs assessor.

Typically, the first regular visitor will be your assigned nurse. Initially this may be a bi-weekly or weekly visit. Take advantage of this time to get to know your nurse. Do the two of you click? If not, ask for someone else. It's their job to make

sure you feel comfortable with them so as things get tougher you've got the foundation of a good working relationship to draw on. As time goes on, the nurse's visits will become more frequent (generally at the patient's pace) so don't even try to "make do" with some one with whom you're not comfortable.

Your nurse will be there to help organize equipment as required, to order additional support services, to teach you any required self-care routines, liaise with any of your supplemental health insurance providers, monitor your medications and pain levels and stay in touch with your physician or palliative care specialist. Additional nursing may be added as your condition worsens. But each case will be different, so spend some time early on with your nurse to understand what you can expect to happen, and to make sure your nurse understands what you want to happen.

For further information and to locate the Community Services nearest you:

British Columbia Regional Health Authorities

Vancouver Coastal Health Authority

10th floor, 601 W. Broadway
Vancouver, B.C. V5Z 4C2
Telephone: 604-875-4252
Toll free: 1-866-884-0888
E-mail: feedback@vch.ca
Web site: www.vch.ca

Interior Health Authority

2180 Ethel Street
Kelowna, BC V1Y 3A1
Telephone: 250-862-4200
Fax: (250) 862-4201
Web site: www.interiorhealth.ca

Northern Health Authority

300-299 Victoria Street
Prince George, BC V2L 5B8
Telephone: 250-565-2649
Toll free: 1-866-565-2999
Fax: 250-565-2640
E-mail: communications@northernhealth.ca
Web site: www.northernhealth.ca

Vancouver Island Health Authority

1952 Bay Street
Victoria, BC V8R 1J8
Telephone: 250-370-8699

Fax: 250-370-8750
Toll free: 1-877-370-8699
Web site: www.viha.ca

Fraser Health Authority
300, 10334 - 152A Street
Surrey BC V3R 7P8
Telephone: 604-587-4600
Toll free: 1-877-935-5669
Fax: 604-587-4666
Web site: www.fraserhealth.ca

Hospice and Palliative Care

Hospice/palliative care is for anyone facing life-threatening illness. It provides physical, emotional, practical and spiritual support for individuals and their loved ones. A team of family, friends, healthcare professionals and volunteers can provide care in any setting - at home, in hospital, in nursing homes or in special care hospice facilities. While services provided vary somewhat from organization to organization, the following represents the range of services provided:

- ◆ Medical care to address pain and other symptoms
- ◆ At home nursing care
- ◆ Emotional support for loved ones
- ◆ Inclusion of those loved ones in team care planning
- ◆ Information on legal, financial and other services
- ◆ Respite care, to give home caregivers a break
- ◆ Trained volunteers to visit and provide support
- ◆ Help with practical needs like shopping or appointments
- ◆ Counseling to help adjust to pain or loss
- ◆ Ongoing bereavement support after the death of a loved one

For more information contact your local Regional Health Authority:

British Columbia Regional Health Authorities

Vancouver Coastal Health Authority

10th floor, 601 W. Broadway
Vancouver, B.C. V5Z 4C2
Telephone: 604-875-4252
Toll free: 1-866-884-0888
E-mail: feedback@vch.ca
Web site: www.vch.ca

Interior Health Authority

2180 Ethel Street
Kelowna, BC V1Y 3A1
Telephone: 250-862-4200
Fax: (250) 862-4201
Web site: www.interiorhealth.ca

Northern Health Authority

300-299 Victoria Street
Prince George, BC V2L 5B8
Telephone: 250-565-2649

Toll free: 1-866-565-2999

Fax: 250-565-2640

E-mail: communications@northernhealth.ca

Web site: www.northernhealth.ca

Vancouver Island Health Authority

1952 Bay Street

Victoria, BC V8R 1J8

Telephone: 250-370-8699

Fax: 250-370-8750

Toll free: 1-877-370-8699

Web site: www.viha.ca

Fraser Health Authority

300, 10334 - 152A Street

Surrey BC V3R 7P8

Telephone: 604-587-4600

Toll free: 1-877-935-5669

Fax: 604-587-4666

Web site: www.fraserhealth.ca

There is an extremely interesting and informative web site called the Canadian Virtual Hospice. While its emphasis is understanding emotional and spiritual aspects of the dying experience it does offer an interactive format that allows participants to exchange information and resources. For patients, their families and caregivers: www.virtualhospice.ca

Getting Your Affairs in Order

At a time when you might feel least like doing it you may decide to get your personal affairs “in order.” This can be quite a task so enlisting friends and/or family to help is really a very good idea. And it allows you to express some of your final wishes personally...though don't let that replace your final *written* instructions. Fortunately someone (namely Alberta Seniors and Community Supports) has had the foresight to write a very detailed “how to” guide. Filled with background information, checklists, contact organizations and web sites, their booklet *Saying Farewell* is available at no charge, either on their web site or by telephone order. If you live outside Alberta you may need to substitute local facilities in one or two instances, but generally it is a useful booklet regardless of which province you live in. It also contains a series of checklists and good practical advice.

For further information contact:

Alberta Seniors and Community Supports

Toll free: 1-800-642-3853

In Edmonton: 780-427-7876

E-mail: Alberta.Seniors@gov.ab.ca

Web site: www.seniors.gov.ab.ca/publications/index.asp

Sorting Out the Paperwork

There may come a point in your breast cancer journey when you realize that you might not be able to manage your financial affairs, or you need to consider a living will (or, for that matter, a regular will) or that debts have piled up to what feels like a skyscraper of unpaid bills. It's easy to say but quite hard to do: you need to get some help.

This section deals with:

- How to Locate a Financial Advisor/Counselor
- Power of Attorney
- Sources for Living Will (Personal Directive) Forms
- Inexpensive Wills

From Financial Advice to Power of Attorney

What kind of help you need is going to be quite an individual matter. You might start with your longtime financial advisor or tax 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. Do you have an accountant, bookkeeper, accounts payable/receivable clerk, banker, church treasurer, or credit officer among your friends? If you are feeling unable to cope with the day to day business of bills, think about assigning limited Power of Attorney to someone you trust. A limited Power of Attorney describes exactly what the holder has authority to deal with. It can itemize as specifically as taxes and utility bills, but not credit card or mortgage payments, or whatever you might indicate or need. It protects you to the extent that, for instance, someone with Power of Attorney for utility bills cannot sell your house or access anything other than a designated bank account and even then, only in regard to the listed responsibilities. It goes without saying that if the person you're considering assigning a limited Power of Attorney is the sort of person who *MIGHT* sell your house unbeknownst to you, you've got the *WRONG PERSON*. A full Power of Attorney gives the assignee full access to every aspect of your life and should be done, obviously, with forethought and full consideration. Power of Attorney forms that you can complete yourself are available free from the Office of Public Trustee and Guardian.

As embarrassed as you might feel about this, let a friend or family member help if they can. Quite often 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.

If you've reviewed your friends and professionals you've worked with in the past and still draw a blank, there are other options. It may take a bit of digging to find exactly what you need in your area but there are several places to start looking:

- ◆ Have you developed a relationship with a social worker at your hospital or treatment center? If not, now is the time to do so. Not only are they familiar with services available in your area, they can also steer you toward other services and entitlements that might help ease your situation.
- ◆ Are you a member of a support group or taking part in activities at a Wellspring or other cancer support service provider? Check with people there; they may have already gone through this and may be able to recommend a service or provide you with some insight into other places to approach.
- ◆ The Canadian Cancer Society may be able to refer you to a service through one of their forty local units. Find the local unit nearest you by calling their toll free information line 1-888-939-3333 or go to their web site www.cancer.ca
- ◆ Are you receiving home care or home nursing? If you feel comfortable, ask your nurse for a referral for financial advice. If your home care was arranged through a Regional Health Authority you should have met your needs assessor, generally a social worker. Request to either meet or have a telephone conversation with them to get a referral. They should also know who might be available for home visits if you are too unwell for outside appointments.

Legal counseling may also be required if your debt situation has reached severe proportions. However, you may be able to tackle what appear to be very tough situations with your financial counselor or even on your own. Speak directly to your creditors and/or mortgage holder or landlord. Be frank about your situation. There's no need to feel guilty about it; you didn't get breast cancer because of something you did or through carelessness. Generally, you'll find people sympathetic and wanting to be helpful. But sooner is always better than later.

Sources for Living Will (Personal Directive) Forms

Available from BC's Office of the Public Guardian and Trustee (PGT) is a terrific publication called *It's Your Choice*. It answers questions, defines terms and gives good pertinent advice regarding the appointment of your personal representative.

For more information:

Public Guardian and Trustee of British Columbia

700-808 West Hastings Street
Vancouver, British Columbia V6C 3L3
Telephone: 604-660-4444
Toll free: 1-800-663-7867
Fax: 604-660-0374
E-mail: mail@trustee.bc.ca
Web site: www.trustee.bc.ca/

Forms for creating a Living Will (instructions for your medical treatment and sometimes called a Personal Directive) are available through your oncologist, hospital social worker, hospice or palliative care unit or palliative care physician. Similar forms and information pamphlets are available at no cost from the Office of the Public Guardian: www.trustee.bc.ca

Wills

Legal help may also be required if you are writing your will or transferring assets. This is certainly another time to consider using home equity or RRSP funds to engage a lawyer, as estate planning really needs to be done with someone with appropriate skills and experience. If your estate is modest and fairly straightforward, will kits can be purchased at business suppliers or bookstores. Several web sites offer either free or modestly priced will kits:

Canadian Legal Will Kits

Web site: www.willkits.ca

The Canadian Financial Security Program

Web site: www.truehelpfinancial.com