



# Coping With Your Financial Concerns When You Have Breast Cancer

**FIRST NEWFOUNDLAND EDITION**

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

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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 cannot endorse any one 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. But 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. And 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? And 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, federal government support, registered charities 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 Benevolent Fund
- ◆ Financial Support

### ***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.

### ***Other Insurance Coverage***

Review your own personal insurance holding 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.

### ***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*

*Website: <http://www.hrsdc.gc.ca>*

Application forms, location and telephone numbers for local offices, in both French and English are available on this very useful website. 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 website 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*

*Website: <http://www.hrsdc.gc.ca/>*

Again, application forms and detailed rules of qualification are available in both French and English on the website. 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,) the attached descriptive material and application guide 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

*Website:* <http://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)

*Website:* <http://www.cra-adrc.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:* 613-236-8830

*Toll-free:* 1-888-557-8777

*Fax:* 613-236-8830

*E-mail:* [rcnbf@svmpatico.ca](mailto:rcnbf@svmpatico.ca)

*Website:* <http://www.noac.ottawa.on.ca/rcnbf/rcnbfmain.htm>

## ***Financial Support***

### **Patient and Family Support Fund**

This fund provides short-term financial assistance for those living with cancer for treatment-related expenses.

For more information contact:

**Dr. H. Bliss Murphy Cancer Centre**

Social Work Department

300 Prince Philip Drive

St. John's, NL A1B 3V6

*Telephone:* 709-777-6480

*Fax:* 709-753-0927

*Website:* [nctrf.nf.ca](http://nctrf.nf.ca)

## **You Mean It's Not Covered by Newfoundland Medical Care Plan?**

Treatment for breast cancer may involve additional medical and drug costs beyond those covered by the Newfoundland Medical Care Plan. These may be as small as a single prescription for pain relief after surgery and another prescription for cortisone cream during radiation. On the other hand, they may prove to be considerably more costly should you undergo extensive chemotherapy or suffer from lymphedema after treatment.

Included in this section are the following subjects:

- ◆ Group Health Care Insurance
- ◆ Supplemental Health Insurance
- ◆ Newfoundland and Labrador Prescription Drug Program
- ◆ Interim Medical Coverage for Refugee Claimants

### ***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.

### ***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](mailto:randiglassman@copoloff.com)

Website: [www.copoloff.com](http://www.copoloff.com)

### ***Supplemental Drug Coverage***

You might be eligible for supplemental prescription drug coverage through a private insurance plan if you are:

- ◆ An employee of a company that provides group health benefits.
- ◆ A dependent of an employee of a company that provides group health benefits.
- ◆ A retired person who is eligible for group health benefits/prescription drug benefits as part of a retirement package.
- ◆ The spouse of a retired person who is eligible for group health benefits/prescription drug benefits as part of a retirement package.
- ◆ A member of an association or agency that provides members access to group health, benefits.
- ◆ A dependent of a member of an association of agency that provides members access to group health benefits.

For more information, contact the Human Resources Manager at the employer/association that provides the group health benefits for more information.

### ***Interim Medical Coverage for Refugee Claimants***

Refugee claimants and their dependent children in Newfoundland and Labrador 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 provincial applications are being 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](mailto:info@fasadmin.com)

*Website:* <http://www.fasadmin.com>

### ***Newfoundland and Labrador Prescription Drug Program***

The Newfoundland and Labrador Prescription Drug Program provides assistance to residents who qualify for benefit coverage to buy prescription medications and some related medical supplies. The focus of the program is that residents of the province should not be denied access to health care because of financial need.

The Newfoundland and Labrador Prescription Drug Program has an Income Support Program that:

- ◆ Provides prescription drug coverage for residents of the province who qualify for full benefit coverage under the Department of Human Resources and Employment.
- ◆ Provides for prescription drug coverage for residents who, due to the high cost of their medications, may qualify for drug card only benefits.
- ◆ Provides 100% coverage of the ingredient cost, up to a 10% markup where ingredient cost exceeds \$30.00, and a maximum dispensing fee of \$6.50.

For more information contact:

**Department of Health and Community Services**

Confederation Building, 1<sup>st</sup> Floor, West Block

P.O. Box 8700

St. John's, NL A1B 4A6

*Telephone:* 709-729-6507

*E-mail:* [nlpdp@gov.nl.ca](mailto:nlpdp@gov.nl.ca)

*Website:* [www.health.gov.nl.ca/health/nlpdp/overview.htm](http://www.health.gov.nl.ca/health/nlpdp/overview.htm)

### **Health Canada Special Access Programme — Drugs**

The Special Access Programme (SAP) allows practitioners to request access to drugs that are unavailable for sale in Canada. This access is limited to patients with serious or life-threatening conditions on a compassionate or emergency basis when conventional therapies have failed, are unsuitable, or are unavailable.

Drugs that could be authorized under the SAP range from pharmaceutical, biologic, and radiopharmaceutical products that are not approved for sale in Canada. Most of these drugs treat patients with life-threatening diseases such as terminal cancer.

The health care practitioner is responsible for initiating a request on behalf of a patient and ensuring that the decision to prescribe the drug is supported by credible evidence available in the medical literature or provided by the manufacturer. It is also the practitioner's responsibility to ensure that patients are well informed of the possible risks and benefits of the drug being requested.

While there is no requirement for manufacturers to provide drugs released through the SAP free of charge, many do. When manufacturers do charge, the cost is covered by the patient, the patient's family, the hospital, or a public and/or private insurance plan.

For more information contact:

#### **Special Access Programme**

Therapeutic Products Directorate  
2nd Floor, Holland Cross, Tower A  
11 Holland Ave., A.L. 3002C  
Ottawa, ON, K1A 0K9

*Telephone:* 613-941-2108

*Fax:* 613-941-3194

*E-mail:* SAPdrugs@hc-sc.gc.ca

*Website:* [http://www.hc-sc.gc.ca/dhp-mps/acces/droques/index\\_e.html](http://www.hc-sc.gc.ca/dhp-mps/acces/droques/index_e.html)

### ***Wigs and Head Coverings***

The most extensive source listing for wigs and head coverings is provided by Canadian Cancer Society. Organized so that you can search for suppliers by entering your postal code, their website is also a good source for other services in your specific area. Some locations offer reconditioned used wigs or donated new wigs at no charge; call CCS's support services for details.

For further information contact:

**Canadian Cancer Society**

*Toll-free:* 1-888-939-3333

*Website:* <http://www.cancer.ca>

**Willow Breast Cancer Support Canada**

*Toll-free:* 1-888-778-3100

*E-mail:* [info@willow.org](mailto:info@willow.org)

### ***Breast Prostheses and Lymphedema Treatment***

The Newfoundland and Labrador Division of the Canadian Cancer Society offers temporary breast prostheses free-of-charge at all local offices.

Items are also available in the Canadian Cancer Society personal resource room, "Our Living Room," in the Dr. H. Bliss Murphy Cancer Clinic in St. John's.

For information contact:

**Dr. H. Bliss Murphy Cancer Centre**  
Social Work Department  
300 Prince Philip Drive  
St. John's, NL A1B 3V6  
*Telephone:* 709-777-6480  
*Fax:* 709-753-0927  
*Website:* [nctrf.nf.ca](http://nctrf.nf.ca)

### **Health and Community Services Programs**

The Eastern Health Region has a Special Assistance Program to help clients with lymphedema access extremity pumps and compression garments. Clients have to meet financial criteria in order to obtain equipment/garments. Clients receiving supportive services in the community may automatically be eligible for this service. Some equipment can be rented or purchased by local medical supply companies.

For information contact:

**Health and Community Services St. John's Region**  
Barb Carew  
Special Assistance Program, Eastern Health  
*Telephone:* 709-738-4169  
*Fax:* 709-738-4842  
*Website:* [nctrf.nf.ca](http://nctrf.nf.ca)

Similar programs might be available in other regions. To inquire if a program exists in your region, contact:

<b>Health Region</b>	<b>Office Location</b>	<b>Phone Number</b>
Eastern	Clarenville	709-466-6342
Western	Corner Brook	709-643-8702
Central	Gander	709-651-6253
Labrador	Happy valley – Goose Bay	709-897-2352
Northern	St. Anthony	709-454-0372

## 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 Care and Support
- ◆ 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 with the occasional use of a babysitter. Now you feel as though you need a lot more help. 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 nor should you 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 is available or for what Child Care Subsidy benefits you might qualify.

There are a variety of places to contact if you are looking for childcare. Not surprisingly where, when and under what circumstances the care is available also varies.

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](http://www.cancer.ca)*

Try speaking with a social worker at either your local health authority office or at your cancer treatment centre to ask if they can offer suggestions about childcare.

***Childcare Subsidy Program***

The Department of Health and Community administers the Childcare Subsidy Program to help parents with the cost of licensed childcare. Full or partial subsidy is available.

For more information contact:

<b>Health Region</b>	<b>Office Location</b>	<b>Phone Number</b>
Eastern	Clarenville	709-466-6321
Western	Corner Brook	709-637-5245
Central	Gander	709-651-3306
Labrador	Happy Valley – Goose Bay	709-897-2000
Northern	St. Anthony	709-454-0124
St. John's	St. John's	709-738-4800

## ***Home Care and Support***

### **Government Services**

Health and Community Services offices across Newfoundland and Labrador provide access to public health nursing and other services such as health care and support services including assessment, care coordination, nursing, personal care, respite, homemaking, palliative care, assessment for nursing home placement and community support services.

Home care and support services are provided to individuals based on assessed need and are intended to:

- ◆ help individuals achieve and maintain health and personal independence in the community; and
- ◆ supplement the care and support available from family and friends.

For further information, contact the Health and Community Services office in your area:

<b>Health Region</b>	<b>Office Location</b>	<b>Phone Number</b>
Eastern	Clarenville	709-466-6321
Western	Corner Brook	709-637-5245
Central	Gander	709-651-3306
Labrador	Happy valley – Goose Bay	709-897-2000
Northern	St. Anthony	709-454-0124
St. John's	St. John's	709-738-4800

The Government of Newfoundland and Labrador has an informative online Guide to Community and Health services with information about services offered in each of the province's six regions. For more information, check <http://www.health.gov.nl.ca/health/guide/contents.asp>

### **VON Services**

The VON offers a variety of services including home support, nursing care, palliative care and respite care. Newfoundland and Labrador is served by three branch locations:

<b>Branch</b>	<b>Phone Number</b>	<b>E-mail</b>
St. John's	709-726-8597	<a href="mailto:von@nf.aibn.com">von@nf.aibn.com</a>
Gander	709-256-2924	<a href="mailto:vongander@fn.aibn.com">vongander@fn.aibn.com</a>
Corner Brook	709-634-2042	<a href="mailto:pitchere@von.ca">pitchere@von.ca</a>
Website:	<a href="http://www.von.ca/branch/nflb.html">www.von.ca/branch/nflb.html</a>	

### ***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; and
- ◆ To and from out of province medical appointments.

The Canadian Cancer Society Volunteer Driving Program provides free transportation for eligible patients to and from treatment and appointments. Assistance is only for those who do not qualify for government-provided transportation or those unable to arrange transportation through family or friends.

To arrange a volunteer driver for the first time, a minimum of 48 hours notice is required.

For more information contact:

**Canadian Cancer Society**  
St. John's Regional Office  
*Telephone: 709-753-6520*

### ***Out- of- Town Appointments:***

Cancer patients may experience difficulty in accessing cancer treatment and services depending on where they live in the province.

A medical transportation and assistance program is available to patients who have to fly to St. John's, NL, for medical appointments, and due to treatment, have to stay in St. John's for two weeks or more.

For more information contact:

**Dr. H Bliss Murphy Cancer Centre**  
Social Work Department  
300 Prince Phillip Drive  
St. John's, NF  
A1B 3V6  
*Telephone: 709-777-7604*  
*E-mail: info@nctrf.nf.ca*  
*Website: www.nctrf.nf.ca*

The 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. Obviously, this service is intended to fill a compassionate need and is not designed to cover patients that are assisted by other programs.

For more information contact:

**Hope Air**

*Telephone:* 416-222-6335

*Toll free:* 1-877-346-4573

*Fax:* 416-222-6930

*E-mail:* [mail@hopeair.org](mailto:mail@hopeair.org)

*Website:* [www.hopeair.org](http://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 because of their North American dealer network, they may save you a lot of time and trouble locating what you need at the destination point of your trip.

For further information contact:

**Scoot Around**

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

*Website:* [http:// www.scootaround.com](http://www.scootaround.com)

*E-mail:* [info@scootaround.com](mailto:info@scootaround.com)

A very useful “loaner” plan is operated by the Canadian Red Cross (H.E.L.P. Healthcare Equipment Loan Program). 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.

For further information contact:

**Canadian Red Cross**

**Newfoundland and Labrador Regional Office**

*Telephone:* 709-758-8400

*Website:* <http://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 paucity, 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, spend some time on the telephone to track them down.

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 store. The latter can be found in your Yellow Pages.
- ◆ Food banks can provide supplementary items to your strapped food budget. Call to find out how and where to access one.
- ◆ Pet food banks are a fairly new concept and might not exist in your community but it's worth checking with your local SPCA or Humane Society.
- ◆ Does your library carry videos? DVD's? Audio Books? And it's a good place to read magazines, newspapers and, of course, take home books, if you've had to slash and burn your reading/video/magazine budget. Can you replace your home Internet account with access at your library, your home e-mail address with a temporary hotmail account?

**Contact Information and Resources**

**Canadian Cancer Society**

*Toll-free service:* 1-888-939-3333

*Website:* <http://www.ontario.cancer.ca>

The Canadian Cancer Society has four regional offices in the province. Contact the toll-free number for contact information in your region.

**Canadian Red Cross**

**Newfoundland and Labrador Regional Office**

*Telephone:* 709-758-8400

*Website:* <http://www.redcross.ca>

**Hope Air**

*Telephone:* 416-222-6335

*Toll-free:* 1-877-346-4573

*Fax:* 416-222-6930

*E-mail:* [mail@hopeair.org](mailto:mail@hopeair.org)

*Website:* <http://www.hopeair.org>

**The Purple Lupin Project**

This site offers breast cancer information in Newfoundland and Labrador

*Website:* <http://www.purplelupin.ca/plp.html>

**ScootAround**

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

*E-mail:* [info@scootaround.com](mailto:info@scootaround.com)

*Website:* <http://www.scootaround.com>

## 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, in a palliative care facility; a death over which we have some small degree of control. 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 a hospital 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:

- ◆ Hospice and Palliative Care

### ***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:

**Newfoundland & Labrador Palliative Care Association**

Second Floor, South Wing HCCSJ, St. Clare's Site

154 Lemarchant Road

St. John's, NF, A1C 5B8

Telephone: 709-777-5742

Fax: 709-777-5291

E-mail: [hcc.obrla@hccsj.nf.ca](mailto:hcc.obrla@hccsj.nf.ca)

***Palliative Care Program***

Palliative care is the combination of active and compassionate therapies intended to comfort and support individuals who are living with or dying from a progressive life-threatening illness, their families and the bereaved. The goal of the Palliative Care Program is to enhance client and family options for palliative care through access to trained, qualified health care teams in the most appropriate setting including the home, long-term care, and the hospital.

For further information contact the Health Region office in your area:

<b>Health Region</b>	<b>Office Location</b>	<b>Phone Number</b>
Eastern	Clareville	709-466-6321
Western	Corner Brook	709-637-5245
Central	Gander	709-651-3306
Labrador	Happy valley – Goose Bay	709-897-2000
Northern	St. Anthony	709-454-0124
St. John's	St. John's	709-738-4800

Western Regional Health Care operates a palliative care unit at Western Memorial Regional Hospital. For more information, contact the Palliative Care Program office at: 637-5000, Extension 5414, or [palliativecare@healthwest.nf.ca](mailto:palliativecare@healthwest.nf.ca)

## 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 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 him Office of Public Trustee and Guardian.

As embarrassed as you might feel about this, let a friend or family 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, equally helpful and just like trying to find a good roofer, provide you with some insight into places that were not really geared to this sort of situation.)
- ◆ 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 returning to the Canadian Cancer Society section of this website.

To find the local unit nearest you, contact:

**Canadian Cancer Society**

*Toll-free information line:* 1-888-939-3333

*Website:* [www.cancer.ca](http://www.cancer.ca)

- ◆ Are you receiving home care or home nursing? If you know your nurse well, ask her for a referral. If your home care was arranged through a Regional Health Authority you should have met your needs assessment worker, 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 be required if your debt situation has reached severe proportions. However, you may be able to tackle what appear to be intractable 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.

### ***Wills and Living 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 Websites offer either free or modestly priced will kits:

#### **Canadian Legal Will Kits**

Website: [www.willkits.ca](http://www.willkits.ca)

#### **The Canadian Financial Security Program**

Website: [www.truehelpfinancial.com](http://www.truehelpfinancial.com)

Forms for creating a Living Will (instructions for your medical treatment) are available through your oncologist, hospital social worker, hospice or palliative care unit or palliative care physician. Forms are available on the [Canadian Legal Will Kits website](http://www.willkits.ca).