

cancer answers

Cancer Answers is a series of free public lectures, presented by *Cancer Care Nova Scotia*, on a variety of cancer-related topics. The lectures, delivered by cancer experts, are designed to raise awareness and educate participants about issues related to prevention, screening, early diagnosis, treatment, survivorship and palliative care.

Following each lecture, the presentations are posted on the *Cancer Care Nova Scotia* website.



Cancer and Personal Expenses

Where to Get Help

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“Instead of worrying about me all I could think of is how my family will survive financially. The bills just seem to pile up. I broke down at one appointment and the nurses arranged for me to see a social worker. She knew about programs that are in place to help people in my situation. Once she helped me, I felt like I could stop worrying about money and start thinking about fighting this awful disease.”

Quote from Navigating your path: A guide for people with Advanced breast cancer

Illness can strike at any time, the individual's world stands still, but unfortunately the financial commitments will continue.

A cancer diagnosis not only affects the patient, but in many cases will financially affect the family due to time of work to attend at hospital appointments, care for the individual, child care, etc.

Frequently Asked Questions

- Medication Coverage
 - Income benefits
 - Travel costs
 - Household expenses
 - Caregiver support
 - Legal help
 - Counseling and support
- 

**“I can’t work.
How do I apply for help?”**



Income



Employment Insurance Regular Benefits

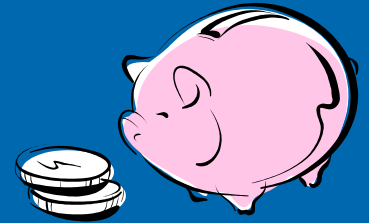
Provides benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.

Employment Insurance (EI) and maternity, parental and sickness benefits

Sickness benefits may be paid up to 15 weeks to a person who is unable to work because of sickness, injury or quarantine.

Call 1-800-206-7218 for more information

Income



CPP Disability

The Canada Pension Plan (CPP) disability benefit is available to people who have made enough contributions to the CPP, and whose disability prevents them from working at any job on a regular basis. The disability must be severe and prolonged disability.

Call 1-800-277-9914 for more information

Income Assistance

Income assistance (IA) helps people who are in financial need. IA gives those in need a basic amount of money to pay for food, clothing, rent, utilities (heat, electricity)

Call 1-877-424-1177 for more information

**“Is there help with
transportation?”**



Transportation

BTO- Transportation program through MSI

Provides assistance with financial expenses for cancer patients traveling for medical treatments.

*Be a resident of Nova Scotia with a valid health card

*Have a gross income of \$15,720 or less per year

Call 1-800-563-8880 for more information

Dial A Ride Nova Scotia

Offers information on Transportation services throughout Nova Scotia

Call 1-877-305-7433 for more information



“Is there help in my
community?”



Community Support

Heat and Oil assistance

Good Neighbour Fund- helps low income families and those with special needs

Contact your local Salvation Army

Food Programs

Feed Nova Scotia provides referral to a food banks in you area (902) 457-1900

Community Organizations

Family Resource Centres

Churches/Religious Organizations

Contact your MLA

Community Support

Equipment, assistive devices

Red Cross- Contact your local Red Cross

Abilities Foundation of Nova Scotia (902) 453-6000

NS Community Services Income Assistance

Disease Specific Funds

These funds vary widely depending on monies available and different fundraising efforts

Please Contact any of the following

- ❖ Patient Navigator
- ❖ Hospital Social Worker
- ❖ Nurse

Community Support

Check your insurance policy

Check out your local church

Check your local organization/community club

Contact your local MLA



**“I am providing care to my family member with cancer.
Is there assistance for me?”**



Caregiver Support

Compassionate care benefits

Compassionate care benefits may be paid up to a maximum of 6 weeks to a person who has to be absent from work to provide care or support to a gravely ill family member at risk of dying within 26 weeks. Unemployed persons on EI can also ask for this type of benefits.

Continuing Care Nova Scotia

Home Care with fees based on a sliding scale
1-800-225-7225

Caregivers Nova Scotia

Provides information, education, and support for friends and family giving care.

1-877-488-7390

“How do I access free counseling services or support groups?”



Counseling and Support

Psychosocial Oncology team

EAP through your employer

Private counseling services – insurance

Canadian Cancer Society 1-888-939-3333

Support groups

Ask your Nurse, Social Worker, or
Patient Navigator

Self-help Connection (902) 466-2011

**“Can I claim some of my expenses
on my Income Tax?”**





Income Tax

Community Volunteer Income tax program

Clinics are free of charge to individuals with limited income (generally \$25,000 for singles or \$30,000 for family).

Mainland NS Call 1-888-704-8110

Cape Breton and Antigonish/Strait area call 1-877-818-8808

Claiming medical expenses – Canada Revenue

1-800-959-8281 or www.cra-arc.gc.ca

TaxWise


Medical & Disability Tax Solutions

Offers a free, no obligation tax review by a tax retrieval professional.

1- 866-448-2188 or website www.taxwise.ca

“I need some legal advice/help.”

Power of Attorney
Will/Living Will
Guardianship
etc.



Legal Services

Legal information and Lawyer Referral Service

Information is available from September to May
Call 1-800-665-9779

Dial-A-Law

Provides free general information 24 hours a day on a wide variety of topics Call (902) 420-1888

Nova Scotia Legal Aid

Legal aid services are for those on Income Assistance or have a low income

Contact the office nearest you or 1-877-420-6578

reachAbility

Provides free province wide legal services to those with a disability Call (902) 429-5878



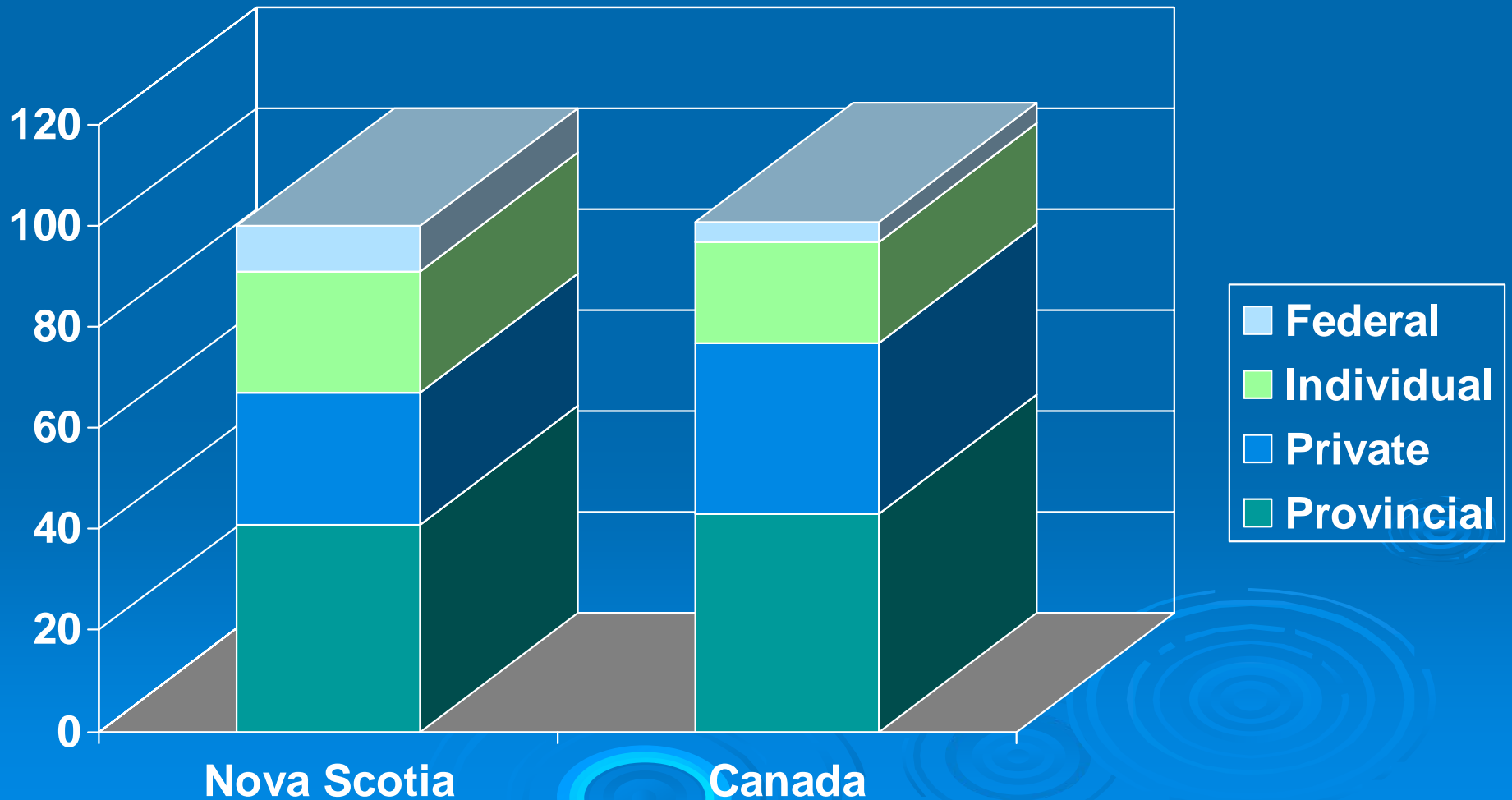
Frequently Asked Questions

Medication Coverage



Medication Coverage in Nova Scotia 2005

(Source: CIHI Report, "Drug Expenditures in Canada 1985 – 2005")



“I worry about how much I will
have to pay for cancer
medications.
How much will it cost?”



Medication Costs

Treatment Medications

\$200 - \$8,000 per month

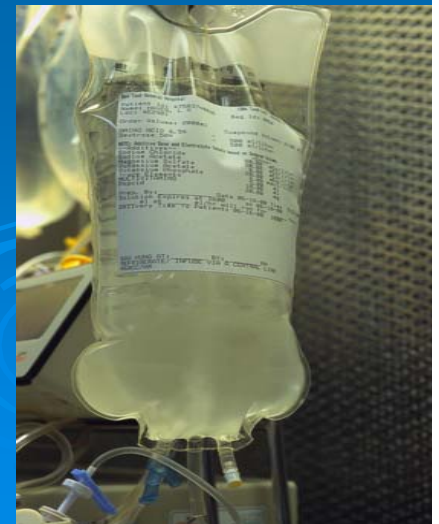
Medications delivered within hospital - MSI

- This includes most IV chemotherapy, inpatient medications

Medications not delivered in hospital - patient

- This includes oral chemotherapy, hormone therapies, CML meds

*Most therapies are presently delivered
in hospital*



Medication Costs

Supportive Medications

\$75-100/month (average)

Medications delivered outside of hospital – Patient

- Used to support treatment, combat side effects, treat pain
- Includes anti-nausea meds, pain meds, anti-biotics, steroids

How many medications you require depends on your health status and the type of treatment



“Are most cancer medications covered by private and public plans in Nova Scotia?”



Medications - Coverage



Private Insurance

- Employer-sponsored plans
- Individual plans

- Examples:
Medavie Blue Cross
SunLife
Great West Life
Manulife
Greenshield

Public Insurance

- Government-funded plans

- Veterans Affairs
- NIHB
- IFH
- NS Pharmacare

**“How will I know if my plan covers
my medications?”**



Checking Coverage Private Insurance

Prepare:

- Policy/ID #'s
- DIN number for each medication/dose

Ask:

- Is Special Authorization required?
- How much am I responsible to pay?
- Is there a limit (“cap”) to how much I pay?
- Is there a “term” on the approval?
- Is there an annual/lifetime “maximum”?
- Can this drug be billed directly from the pharmacy?



Checking Coverage Pharmacare

Prepare:

- Health Card #
- Name of Medication
- Type of Medication (injection, pill)

Inquiries:

- Internet www.nspharmacare.ca
- Call 1-800-544-6191



“I don’t have drug coverage.”

“Is help available?”



Nova Scotia Pharmacare

Income Assistance

Family
Pharmacare

Diabetes
Assistance
Program



Seniors
Pharmacare

Drug Assistance
for Cancer
Patients (DACP)

Childrens'
Pharmacare

Nova Scotia Pharmacare Seniors (65+)

Seniors Pharmacare

- No insurance
- Payment of premium (\$464 annually)
- Co-payments of maximum \$382 annually

Keep in mind...

- *Penalty for late applicants*
- *Premium is waived/reduced for lower incomes*
- *Co-payments can be paid in installments*



Nova Scotia Pharmacare Low Income

Community Services

- Must qualify for Income Assistance

Drug Assistance for Cancer Patients

- No insurance
- Gross family annual income under \$15,720
- Cancer Medications only



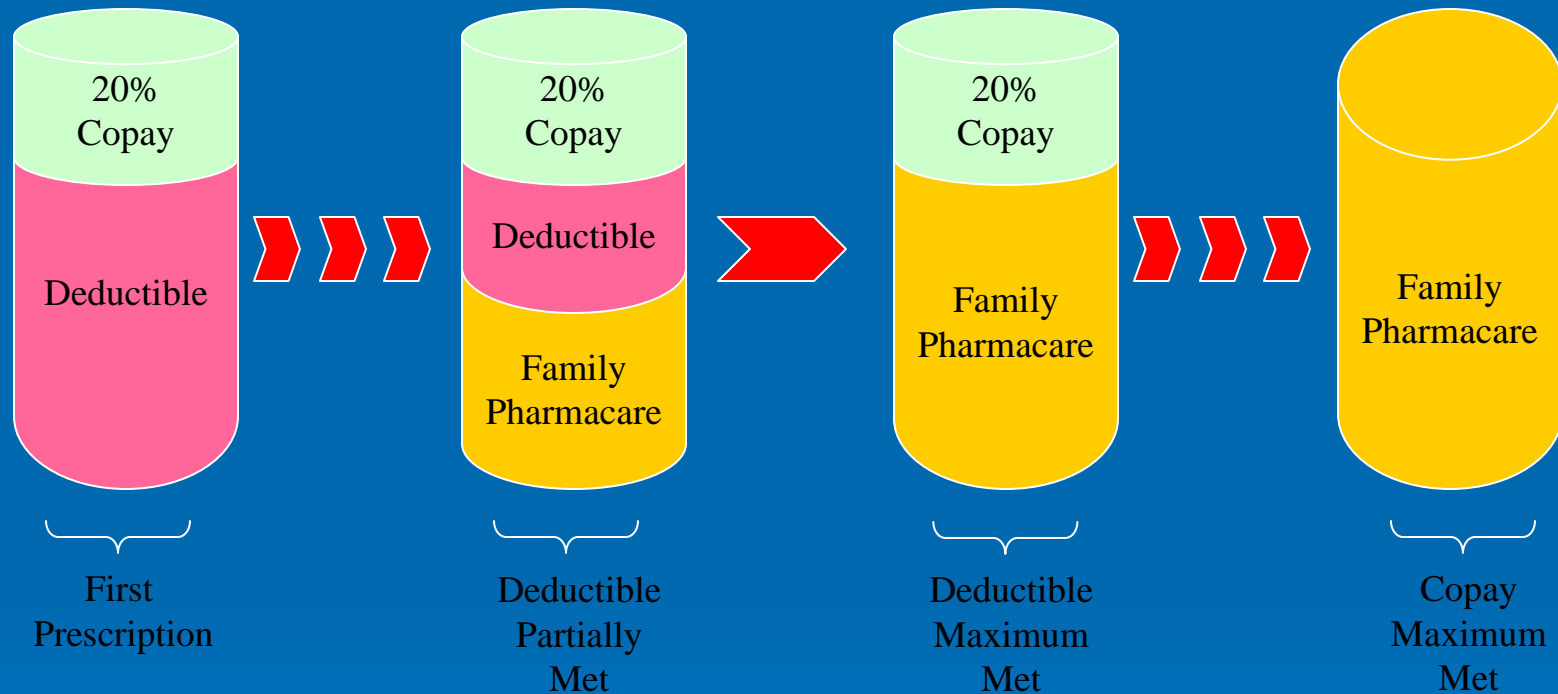
Nova Scotia Pharmacare Everyone!

Family Pharmacare (New!)

- Available to all Nova Scotians with valid HCN
- No fee to enroll
- “Pay as you go” – annual costs capped according to family income and size
- Deductible/co-pay



Family Pharmacare Process



“My plan only covers so much of the cost. How can I get help with the remaining cost?”



Additional Costs - Meds

Seniors Pharmacare – costs over \$806

Family Pharmacare – costs over deduct/co-pay

Income Assistance – insurance and PH costs

Pharmaceutical Programs



“My plan doesn’t cover my medication...now what?”



Medications Not Covered

Private Insurance

- Call the insurer – clarify and ask why
- Call benefits advisor
- If medication not on your plan, ask employer to consider asking for drug to be covered
- If medication not listed by insurer, ask physician to write letter stating need
- See if Family Pharmacare covers the medication

Pharmacare

- Call Pharmacare – clarify
- Ask physician to write letter stating need

Contacts

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Crystal Harris (charris@ssdha.nshealth.ca)
Cancer Patient Navigator
Bridgewater, NS (902) 527-5820

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Cancer Patient Navigator, South West Health
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Cancer Patient Navigator, Valley Regional
Kentville, NS (902) 678-7381 / (902) 690-3700

Contacts

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Social Worker,

Cumberland Regional Health Care Center

Amherst, NS (902) 667-5400 ext. 6219/6428

DHA 6 Pictou County

Joanne Cumminger

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Cancer Patient Navigator, Aberdeen Hospital

New Glasgow, NS (902) 752-7600 ext. 4922

Contacts

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Social Worker,

The Cape Breton Regional Hospital

Sydney, NS (902) 567-8551

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Social Worker, NS Cancer Centre QEII

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