

# Coping with Cancer: Financial Concerns

## Patient and Family Information Sheet

Living with cancer can affect your income and finances. You may have questions about this such as:

- What will happen if I cannot work and have no income?
- How will I pay my bills?

This handout offers information on financial supports that may be available to you.

### Provincial Government Programs (based on your income)

Organization	For more information
<p><b>Ontario Works (OW) – Social Services</b></p> <ul style="list-style-type: none"> <li>• Offers financial support if you do not have enough money for food and housing.</li> <li>• May offer you benefits for emergency dental care, prescription medications, and medical transportation.</li> </ul>	<p><u>Call the office closest to you.</u></p> <p>Kingston: 613-546-2695            Amherstview: 613 389-2820            Napanee: 613-354-0957            Belleville: 613-966-8032            Brockville: 613-342-3840            Trenton: 613-392-1387            Northbrook: 613-336-3600            Bancroft: 613-332-3410</p> <p><u>Website:</u>  <a href="http://mcss.gov.on.ca/EN/MCSS/PROGRAMS/SOCIAL/ow/index.aspx">mcss.gov.on.ca/EN/MCSS/PROGRAMS/SOCIAL/ow/index.aspx</a></p>
<p><b>Ontario Disability Support Program (ODSP)</b></p> <ul style="list-style-type: none"> <li>• Offers financial support if you have a disability and do not have enough money for food and housing.</li> <li>• May offer you benefits for dental care, prescription medications, and medical transportation.</li> </ul>	<p><u>Call the office closest to you.</u></p> <p>Kingston: 613-545-4553            Belleville: 613-962-9562            Brockville: 613-345-1200</p> <p><u>Website:</u>  <a href="http://mcss.gov.on.ca/en/mcss/programs/social/odsp">mcss.gov.on.ca/en/mcss/programs/social/odsp</a></p>

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## Federal Government Programs

Organization	For more information
<p><b>Employment Insurance (EI)</b></p> <p><u>Sickness benefits</u> provide you with financial support if you cannot work for medical reasons.</p> <p><u>Family Caregiver benefits</u> provide you with financial support if you need to take time away from work to care for a critically ill or injured person.</p> <p><u>Compassionate Care benefits</u> provide you with financial support if you need to take time away from work to care for a person of any age who needs end of life care.</p>	<p><u>Phone number:</u> 1-800-206-7218</p> <p><u>Website:</u> <a href="https://servicecanada.gc.ca/eng/ei/application/employmentinsurance.shtml">servicecanada.gc.ca/eng/ei/application/employmentinsurance.shtml</a></p>
<p><b>Disability Tax Credit (DTC)</b></p> <ul style="list-style-type: none"> <li>Helps to lower the income tax that people with physical or mental disabilities, or their supporting family members, may have to pay. Its goal is to offset some of the costs related to the disability.</li> </ul>	<p><u>Phone number:</u> 1-800-959-8281</p> <p><u>Website:</u> <a href="https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit/how-apply-dtc.html#h-1">https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit/how-apply-dtc.html#h-1</a></p>

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For more information, please visit [www.cancercareseast.ca](http://www.cancercareseast.ca)

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<p><b>Canada Pension Plan (CPP) – Disability Benefits</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are under the age of 65, and</li> <li>• Made enough contributions to CPP, and</li> <li>• Have a mental or physical disability preventing you from working, or a long-term disability of indefinite duration, or is likely to result in death.</li> </ul> <p>Ask about the <b>Canada Pension Plan Post-Retirement Disability Benefit</b> if you have been collecting your Canada Pension Plan Retirement Benefits for more than 15 months.</p>	<p><u>Phone number:</u> 1-800-277-9914</p> <p><u>Website:</u> <a href="https://canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html">canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html</a></p>
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## Workplace Programs (May be offered by your employer)

Organization	For more information
<p><b>Short Term Disability (STD)</b></p> <p>A monthly benefit offered if you are not able to work for a period of time because of:</p> <ul style="list-style-type: none"> <li>• A non-job-related injury, or</li> <li>• Illnesses</li> </ul>	<p>Talk to your employer, Human Resources Department or your STD plan provider to see if this benefit is available to you.</p>
<p><b>Long Term Disability (LTD)</b></p> <p>A monthly benefit offered if you need to be off work for a long period of time due to an illness that prevents you from working.</p>	<p>Talk to your employer, Human Resources Department or your LTD plan provider to see if this benefit is available to you.</p>

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## Government Seniors Programs

Organization	For more information
<p><b>Canada Pension Plan (CPP) Retirement Benefits</b></p> <p>A monthly benefit that replaces part of your income after you retire until your death if you are:</p> <ul style="list-style-type: none"> <li>• 60 years of age or older, and</li> <li>• Have made one valid contribution to CPP.</li> </ul> <p>You need to apply for this benefit.</p>	<p><u>Phone number:</u> 1-800-277-9914</p> <p><u>Website:</u> <a href="https://canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html">canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html</a></p>
<p><b>Old Age Security (OAS)</b></p> <p>A monthly benefit offered if you:</p> <ul style="list-style-type: none"> <li>• Are 65 years of age or older, and</li> <li>• Are a Canadian citizen.</li> </ul> <p>Service Canada will enroll you for this payment. You may need to apply if Service Canada does not have all the information they need about you.</p>	<p><u>Phone number:</u> 1-800-277-9914</p> <p><u>Website:</u> <a href="https://canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html">canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html</a></p>
<p><b>Guaranteed Income Supplement (GIS)/GAINS</b></p> <p>A monthly benefit offered if you:</p> <ul style="list-style-type: none"> <li>• Are 65 years of age or older, and</li> <li>• Live in Canada, and</li> <li>• Receive the OAS Pension, and</li> <li>• Have an income below a specific amount.</li> </ul>	<p><u>Phone number:</u> 1-800-277-9914</p> <p><u>Website:</u> <a href="https://canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html">canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html</a></p>

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<p>Service Canada will enroll you for this payment. You may need to apply if Service Canada does not have all the information they need about you.</p>	
<p><b>Allowance/Allowance for Survivor</b></p> <p>A monthly benefit offered if:</p> <ul style="list-style-type: none"> <li>• You are 60 to 64 years of age, and</li> <li>• You live in Canada, and</li> <li>• Your spouse or common-law partner has died (and since their death you have not remarried or become a common-law partner to another person), and</li> <li>• Your annual income is below a specific amount.</li> </ul> <p>You need to apply for this benefit.</p>	<p><u>Phone number:</u> 1-800-277-9914</p> <p><u>Website:</u>  <a href="https://canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html">canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html</a></p>

## Other Government Programs

Organization	For more information
<p><b>Ontario Fertility Program</b></p> <p>Covers up to 25 per cent of eligible expenses up to a maximum of \$5,000 per year. Eligible expenses include IVF cycles, fertility medications, travel for treatment and diagnostic testing.</p>	<p><u>Phone Number:</u> 811</p> <p><u>Website:</u>  <a href="https://www.ontario.ca/page/get-fertility-treatments">https://www.ontario.ca/page/get-fertility-treatments</a></p>

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## Charitable Organizations

You may be eligible for financial support from charitable organizations.

Organization	For more information
<p><b>Breast Cancer Action Kingston</b></p> <p>Our directive is to provide financial assistance for patients who do not have the resources to cover the costs of basic necessities such as food and shelter as well as medical and additional expenses related to their treatment.</p>	<p><u>Phone number:</u> 613-531-7912</p> <p><u>Website:</u> <a href="http://bcakingston.ca">bcakingston.ca</a></p> <p><u>Email:</u> <a href="mailto:admin@bcakingston.ca">admin@bcakingston.ca</a></p>
<p><b>Canadian Breast Cancer Support Fund</b></p> <p>Offers financial support if you do not have enough money:</p> <ul style="list-style-type: none"> <li>• For food and shelter, and</li> <li>• Other expenses related to your breast cancer treatment.</li> </ul>	<p><u>Phone number:</u> 416-233-7410</p> <p><u>Website:</u> <a href="http://breastcancersupportfund.ca">breastcancersupportfund.ca</a></p> <p><u>Email:</u> <a href="mailto:info@breastcancersupportfund.ca">info@breastcancersupportfund.ca</a></p>
<p><b>Canadian Cancer Society Travel Treatment Fund</b></p> <p>Offers financial support for travel expenses. A financial assessment is required for this program. You can apply for this fund once a year while you are having cancer treatment.</p>	<p><u>Phone number:</u> 1-800-263-6750</p> <p><u>Website:</u> <a href="http://cancer.ca/en/living-with-cancer/how-we-can-help/transportation">cancer.ca/en/living-with-cancer/how-we-can-help/transportation</a></p> <p><u>Email:</u> <a href="mailto:transportation@cancer.ca">transportation@cancer.ca</a></p>
<p><b>Craig's Cause Pancreatic Cancer Society</b></p> <p>Offers financial support if you:</p>	<p><u>Phone number:</u> 1-877-212-9582</p> <p><u>Website:</u> <a href="http://craigscare.ca">craigscare.ca</a></p> <p><u>Email:</u> <a href="mailto:info@craigscare.ca">info@craigscare.ca</a></p>

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<ul style="list-style-type: none"> <li>• Are diagnosed with pancreatic cancer, and</li> <li>• Meet specific financial criteria.</li> </ul>	
<p><b>CURE Foundation Financial Assistance Program for Breast Cancer Patients</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are diagnosed with breast cancer, and</li> <li>• Meet specific financial criteria.</li> </ul>	<p><u>Phone number:</u> 1-888-592-CURE(2873)</p> <p><u>Website:</u> <a href="http://curefoundation.com">curefoundation.com</a></p> <p><u>Email:</u> <a href="mailto:infocure@curefoundation.com">infocure@curefoundation.com</a></p>
<p><b>High Heal Diaries Financial Support</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are diagnosed with breast cancer, and</li> <li>• Having cancer treatment.</li> </ul>	<p><u>Phone number:</u> 416-274-1992</p> <p><u>Website:</u> <a href="http://highhealdiaries.com">highhealdiaries.com</a></p> <p><u>Email:</u> <a href="mailto:highhealdiaries@gmail.com">highhealdiaries@gmail.com</a></p>
<p><b>Kelly Shires Breast Cancer Foundation</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are diagnosed with breast cancer, and</li> <li>• Having cancer treatment.</li> </ul>	<p><u>Website:</u> <a href="http://www.kellyshiresfoundation.org">www.kellyshiresfoundation.org</a></p> <p><u>Email:</u> <a href="mailto:info@kellyshiresfoundation.org">info@kellyshiresfoundation.org</a></p>
<p><b>The Leukemia and Lymphoma Society of Canada</b></p> <p>Offers one-time financial support for travel if you have a blood cancer.</p>	<p><u>Phone number:</u> 1-833-222-4884</p> <p><u>Website:</u> <a href="http://bloodcancers.ca/i-have-blood-cancer/how-we-can-help/one-kilometer-time-transportation-subsidy-program">bloodcancers.ca/i-have-blood-cancer/how-we-can-help/one-kilometer-time-transportation-subsidy-program</a></p> <p><u>Email:</u> <a href="mailto:info@bloodcancers.ca">info@bloodcancers.ca</a></p>

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<p><b>Shine Through The Rain Foundation - The Rainy Day Fund</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are receiving cancer treatment and</li> <li>• Need help with transportation, rent, utilities, or phone expenses.</li> </ul>	<p><u>Phone numbers:</u> 905-477-7743 or 1-866-753-0303</p> <p><u>Website:</u> <a href="http://shinethroughtherain.ca">shinethroughtherain.ca</a></p> <p><u>Email:</u> <a href="mailto:info@shinethroughtherain.ca">info@shinethroughtherain.ca</a></p>
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## Scholarships

Organization	For more information
<p><b>The Emily Duff Scholarship</b></p> <p>Offers a one-time \$2000 scholarship if you:</p> <ul style="list-style-type: none"> <li>• Are a full-time student in a college or university program in Canada, and</li> <li>• Receiving cancer treatment.</li> </ul> <p>You can be in any year of a program but need to be registered for the fall term.</p>	<p><u>Website:</u> <a href="http://emmyduffscholarship.org">emmyduffscholarship.org</a></p> <p><u>Email:</u> <a href="mailto:info@emmyduffscholarship.org">info@emmyduffscholarship.org</a></p>
<p><b>Pink Pearl Scholarship</b></p> <p>Offers a \$1,000 scholarship if you:</p> <ul style="list-style-type: none"> <li>• Have been diagnosed with cancer, and</li> <li>• Self-identify as a Canadian female, and</li> <li>• Are between the ages of 18 and 40, and</li> <li>• [Involved in the community, and</li> <li>• Attending college or university (or registered to attend).</li> </ul>	<p><u>Website:</u> <a href="http://pinkpearlcanada.org">pinkpearlcanada.org</a></p> <p><u>Email:</u> <a href="mailto:info@pinkpearlcanada.org">info@pinkpearlcanada.org</a> or <a href="mailto:programs@pinkpearlcanada.org">programs@pinkpearlcanada.org</a></p>

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## Personal resources

<p>You may need to access personal resources such as:</p> <ul style="list-style-type: none"> <li>• Savings</li> <li>• RRSPs</li> <li>• Property</li> <li>• Critical Illness Insurance</li> <li>• Private Long-Term Disability</li> <li>• Disability Insurance for a mortgage/loan or credit cards</li> <li>• Life or Long-Term Care Insurance</li> </ul>	<p>You may want to talk with a financial planner, investment planner, bank manager, or credit counsellor to help you make decisions.</p>
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## Drug (Medication) Coverage

Organization	For more information
<p><b>Trillium Drug Program</b></p> <p>Offers financial support for prescription medications if you:</p> <ul style="list-style-type: none"> <li>• Are under the age of 65, and</li> <li>• Have high prescription medication costs compared to your household income.</li> </ul>	<p>Trillium Drug Program Ministry of Health P.O. Box 337 Station D Etobicoke, ON, M9A 4X3</p> <p><u>Phone number:</u> <a href="tel:1-800-575-5386">1-800-575-5386</a></p> <p><u>Website:</u> <a href="http://ontario.ca/page/get-help-high-prescription-drug-costs">ontario.ca/page/get-help-high-prescription-drug-costs</a></p>

# Coping With Cancer: Financial Concerns

## Other Programs

Organization	For more information
<b>Wellspring Money Matters</b> You can: <ul style="list-style-type: none"><li>• Access financial counselling</li><li>• Be connected with a case manager who can help you with income replacement and drug compensation programs.</li></ul>	Website: <a href="https://wellspring.ca/online-resources/money-matters">wellspring.ca/online-resources/money-matters</a>

If you need support beyond the information given in this handout, please ask a member of your cancer care team for a referral to a Cancer Centre Social Worker or call 1-800-567-5722 extension 7305.

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