



# Coping With Your Financial Concerns When You Have Breast Cancer

**FIRST QUEBEC 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
- ◆ Régie des rentes du Québec
- ◆ Disability Tax Credit
- ◆ Royal Canadian Naval Benevolent Fund
- ◆ Ministère de l'Emploi et de la Solidarité sociale / Employment Assistance Program
- ◆ Kelly Shires Breast Cancer Snow Run
- ◆ AFIR – Jean Marc Paquette Foundation

### ***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 Social Development Canada**

*See your telephone book Blue Pages for local service locations*

*Outside urban centres: 1 800 206-7218*

*Website: [www.hrsdc.gc.ca](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 is also a variety of other programs that work in conjunction with Care Leave: regular EI benefits, parental or maternity benefits and/or sickness benefits.

For more information and application forms contact:

#### **Human Resources and Social Development Canada**

*See your telephone book Blue Pages for local service locations*

*Outside urban centres: 1 800 206-7218*

*Website: [www.hrsdc.gc.ca/](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.

### ***Régie des rentes du Québec***

The Régie des rentes du Québec (RRQ) provides monthly benefits when a contributor becomes disabled, retires or in the event of the contributor's death, survivor benefits. Under the Quebec Pension Plan (QPP), you are considered disabled if your condition is severe and permanent. This condition must prevent you from doing any type of substantially gainful work on a regular basis.

To qualify for benefits:

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

The contributory period begins at age 18 or in 1966 (year the Plan was created) and ends in the month set by the Régie as the beginning of your disability.

You can download the application form and fill it out on screen, then print it and mail it to the Régie. Your application must include a Medical Report filled out by your physician.

If you do not appear to have enough contributions, some months may be excluded from your contributory period, as follows:

- ◆ months in which you received a disability benefit from the QPP OR the Canada Pension Plan (CPP) or an unreduced income replacement indemnity from the Commission de la santé et de la sécurité du travail (CSST);
- ◆ starting in 1966, the months in which you received family benefits from the Quebec government or the government of Canada, in your own name, for a child under the age of 7, or the months in which you were eligible to receive such benefits;
- ◆ the months during which your earnings were the lowest (up to 15% of the contributory period).

If you worked elsewhere in Canada, you contributed to the CPP. The RRQ will take into account the contributions you made to both plans (Quebec and Canada) to determine your entitlement to disability benefits and the amount of your benefit.

If you worked in another country, you could be entitled to benefits from that country. If you receive a benefit from another country, this has no bearing on the benefits you receive from the RRQ. However, if you receive a benefit under the QPP, benefits paid by other countries may be reduced.

If you receive a disability benefit from the RRQ, your dependent children are also entitled to a benefit until they turn 18. This benefit will be paid to you if you provide for your child's needs. If the child lives with you, the RRQ considers that you are providing for his or her needs.

A disability benefit does not preclude receiving a surviving spouse's pension benefit, but the two payments are combined. The amount of a combined pension is not necessarily the sum of the 2 benefits because it is subject to a total maximum amount set by law. The amount of your disability benefit is based on two components: a flat rate amount paid to every beneficiary and a calculated amount which is based on the number of years you paid into the QPP and the amount of your contributions.

When you reach the age of 65 years, your disability benefit is automatically replaced by a retirement pension. You may stop receiving your disability benefit before that if you cease to be disabled, if you are entitled to an unreduced income replacement indemnity from the Commission de la santé et de la sécurité du travail (CSST) or if, for three consecutive months, your total gross earnings exceed the maximum set for the year.

The disability benefit is payable as of the fourth month following the month in which you became disabled according to the RRQ. All QPP pensions are indexed in January of each year to account for inflation. They are also taxable.

It is important to note that receipt of QPP 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.

The RRQ’s Website is very complete and easy to navigate. Forms, guides and other publications are available online for downloading or ordering. Forms can be downloaded, filled out on screen, printed and mailed.

For further information and application forms contact:

**Régime des rentes du Québec**

*Quebec City:* 418 643-5185

*Montreal:* 514 873-2433

*Toll free:* 1 800 463-5185

*TDD/TTY:* 1 800 603-3540

*Website:* [www.rrq.gouv.qc.ca/](http://www.rrq.gouv.qc.ca/)

Phone lines are open from 8 a.m. to 5 p.m., Monday to Friday.

### **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 QPP 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 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:* [www.cra-arc.gc.ca](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 K1 P 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: [www.noac.ottawa.on.ca/rcnbf/rcnbfmain.htm](http://www.noac.ottawa.on.ca/rcnbf/rcnbfmain.htm)

### ***Ministère de l'Emploi et de la Solidarité sociale/Employment Assistance Program***

The Employment Assistance Program (EAP), better known as social assistance, is administered by the ministère de l'Emploi et de la Solidarité sociale through local employment centres (LEC). Information about the program is available at all LECs. The EAP provides last resort financial assistance for low-income individuals and families. The basic benefit is an amount corresponding to the needs of an independent adult or a couple, as recognized by regulation. In addition to the basic benefit, the EAP pays out limited capacity for employment allowances and other amounts, where applicable, for certain health care costs (i.e. drugs, orthoses and prostheses, transportation and accommodation expenses to receive medical care, special health needs, etc.)

This program is designed to assist persons residing in Quebec who are at least 18 years of age and in financial need, and whose assets are equal to or less than the amounts prescribed by the regulation. Assistance is also granted in specific situations or exceptional cases, such as when a person's capacity to work is temporarily or severely limited by a physical or mental condition (medical certificate required) or when a recipient is providing constant care to someone whose autonomy is significantly reduced because of a physical or mental condition. In the case of a severe limitation of capacity, the allowance is granted if a medical certificate shows that your physical or mental condition is significantly affected permanently and indefinitely and that, for this reason and given your socio-occupational profile, your capacity for employment is severely limited.

Persons eligible for assistance can also receive special benefits to cover specific needs not taken into consideration in the basic benefit. However, these benefits are granted only under certain conditions, so it is important to consult your LEC and receive authorization before purchasing goods or services. Special benefits are intended specifically to meet health requirements or to help recipients deal with unforeseen events.

In certain cases, you have to pay the cost of the good or service yourself and you are later reimbursed directly by the ministère de l'Emploi et de la Solidarité sociale. In other instances, the Department or the Régie de l'assurance maladie du Québec (RAMQ) pays the supplier of the good or service. You have nothing to pay as long as the expenses incurred do not exceed the amounts set out in the regulation.

Needs covered by special benefits include the following:

- ◆ prescription drugs;
- ◆ dental care and prostheses;
- ◆ eye care, eyeglasses and contact lenses;
- ◆ orthoses, prostheses, health and safety equipment, and accessories;
- ◆ transportation and accommodations costs for medical care;
- ◆ special health needs;
- ◆ funeral expenses;
- ◆ exceptional circumstances.

These special benefits are subject to different conditions and must be applied for following a specific procedure. Contact the ministère de l'Emploi et de la Solidarité sociale for more information.

For more information contact:

**Ministère de l'Emploi et de la Solidarité sociale**

Quebec City: 418 643-4721

Toll-free: 1 888 643-4721

Local offices are listed on the Website: [www.mess.gouv.qc.ca/services-a-la-clientele/centre-communication-clientele/services\\_en.asp](http://www.mess.gouv.qc.ca/services-a-la-clientele/centre-communication-clientele/services_en.asp)

Website: [www.mess.gouv.qc.ca/securite-du-revenu/programmes-mesures/assistance-emploi/index\\_en.asp](http://www.mess.gouv.qc.ca/securite-du-revenu/programmes-mesures/assistance-emploi/index_en.asp)

**Kelly Shires Breast Cancer Snow Run**

This trust was established in 1999 by the late Kelly Shires (then just diagnosed with breast cancer) and her best friend Suzy Cayley. They wanted to find ways to ease the financial stresses confronting women undergoing breast cancer treatment. So they followed their own love for snowmobiling and started the Breast Cancer Snow Run, a sponsored snowmobile ride that has been an amazingly successful fund raising event.

The trust started in Ontario, but Kelly Shires hoped that it would eventually have a chapter in each province. The second chapter was established in Quebec and held its first snowmobile run in March 2006.

The Trust disburses up to \$1,000.00 per application to qualifying women in need during their first year of breast cancer treatment. It is able to be quite flexible in tailoring the aid to individual needs. Call to discuss your situation. All information is confidential, of course.

For further information contact:

**Breast Cancer Snow Run**

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

Telephone: 1 877 436-6467

Website: [www.breastcancersnowrun.org](http://www.breastcancersnowrun.org)

### **AFIR – Jean Marc Paquette Foundation**

The Jean Marc Paquette Foundation is a non-profit organization dedicated to raising funds and organizing fund-raising campaigns through annual events involving individuals or companies, mainly from legal and business communities, in aid of health-related projects and issues in society. The Foundation became interested in the whole social issue of breast cancer, the second leading cause of death among women in Quebec, and it decided to make this its special cause and to encourage its network to fight this widespread disease.

AFIR is a financial aid service which was established by the Fondation Jean Marc Paquette to provide fast and direct financial assistance to women suddenly faced with breast cancer. The service does not give money directly to the recipients; rather, it takes care of certain of a recipient's bills, to a preset maximum amount and for a predetermined period of time. The conditions are preset so that the Foundation can help as many women as possible.

The application is available online. By applying for aid, you explicitly agree to provide complete and accurate personal information. Once an application is received, it is reviewed by a representative of the Foundation who ensures it is complete. It is then forwarded to a committee of the Foundation which meets monthly to review applications and administer the AFIR budget. A majority vote of the review committee is required for the approval of any application. Once an application is approved, the bills are paid directly by the Fondation, until the preset amount and timeframe have expired.

For further information contact:

**Jean Marc Paquette Foundation**

*Telephone:* 514 745-8546 or 514 982-3173, ext. 3119

*E-mail:* [lamera@paquette.ca](mailto:lamera@paquette.ca)

*Website:* [www.fjmp.org](http://www.fjmp.org)

## **You Mean It's Not Covered by the RAMQ?**

Treatment for breast cancer may involve additional medical and drug costs beyond those covered by the Régie de l'assurance maladie du Québec (RAMQ). 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:

- ◆ Public Prescription Drug Insurance Plan
- ◆ Exception Drugs
- ◆ Exception Patient Program
- ◆ Private Plans
- ◆ Interim Medical Coverage for Refugee Claimants
- ◆ Non-Insured Health Benefits Program
- ◆ Wigs and Head Coverings
- ◆ Dressings and Accessories
- ◆ External Breastforms Program
- ◆ Lymphedema

### ***Public Prescription Drug Insurance Plan***

Since 1997, prescription drug insurance coverage has been compulsory for all Quebecers. This coverage is provided by two types of plans: the Public Prescription Drug Insurance Plan (PPDIP) and private plans, which are generally offered through employers. The PPDIP is a government insurance plan offering basic prescription drug coverage; it was created to ensure that all Quebecers, regardless of their financial situation, have reasonable and equitable access to the prescription drugs they need. Everyone who has access to a private plan must join that plan. Everyone else must register for the Public Plan. The Public Plan is administered by the Régie de l'assurance maladie du Québec.

To register for the Public Plan, you must call the Régie de l'assurance maladie du Québec or visit one of the Régie's offices. Some people are automatically registered for the Public Plan and are not required to register directly. This is the case for employment assistance recipients and other holders of a claim slip and their children under age 18, people who turn 65, and newborn children whose parents are covered by the Public Plan. Some people mistakenly believe that because they are paying a premium through their income tax, they are automatically registered for the Public Plan. In fact, the only way to register for the Public Plan is to contact the Régie directly.

In general, persons covered by the Public Plan are required to pay a premium whether or not they purchase prescription drugs. The premium is collected each year by the ministère du Revenu du Québec, when income tax returns are filed. The amount of the annual premium varies from \$0 to \$521 per adult, depending on net family income.

Insured persons pay only a portion of the cost of the drugs they purchase. This is called their "contribution". The other portion is paid by the Régie de l'assurance maladie du Québec. At the time of purchase, insured persons pay only their contribution but they must inform the pharmacist that they are covered by the Public Plan and present their valid Health Insurance Card.

There is a maximum annual amount that insured persons may be required to pay for their drug purchases. This maximum amount has been set at \$857 for all insured persons in Quebec, although it is lower for certain clientele of the Public Plan. The maximum annual contribution is divided into maximum monthly contributions. Once the maximum monthly contribution is reached, persons insured under the Public Plan can obtain their insured drugs free of charge until the end of the month.

The Public Plan covers drugs obtained on prescription in Quebec and listed on the drug formulary, which comprises over 4,500 drugs available on prescription. The drug formulary is published periodically by the Régie. As a general rule, the Public Plan does not cover prescription drugs purchased outside Quebec.

For more information about the Public Plan or to register, contact:

**Régie de l'assurance maladie du Québec**

*Quebec City:* 418 646-4636

*Montreal:* 514 864-3411

*Toll-free:* 1 800 561-9739

*TTY:* 418 682-3939 in Quebec City; elsewhere in the province, *toll-free:* 1 800 361-3939

*Website:*

[www.ramq.gouv.qc.ca/en/citoyens/assurancemedicaments/regimepublic/regimepublic.shtml](http://www.ramq.gouv.qc.ca/en/citoyens/assurancemedicaments/regimepublic/regimepublic.shtml)

Phone lines are open Monday through Friday from 8:30 a.m. to 4:30 p.m. and Wednesday from 10 a.m. to 4:30 p.m.

***Exception Drugs***

The Public Plan covers prescription drugs listed in the general section of the drug formulary. However, in certain cases, it may cover other drugs. Many drugs, known as *exception drugs*, appear in a special section of the drug formulary.

The conditions under which these drugs are covered by the Public Plan differ from drug to drug. You can ask your doctor or pharmacist whether a prescribed drug is an exception drug. Before a prescription for an exception drug can be dispensed, a properly completed application for authorization must be sent to the Régie de l'assurance maladie du Québec and approved. This form, entitled "Demande d'autorisation de paiement médicament d'exception", is only available in French. The health care professional prescribing the drug usually completes the form and sends it to the Régie.

The application for authorization can be downloaded (in PDF format) from the Régie's website, filled out and returned to the Régie by fax or by mail. Health care professionals can submit it online.

The Régie then sends the insured person and the health care professional who submitted the application a letter informing them of its decision. If authorization is granted and the drug is covered, the prescription can be dispensed, which means that the insured can obtain the drug by presenting his or her prescription and paying the required contribution, just as he or she would when purchasing any other insured drug.

### ***Exception Patient Program***

A drug may be covered by the Public Plan even if not listed on the drug formulary. This rather exceptional situation arises when a person absolutely needs to take a particular drug because of his or her state of health. A person is considered to absolutely need to take a drug if, for example, the person would have to be admitted to a healthcare facility if he or she could not obtain the drug.

Insured persons who believe they are eligible for the Exception Patient Program must send a properly completed application for authorization to the Régie de l'assurance maladie du Québec. The application form is the same as that used to apply for exception drugs (“Demande d'autorisation de paiement médicament d'exception”). The form is usually filled out and returned to the Régie by the health care professional.

The application for authorization can be downloaded (in PDF format) from the Régie's website, filled out and returned to the Régie by fax or by mail. Health care professionals can submit it online.

The Régie then sends the insured person and the health care professional who submitted the application a letter informing them of its decision. If authorization is granted, the patient is covered, which means that he or she can obtain the required drug or drugs by presenting his or her prescription and paying the required contribution, just as he or she would when purchasing any other insured drug.

For more information about exception drugs and the Exception Patient Program, contact:

**Régie de l'assurance maladie du Québec**

*Quebec City:* 418 646-4636

*Montreal:* 514 864-3411

*Toll-free:* 1 800 561-9739

*TTY:* 418 682-3939 in Quebec City; elsewhere in the province, *toll-free:* 1 800 361-3939

*Fax:* 418 646-5653

*Website:*

[www.ramq.gouv.qc.ca/en/citoyens/assurancemedicaments/regimepublic/medicament\\_exception.shtml](http://www.ramq.gouv.qc.ca/en/citoyens/assurancemedicaments/regimepublic/medicament_exception.shtml)

Phone lines are open Monday through Friday from 8:30 a.m. to 4:30 p.m. and Wednesday from 10 a.m. to 4:30 p.m.

***Private Plans***

A private plan is a group insurance or employee benefit plan offering basic coverage for prescription drugs. Most private plans offer this basic prescription drug coverage along with other services, such as paramedical services or consultations with certain health care professionals (chiropractors, physiotherapists, dentists, etc.), but some offer prescription drug coverage only.

Everyone under the age of 65 who has access to a private plan is required to obtain at least basic coverage for prescription drugs. Access to private plans usually comes from a group insurance plan at work. Generally, spouses and dependants are also covered by these plans. Many professional orders and associations, as well as unions, also make such plans available to their members. These plans are called “private” because they are offered by private sector companies, as opposed to the Public Plan administered by the Régie de l'assurance maladie du Québec.

Private plans can differ greatly in terms of the drugs they cover, the extent of coverage, deductibles, and other terms and conditions. However, in Quebec, all private insurers offering prescription drug insurance must fulfill minimum conditions regarding the coverage they provide and the financial participation required of the persons they insure. 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.

Areas that may be covered are drugs, semi-private or private room accommodation in hospital, assistive devices, home nursing care, and prostheses. Some policies may also include acupuncture, physiotherapy, or massage therapy. Should there be some intractable difference of opinion regarding your plan's coverage, the Canadian Life and Health Insurance OmbudService (CLHIO) is an independent service that assists consumers with concerns and complaints about life and health insurance products and services. Its objective is to provide fair and prompt resolution of problems. It can be contacted in disputed situations although the first round of adjudication will be with your insurance company's own ombudsman.

For more information, contact:

**Canadian Life and Health Insurance OmbudService**

Consumer Assistance Centre

*Montreal:* 514 845-6173

*Toll-free:* 1 800 361-8070

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

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

Refugee claimants and their dependent children in Quebec 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 Régie de l'assurance-maladie du Québec (RAMQ) applications are processed.

For more information contact:

**Citizenship and Immigration Canada**

**Interim Federal Health (IFH)**

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

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

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

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.

### ***Non-Insured Health Benefits Program***

The Non-Insured Health Benefits (NIHB) Program is a national health benefit program. It pays for part or all of the costs of medical, dental and pharmacy services that eligible First Nations and Inuit may need. The program provides a range of health benefits to meet medical or dental needs not covered by provincial, territorial or private plans. The benefits and services of the NIHB Program are in addition to benefits provided under the Public Plan and private plans.

To be eligible for this program, you must be identified as a resident of Canada and one of the following:

- ◆ a registered Indian according to the *Indian Act*;
- ◆ an Innu member of one of the two Innu communities in Labrador (Davis Inlet and Sheshatshiu);
- ◆ an Inuk recognized by one of the Inuit Land Claim organizations;
- ◆ an infant less than age one (1), whose parent is an eligible recipient.

The NIHB Program provides benefits for drugs, dental services, medical transportation, medical supplies and equipment, vision care and crisis intervention counselling. Prescription drugs listed on the NIHB Drug Benefit list and certain approved over-the-counter medications are covered. Under the NIHB Program, drugs must be prescribed by a doctor or other health care professional licensed to prescribe in Quebec.

Medical transportation benefits include land and water transportation, scheduled and chartered airlines, air and road ambulance, meals and lodging, escort or interpreter services and travel to the nearest clinic or hospital to receive health services not available in your home community or not covered by provincial travel assistance programs.

Hearing aids, medical equipment such as wheelchairs and walkers, medical supplies (ostomy, bandages, dressings), orthotics, pressure garments, prosthetics and oxygen and respiratory therapy are also covered by the NIHB Program. Medical supplies and equipment must be prescribed by a licensed doctor or medical specialist.

The payment of benefits under the NIHB Program is subject to the following criteria:

- ◆ the item or service is on a NIHB Program benefit list or NIHB schedule;
- ◆ it is intended for use in a home or other ambulatory care settings;
- ◆ prior approval/predetermination is obtained (if required);
- ◆ it is not available through any other federal, provincial, territorial, or private health care program;
- ◆ the item is prescribed by a physician, dental care provider, or other health professional licensed to prescribe;
- ◆ the item is provided by a recognized provider.

There are exceptions to these criteria: these are items not listed as benefits on one of the NIHB Benefit Lists and are not exclusions under the NIHB Program. They may be considered on a case-by-case basis with written medical or dental justification.

For more information, contact:

**FNHIB Quebec Region**

First Nations and Inuit Health Branch  
Complexe Guy-Favreau  
200 René Lévesque Boulevard West  
East Tower, Suite 216  
Montreal, Quebec H2Z 1X4

Vision care, drugs, medical supplies and equipment:

*Toll-free:* 1 877 483-1575

*Montreal:* 514 283-1575

Medical Transportation:

*Toll-free:* 1 877 583-5973

*Montreal:* 514 283-5973

Crisis Intervention Counselling:

*Toll-free:* 1 877 583-2965

*Montreal:* 514 283-2965

Dental Services:

*Toll-free:* 1 877 483-5501

*Montreal:* 514 283-5501

*Website:* [www.hc-sc.gc.ca/fnih-spni/pubs/nihb-ssna/2003\\_booklet\\_livret\\_info/index\\_e.html](http://www.hc-sc.gc.ca/fnih-spni/pubs/nihb-ssna/2003_booklet_livret_info/index_e.html)

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

The most extensive source listing for wigs and head coverings is provided by Canadian Cancer Society, in its Community Services directory. 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; others require a deposit which is refunded upon return of the wigs. Call CCS's support services or visit the Society's website for details.

For further information contact:

**Canadian Cancer Society**

*Toll free:* 1 888 939-3333

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

**Willow Breast Cancer Support Canada**

*Toll free:* 1 888 778-3100

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

### ***Dressings and Accessories***

The Quebec chapter of the Canadian Cancer Society (CCS) offers material assistance to clients. Dressings are provided to cancer patients who are living at home. Patients who are hospitalized or in a convalescent home, or those who are visited at home by a CLSC nurse, receive dressing services free of charge from the Régie de l'assurance maladie du Québec. The Society tries to avoid duplicating services.

The CCS also offers free complementary services, including temporary breast prostheses. Also, most of the Society's regional offices loan out wigs, scarves and turbans.

To obtain this material assistance, you must have a healthcare professional complete the appropriate form, available in PDF format on the Society's website, and send it to the provincial office of the Canadian Cancer Society:

Canadian Cancer Society  
Person responsible for material assistance  
5151 de l'Assomption Blvd.  
Montreal, Quebec H1T 4A9

Your order will be mailed to you.

For further information contact:

**Canadian Cancer Society**  
Toll free: 1 888 939-3333  
Website: [www.cancer.ca](http://www.cancer.ca)

### ***External Breastforms Program***

The External Breastforms Program is intended for all women insured under the Régie de l'assurance maladie du Québec who have undergone a total or radical mastectomy, and for women age 14 and over who have a total absence of breast formation, medically diagnosed as aplasia.

If you are covered by the Quebec health insurance plan and meet the program's eligibility requirements, you are entitled to \$200 for each breast to cover all or part of the costs related to the purchase of an external breastform. Every two years, on the anniversary date of your mastectomy, eligible women are entitled to \$200 to cover the replacement cost of the breastform.

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

Women receiving social assistance are entitled, upon presentation of proof of purchase, to a supplement (maximum \$100, if the cost of the breastform exceeds \$200) intended to cover part or all of the actual purchase or replacement cost of the breastform.

To register for the program, you must:

- ◆ complete the registration form available on the Régie's website ([www.ramq.gouv.qc.ca/fr/formulaires/documents/3096.pdf](http://www.ramq.gouv.qc.ca/fr/formulaires/documents/3096.pdf));
- ◆ provide the original proof of purchase of the breastform and an original medical certificate or an original medical report, as the case may be;
- ◆ send the form and the documents to this address:

Régie de l'assurance maladie du Québec  
External Breastforms Program  
PO Box 6600  
Quebec, Quebec G1K 7T3

Every two years after you register, the Régie will automatically send you a payment covering the cost of replacing the breastform. Remember to notify the Régie of any change of address, since the Régie will send the payment to the address it has on file.

The proof of purchase must be the original and must contain the following information:

- ◆ the name, address and telephone number of the commercial establishment from which the breastform was purchased;
- ◆ the date of purchase;
- ◆ a description of the breastform and the cost;
- ◆ the insured person's full name.

The original medical certificate must contain the following information:

- ◆ the date of the operation;
- ◆ the type of operation (total or radical mastectomy);
- ◆ the insured person's full name.

The medical certificate or medical report must be dated and signed, and must clearly show the physician's name and professional number.

If you stop wearing the breastform or undergo breast reconstruction surgery, you must inform the Régie.

For more information about the Program, contact:

**Régie de l'assurance maladie du Québec**

*Quebec City:* 418 646-4636

*Montreal:* 514 864-3411

*Toll-free:* 1 800 561-9739

TTY: 418 682-3939 in Quebec City; elsewhere in the province, *toll-free:* 1 800 361-3939

*Website:*

[www.ramq.gouv.qc.ca/en/citoyens/assurancemaladie/serv\\_couv\\_queb/pro\\_t\\_mamm\\_ext\\_pq.shtml](http://www.ramq.gouv.qc.ca/en/citoyens/assurancemaladie/serv_couv_queb/pro_t_mamm_ext_pq.shtml)

Lines are open Monday through Friday from 8:30 a.m. to 4:30 p.m. and Wednesday from 10 a.m. to 4:30 p.m.

***Lymphedema***

At present, the Quebec health care system does not have a specific program for the treatment of lymphedema. People with lymphedema are handled by the general program of the Régie de l'assurance maladie du Québec and treated in hospitals with the expertise and resources to do so, including surgical and radiotherapy departments. However, the Quebec health insurance plan does not cover all treatments for lymphedema.

Some treatments for lymphedema fall within the Quebec health ministry's anti-cancer program (Programme québécois de lutte contre le cancer). The anti-cancer program is intended to serve everyone with cancer, providing continuity of care and services regardless of the type of tumour.

The regional health and social services boards are responsible for the organization of medical services in their territory. They are the best qualified to answer questions about the treatment of lymphedema in each region. Their coordinates are available on the website of the ministère de la Santé et des Services sociaux ([www.msss.gouv.qc.ca](http://www.msss.gouv.qc.ca)).

For more information about lymphedema treatment and services in Quebec, contact:

Lymphedema Association of Quebec  
5792 Côte des Neiges, Suite 268, Montreal, Quebec H3S 1Y9  
*Telephone:* 514 340-8222 ext. 5483  
*Fax:* 514 340-8709  
*Email:* [aql@infolympo.ca](mailto:aql@infolympo.ca)  
*Website:* [www.infolympo.ca](http://www.infolympo.ca)

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

### ***Childcare and Other Support Services***

Local Community Service Centres, or centres locaux de services communautaires (CLSC), are designed to help you find the support services you require. They do not supply services directly. Their purpose is to help you find the services that you need and, failing that, assist you in finding an alternative. These centres are fully funded by the provincial government and are usually associated with a centre de santé et de services sociaux (CSSS). Within the provincial health and social services structure, each CLSC serves a specific territory. Because of their familiarity with the local area, they are very much worth calling. Try them if you're looking for anything from home help to counseling, meals on wheels to respite caregivers, child care to dental care.

The CLSC's purpose is to improve the health and well-being of the community through a holistic and multidisciplinary approach. CLSCs offer a range of front-line services. These services are preventive, remedial or rehabilitative and designed to fulfill diverse needs. The CLSC is responsible for both routine programs (offered to the general population) and special programs.

Your local CLSC is therefore a good place to start when you're trying to find out which support programs and services are available to you. It can provide you with information about childcare and respite care. Ask about after school care programs, part-day daycare geared to your financial limitations, recreation programs or community centre programs centered on either specific activities or straightforward daycare.

***Canadian Cancer Society – Quebec Division:***

The Quebec Division of the Canadian Cancer Society (CCS) may also have recommendations through its Information line (Cancer J'écoute). The CCS has 14 regional offices in Quebec. You can also contact your local office directly to find out about resources available in your area.

If a social worker is part of your care team, check with her; if not, this may be a good time to make contact. If you are receiving home care, it was probably set up through your local CLSC. The person who did your needs assessment or your assigned care co-coordinator should be contacted again and should re-assess your situation to see if you qualify under their program. If you are not receiving any form of home care, you may still approach your local CLSC on a self-referral basis so long as you are resident in Quebec.

***Home Help and Meals***

***Financial Help for Domestic Services Program:***

The Régie de l'assurance maladie du Québec has a Financial Help for Domestic Services Program. This program allows Quebecers to obtain financial assistance when they use domestic help services provided by a recognized domestic help business. Under the program, a person who uses domestic help services provided by a recognized business benefits from a reduction in the hourly rate the business charges.

There are two types of assistance: basic and variable. All persons age 18 and over who are residents of Quebec within the meaning of the Health Insurance Act are eligible for basic assistance, regardless of income. Persons receiving compensation under a private plan or a direct allowance from a CLSC are eligible only for this type of assistance.

- ◆ Basic financial assistance of \$4 for each hour of service rendered is granted to any eligible person, regardless of family income.
- ◆ Variable financial assistance of \$0.20 to \$6 for each hour of service rendered may be granted over and above the basic financial assistance, and is determined on the basis of an eligible person's family income and family situation.

The maximum total financial assistance granted per hour of service rendered is \$10 (\$4 in basic assistance and \$6 in variable assistance). Persons age 65 and over are eligible for variable assistance, as are persons age 18 to 64 who are designated by a CLSC.

The recipient pays only the difference between the rate charged by the business and the financial assistance granted.

To apply for the program, you must fill out the form entitled Application for Financial Assistance. You can obtain one from any of the accredited social economy businesses. A list of these businesses is available at: [www.ramq.gouv.qc.ca/en/citoyens/contributionetaidefinancieres/eesad.shtml](http://www.ramq.gouv.qc.ca/en/citoyens/contributionetaidefinancieres/eesad.shtml).

For general information about the program, contact the Régie de l'assurance maladie du Québec:

*Montreal:* 514 873-9504

*Toll-free:* 1 888 594-5155

*TTY:* In Quebec City: 418 682-3939

*Toll-free:* 1 800 361-3939

*Website:*

[www.ramq.gouv.qc.ca/en/citoyens/contributionetaidefinancieres/exonerati  
onaidedomestique.shtml](http://www.ramq.gouv.qc.ca/en/citoyens/contributionetaidefinancieres/exonerati<br/>onaidedomestique.shtml)

***Fondation québécoise du cancer du sein:***

The Fondation québécoise du cancer ([www.fqc.qc.ca](http://www.fqc.qc.ca)) is another source of information and services. It operates a free telephone information service, Info-Cancer, which is open Monday through Friday, from 9 a.m. to 5 p.m. It also provides a telephone twinning service which puts you in touch with a volunteer who, like you, has lived with breast cancer and with whom you can share, confidentially, your experiences and turn to for support. The Fondation also has a documentation centre, complete with a references and loans service.

***The Pilgrim Project:***

The Pilgrim Project is a non-profit Quebec registered charity, partially subsidized by Centraide (United Way) Montreal. It matches volunteer caregivers with those clients whose needs they are best equipped to meet. The volunteers go out into the community to visit with clients in their homes or anywhere their support is needed. They are trained to:

- ◆ provide one-to-one peer response, companionship, and emotional support;
- ◆ facilitate communication with medical and social professionals;
- ◆ establish contact with community and professional resources which may be of help to the patient;
- ◆ help with the day-to-day activities which the special situation of the patient and family necessitates: transportation, meals, shopping, and similar tasks as is appropriate to each individual case;
- ◆ help family members understand each other's needs and communicate openly with each other.

For more information, contact:

The Pilgrim Project  
750 Dawson Ave.  
Dorval, Quebec H9S 1X1  
*Telephone:* 514 633-9315  
*Fax:* 514 631-3024  
*E-Mail:* [info@pilgrimproject.ca](mailto:info@pilgrimproject.ca)

***Meals-on-Wheels: Santropol Roulant:***

Santropol Roulant is a Montreal-based not-for-profit organization founded and run by young people in the community. It operates a unique meals-on-wheels service. It serves people living with a loss of autonomy, including seniors, outpatients, people with disabilities, the chronically ill and people living with AIDS. Clients have difficulty with the mobility required in order to obtain and prepare balanced meals on a daily basis. Clients are referred to Santropol Roulant by CLSCs, social workers, hospitals or family doctors. Some clients require the service for only a short period of transition or recuperation, while others have been and will remain clients as long as they are living independently in their residences.

If you are interested in having meals-on-wheels delivered to your home or to the home of someone you care about, please call your CLSC or your social worker to get a reference.

***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. They can be contacted on their information line (see Other Support Services, page 32 below) to ascertain whether they can help you with local public transportation or provide a CCS volunteer driver. The information line will refer you to your nearest local CCS unit. The Canadian Red Cross also provides subsidized transportation to and from medical appointments and is especially reasonable if two or more persons share the ride.

***Out of Town Appointments:***

Again, the Canadian Cancer Society may be able to help through their volunteer driver program. Most cancer centres have accommodation lodges for patients (and sometimes escorts) at very reasonable cost.

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. Obviously, 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](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 else where) 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.

### **Accommodation**

Several organizations operate lodges for patients who are undergoing treatment. You can find these services by doing a postal code search in the directory of community services provided on the website of the Quebec division of the Canadian Cancer Society (CCS). Your local CLSC can also provide information or referrals.

#### **Canadian Cancer Society Lodge:**

The CCS operates a lodge which offers temporary lodging at affordable rates for individuals who must travel to Montreal to receive radiation treatments. This accommodation is also available for a companion, if needed. There are no medical personnel on site: the Lodge is located right beside Maisonneuve-Rosemont hospital. Self-sufficiency is one of the criteria for admission.

For more information, contact:

Canadian Cancer Society  
Quebec Division  
5151 de l'Assomption Blvd.  
Montreal, Quebec H1T 4A9  
*Telephone:* 514 255-5151  
*Fax:* 514 255-2808  
*E-mail:* [webmestre@quebec.cancer.ca](mailto:webmestre@quebec.cancer.ca)

#### **Fondation québécoise du cancer:**

The Fondation québécoise du cancer operates four lodges in Quebec: Montreal, the Estrie region, the Outaouais area and Mauricie. The lodges offer accommodation at affordable rates to people with cancer who must travel from remote areas of the province to receive radiation or chemotherapy treatment. The lodges also provide other services, such as therapeutic art workshops, other therapies, activities and recreation.

For more information, contact:

Fondation québécoise du cancer  
2075 Champlain Street  
Montreal, Quebec H2L 2T1  
*Telephone:* 514 527-2194  
*Fax:* 514 527-1943  
*Toll-free:* 1 877 336-4443  
*E-mail:* [cancerquebec.mtl@fqc.qc.ca](mailto:cancerquebec.mtl@fqc.qc.ca)

### ***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:* [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. 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 organize this if you're feeling less than up to it.

For further information contact:

**Canadian Red Cross**

**Quebec Zone**

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

### ***Look Good, Feel Better***

*Look Good, Feel Better* is a national non-profit program committed to helping women manage the appearance related effects of cancer and its treatment. By taking control of how they look, using cosmetics and hair alternatives, women with cancer can strengthen the positive attitude that is so important in cancer treatment – and feel better about themselves.

The cornerstone of the program is the free 2-hour workshop where women learn make-up tips and hair alternatives and go home with a complimentary kit of cosmetics and personal care products. Offered in 100 hospital and cancer care facilities, the hands-on, step-by-step workshop is led by industry trained cosmeticians and hair alternatives specialists.

The website includes a workshop locator by city, province or postal code.

For more information, contact:

**Look Good, Feel Better**

*Toll free service:* 1 800 914-5665

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

### ***Other Support Services***

The Local Community Service Centres (CLSCs) supply services directly and act as a referral and information service. Their purpose is to help you find the services that you need and, failing that, assist you in finding an alternative. Collectively, they cover the support services spectrum but individually they specialize in support services in their own territory, and consequently, your backyard. Because of their familiarity with the local area they are very much worth calling. 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, give them a call.

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 a CLSC 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 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? 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**

### **Local Community Service Centres**

*Website:* [wpp01.msss.gouv.qc.ca/appl/m02/M02RechInfoSante.asp](http://wpp01.msss.gouv.qc.ca/appl/m02/M02RechInfoSante.asp)

This site is designed to help you find your local CLSC. You provide your postal code. The search result provides you with the name of your CLSC and its phone number. The site is French only.

### **Canadian Breast Cancer Network**

*Toll free service:* 1 800 685-8820

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

Provides links to groups and resources, organized by topic or by region.

### **Canadian Cancer Society**

#### **Quebec Division**

*Toll free service:* 1 888 939-3333

*Website:* [www.cancer.ca/ccs/internet/frontdoor/0,,3649\\_langId-en,00.html](http://www.cancer.ca/ccs/internet/frontdoor/0,,3649_langId-en,00.html)

### **Canadian Red Cross**

#### **Quebec Zone**

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

### **Fondation québécoise du cancer**

*Toll free service:* 1 877 336-4443

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

The Fondation has a cancer information phone service, a documentation centre with online features and a network of four lodges throughout the province.

### **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)

### **Look Good, Feel Better**

*Toll free service:* 1 800 914-5665

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

**Quebec Breast Cancer Foundation**

*Toll free service:* 1 877 990-7171 (Montreal)

*Toll free service:* 1-866-325-6565 (Quebec City)

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

The Foundation provides information, support groups and referral services, including the programme Sérénité, which offers free activities and workshops such as yoga/meditation, art therapy, and guided imagery to people outside of the hospital environment.

**ScootAround**

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

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

*Website:* [www.scootaround.com](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:

- ◆ Accessing home nursing and care services
- ◆ Hospice and Palliative Care

### ***Home Care***

Each CLSC operates a “single window” access point that coordinates delivery of short-term and long-term home care services within its respective service area. CLSCs are primarily responsible for the assessment and handling of requests, the delivery of home care, the quality control of care, programming and coordination of resources committed to the home care sector, the placement of clients in long-term care facilities in the event of significant loss of independence.

CLSCs provide the following services to members of the public:

- ◆ nursing care;
- ◆ rehabilitative care (physiotherapy, occupational therapy, speech therapy, social work, respiratory care);
- ◆ services related to daily activities (for example, help with dressing, personal hygiene, meal preparation and getting around inside and outside the home);
- ◆ civic support services (for example, accompanying persons on outings, providing help with filling out forms and with budget management);
- ◆ respite services for informal caregivers;
- ◆ palliative care;
- ◆ services related to routine household tasks (for example, cleaning of living areas and appliances, laundry, shopping for household supplies, minor exterior maintenance work).

CLSC staff provide the majority of nursing and professional services to clients, subject to resource availability. However, delivery of professional and non-professional services is frequently contracted out by the CLSCs to private agencies. Home support services are essentially provided by private companies, specifically household service agencies.

Home care in Quebec is subject to the following eligibility criteria:

- ◆ proof of residence in the province;
- ◆ assessment of care required prior to the delivery of any services;
- ◆ suitability of the home for service delivery;
- ◆ consent of the prospective recipient or of his/her legal representative.

Access to home care varies greatly from one CLSC to another. Decentralization of services has enabled regional health authorities and CLSCs to adapt their services to the public, but as a result, some disparities persist. Moreover, access to home care in Quebec is limited by the amount of financial resources allocated by the government to this sector. Furthermore, CLSCs impose service quotas. Strong demand has led to waiting lists for certain types of services in some regions.

All professional services are provided at no cost by CLSC staff. However, priority is given to recipients who have no informal caregivers, or inadequate help, or who are disadvantaged from a socio-economic standpoint. Home support services may be provided at no cost by a visiting homemaker. Recipients may also be given an allowance with which to purchase any services they require. Depending on the region, recipients are entitled to a maximum of 35 to

44 hours of service per week. Technical aids and supplies are provided free of charge in cases where home care is an alternative to hospitalization and housing.

For more information, contact:

**Local Community Service Centres**

*Website:* [wpp01.msss.gouv.qc.ca/appl/m02/M02RechInfoSante.asp](http://wpp01.msss.gouv.qc.ca/appl/m02/M02RechInfoSante.asp)

This site is designed to help you find your local CLSC. You provide your postal code. The search result provides you with the name of your CLSC and its phone number. The site is French only.

### ***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

The Réseau des soins palliatifs du Québec has about 1,000 member agencies all across the province.

For more information contact:

**Réseau des soins palliatifs du Québec**

*Telephone:* 514 282-3808

*Fax:* 514 844-7556

*E-mail:* [info@aqsp.com](mailto:info@aqsp.com) (French only)

*Website:* [www.aqsp.org](http://www.aqsp.org)

## 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
- Mandate in case of Incapacity
- Sources for information and forms

### *From Financial Advice to Power of Attorney*

The kind of help you need is a very personal 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 a Power of Attorney to someone you trust. A Power of Attorney applies only to property and is not to be confused with a Mandate in case of Incapacity. In principle, a Power of Attorney ceases to be valid the moment you are considered incapable of taking care of yourself and your affairs. This declaration is made by the court, based on a medical and psychosocial assessment.

A Power of Attorney describes exactly what the holder has authority to deal with. A general Power of Attorney is a notarial or private document prepared before you become incapable. It appoints an administrator of property and determines their powers. A Bank power of attorney is an administrative document provided by your financial institution and which you complete and sign before becoming incapable. It names one mandatary and defines his powers (usually regarding bank account transactions).

A Power of Attorney 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 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 Curateur public du Québec.

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 taken part in activities at a 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 Local Community Service Centre for your area will know what financial counseling services are available to you locally.
- ◆ 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.

Are you receiving home care or home nursing? Speak to the organization that provides the services (e.g. Servir +, Ordre des infirmières et infirmiers auxiliaires du Québec, Victoria Order of Nurses, etc.) If you know your nurse well, ask her for a referral. If your home care was arranged through a CLSC 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.

### ***Mandate in case of Incapacity***

Since April 1990, the Québec Civil Code gives to any person capable of acting, the right to appoint a person of her/his choice to take care of him/her and administer his/her property if s/he becomes incapable of doing so him/herself. This appointment is made in a document called a "Mandate in case of Incapacity." A valid mandate must be either notarized or signed in the presence of two witnesses, neither of whom has an interest in the mandate. It is important that the person appointed to carry out the mandate be aware of the mandator's intentions and accept the responsibility. A mandate can appoint more than one mandatary, for example one to take care of the mandator personally and another to administer her property. Whether notarized or signed before witnesses, a mandate in case of incapacity does not come into force until it is "homologated."

Homologation is a legal procedure whose purpose is to verify the incapacity of the person who gave the mandate and the existence and validity of the mandate. If a mandator becomes incapacitated, his mandatary applies to the court for homologation. The application includes a medical and psychosocial assessment confirming the person's incapacity. Once a mandate is homologated, any existing Power of Attorney is voided.

A booklet explaining the Mandate in case of Incapacity, along with appropriate forms, is on sale at all bookstores affiliated with Publications du Québec for \$5.95. It can also be downloaded from the Curateur public du Québec's website ([www.curateur.gouv.qc.ca](http://www.curateur.gouv.qc.ca)).

## ***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 fairly straightforward, a kit can be purchased in select bookstores or on-line from the Quebec Law Network. Kits start at \$33.95. Prepared by a team of Quebec lawyers, notaries and tax attorneys, these kits enable you to draft a legal Quebec will.

Several information kits about wills and living wills can be purchased through Les publications du Québec, Quebec's official publisher. The website provides an on-line catalogue with a keyword search function.

For other legal services, try the Commission des services juridiques du Québec. They will require a financial review to see if you qualify but if you do, you are eligible for free legal advice, information and/or representation.

For further information from organizations mentioned in this section:

### **The Quebec Law Network**

4841 Elmview, Suite 100

Montreal, Quebec, H9A 3E9

*Telephone:* 514 683-1815

*Toll free service* 1 877 683-1815

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

*To purchase kits online:* [www.votretestament.com](http://www.votretestament.com)

### **Curateur public du Québec**

Head Office

600 René Lévesque Blvd. West, 10<sup>th</sup> Floor

Montreal, Quebec, H3B 4W9

*Telephone:* 514 873-4074

*Toll free service* 1 800 363-9020

*Website:* [www.curateur.gouv.qc.ca](http://www.curateur.gouv.qc.ca)

A list of local offices is provided on the website.

**Commission des services juridiques**

Head Office

2 Desjardins Complex, East Tower, #1404

Montreal, Quebec, H5B 1B3

*Telephone:* 514 873-3562

*Fax:* 514 873-8762

*Toll free service* 1 800 363-9020

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

A list of local offices is provided on the website.

**Les Publications du Québec**

Head Office

1500-D, Jean-Talon North, 1<sup>st</sup> Floor

Quebec, Quebec, G1N 2E5

*Telephone:* 418 643-5150

*Fax:* 418 643-6177

*Toll free service* 1 800 463-2100

*Website:* [www.publicationsduquebec.gouv.qc.ca](http://www.publicationsduquebec.gouv.qc.ca)

A list of retail outlets is provided on the website.