

BC CANCER

SUPPORTIVE CARE

Provincial Health Services Authority

Financial information for people with cancer

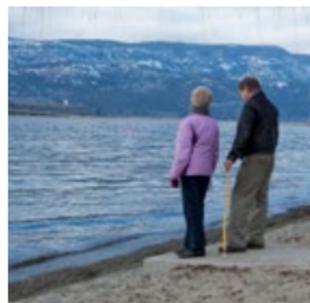


Table of Contents

Introduction	4
Supportive Care Online Resources	5
Income	6
Canada Pension Plan Disability (CPPD):	6
Canada Pension Plans and Old Age Security:	6
Employment Insurance (EI):	6 ..
Ministry of Social Development and Poverty Reduction:	7
Work Safe BC:	8
Work-Place Benefits:	8
Non-Profit Financial Assistance	9
BC Hospitality Foundation:	9
BC Rehab Foundation:	9
Canadian Cancer Society:	9
Fertile Future:	10
Kelly Shires Breast Cancer Foundation:	10
Pancreatic Cancer Society:	10
Shine Through the Rain Foundation:	10
Veterans	11
Royal Canadian Naval Benevolent Fund:	11
Support our Troops:	11
The Last Post Fund:	11
The Legion's, Poppy Trust Fund:	11
Health Care	12
Ambulance Services:	12
PharmaCare:	12
Non-Prescription Drugs:	14
Home Health and Community Care	16
Better at Home Program (seniors):	16
Dental and Dentures:	16
Medical Equipment:	16
Regional Health Authorities:	17
Wigs, Head Coverings and Appearance:	17
Children	18
BC Early Childhood Tax Benefit (BCECTB) and .	18
Canada Child Benefit (CCB):	18
Childcare Subsidy:	18
Find Child Care in BC:	18

Table of Contents

Nutrition	19
Food banks:	19
Nutritional Supplements and Supplies:	19
Transportation	20
BC Bus Pass:	20
BC Health Connections:	21
Hope Air:	21
Non-Local Medical Travel:	21
Travel Assistance Program (TAP):	22
Volunteer Driver Programs:	22
Parking	23
Parking Permits:	23
Parking at a Cancer Centre:	23
Lodging	24
Cancer Lodges:	24
Medical Accommodation Rates:	25
Housing	26
BC Housing Programs	26
Home Owners Grant:	26
Private Insurance	27
Auto Insurance:	27
Extended Medical:	27
Life Insurance:	27
Loan and Credit Card Insurance:	27
Taxes	28
Claiming Medical Expenses:	28
Disability Tax Credit (DTC):	28
Fuel Tax Refund:	28
Income Tax Preparation Clinics:	28
Property Tax Deferment Program:	29
Legal	30
Access Pro Bono Society:	30
Legal Services Society:	30
Managing Debt and Spending	31
Bankruptcy Canada:	31
Credit Counselling:	31
Financial Consumer Agency of Canada:	31
Patient and Family Counselling Services:	32

Introduction

This pamphlet provides you with information about programs and services that can help lower some of the costs that come with having cancer.

Some programs can replace your earnings if you need to stop working. Some programs offer funding with unexpected costs and some programs can reduce the cost of the services you need.

There are many types of services and programs to help people but not all programs are right for you.

If you want to talk to a BC Cancer counsellor about practical or emotional concerns, please call Patient and Family Counselling Services at your cancer centre. Phone numbers are at the end of this pamphlet.

Disclaimer: We try to keep this information up to date; however, things can change without notice. If you are interested in learning more about programs contact services directly or search websites for more information.

Supportive Care Online Resources

For quick and easy access to online support go to the BC Cancer website, click on “Health Info” and then click on [Coping with Cancer](#). You will find topics such as:

- [Practical Support](#)
- [Emotional Support](#)
- [Family Support](#)
- [Facts4teens](#)
- [Exercise Support](#)
- [Life after Cancer](#)
- [Nutrition Support](#)

You can find an interactive online version of this pamphlet under “Practical Support” in the BC Cancer website www.bccancer.bc.ca.

Income

If you cannot work because you or someone you care for is sick the following programs may help. Not all programs are available to everyone. Many factors determine whether you qualify for benefits.

Canada Pension Plan Disability (CPPD):

You may qualify for this benefit if you:

- have a severe, long-term mental or physical disability that stops you from doing any type of paid work.
- are under age 65.
- have paid into Canadian Pension Plan.

If you get CPPD, then your children will also get benefits if they are under age 18 or between age 18 and 25 and in school full-time.

You and your doctor will need to complete the application form. A shorter version of the form is available for those people who have a terminal illness.

Canada Pension Plans and Old Age Security:

These pension plans and programs may be helpful for you if you are retired or nearing retirement.

- Early Retirement (ages 60-64)
- Regular Retirement (age 65)
- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Spousal Allowance
- Allowance for the Survivor

For more information visit the [Government of Canada website](#) or call 1.800.277.9914.

Employment Insurance (EI):

There are different types of insurance plans depending on your situation. The following are commonly used benefits. Please click on the links below for the benefits to find out if you qualify and how to apply. You will need your records of employment and enough hours of work to qualify.

[Regular benefits](#) are for people who pay into Employment Insurance and lose their jobs through no fault of their own and can still work. You will need your "Record of Employment" from your employers.

[Sickness benefits](#) are for people who pay into Employment Insurance and are sick, injured or quarantined and cannot work. You can get up to 15 weeks of paid benefits. You will need to submit your "Record of Employment" and a doctor's letter about your health.

[Caregiving benefits](#) are for people taking care of a sick family member or friend. There are three types of benefits for caregivers. Check to see which program is right for you.

1. **Family caregiver benefits – adults** (up to 15 weeks of pay when caring for someone age 18 or over)
2. **Family caregiver benefits – children** (up to 35 weeks of pay when caring for a child under age 18)
3. **Compassionate care benefits** (up to 26 weeks of pay when caring for someone needing end-of-life care).

For more information visit the [Government of Canada website](#) and search for Employment Insurance or call 1.800.206.7218.

Ministry of Social Development and Poverty Reduction:

The BC Government, Ministry of Social Development and Poverty Reduction have programs for BC residents who need help with income for daily living. You must start by applying online for Income Assistance through [My Self Serve](#). When you are approved for basic Income Assistance you can then apply for disability benefits, if needed.

Learn more about Income Assistance, People with Disabilities (PWD) and People with Persistent Multiple Barriers (PPMB) by clicking on the links below.

- [Apply for Income Assistance](#)
- [PWD designation](#)
- [Persons with Persistent Multiple Barriers](#)

If you do not have online access you can go to a local BC Government office and ask for assistance or call 1.866.866.0800.

Work Safe BC:

If you have been diagnosed with a work-related cancer and want more information about starting a claim call 1.888.967.5377 or visit [Work Safe BC](#) website.

Work-Place Benefits:

Some people may have benefits through an employer. Plans may allow for sick leave, personal leave, short-term disability and/or long-term disability. Find out your options from human resources or the plan administrator.

Non-profit Financial Assistance Programs

Some non-profit agencies have programs to help people with cancer with financial costs. Check with service clubs, churches, and unions as possible sources of support. When you apply you usually need to provide personal information like how much money you make and proof of illness. You will need to check if you are eligible for each program. You can go online and print application forms.

BC Hospitality Foundation:

The [BC Hospitality Foundation](#) has a fund for people who work or have worked in the hospitality industry in BC (hotels, restaurants, tourism) and need financial assistance because of a serious medical situation. For more information visit their website or call 604.986.3256.

BC Rehab Foundation:

The [BC Rehab Foundation](#) can help you buy new or used equipment such as a wheelchair, walker and other items to help improve your quality of life and mobility. For more information visit their website or call 604.737.6383.

Canadian Cancer Society:

The [Canadian Cancer Society](#), Travel Treatment Fund is available for people with cancer who have low income and regularly travel away from home for cancer treatments. Go to their website to review criteria and application process.

Non-profit Financial Assistance Programs

Fertile Future:

The [Power of Hope Fund](#) can help lower the cost of fertility preservation treatment “for women affected by cancer”. For more information visit their website or call 1.877.467.3066.

Kelly Shires Breast Cancer Foundation:

[Kelly Shires Breast Cancer Foundation](#) has a fund that can help individuals with breast cancer who cannot afford costs not covered by insurance plans. For more information visit their website or call 1.877.436.6467.

Craig’s Cause, Pancreatic Cancer Society:

[Craig’s Cause](#) is a fund that can help people diagnosed with pancreatic cancer with costs from cancer treatment and care. For more information visit their website or call 1.877.212.9582

Shine Through the Rain Foundation:

[Shine through the Rain Foundation’s](#), Rainy Day Fund can help people who have an illness and are having financial problems that affect their daily living (i.e.: rent and utilities). An application must be submitted by a Social Worker. Contact Patient and Family Counselling and request assistance.

Veterans

You may be able to get help from [Veterans Affairs Canada](#) if you are a veteran or a member of the Canadian Forces, Navy or RCMP. For more information visit their website or call 1.866.522.2122.

Royal Canadian Naval Benevolent Fund:

If you are a member, former member or dependent of the Canadian Forces or Navy you may get help from their [Emergency Fund](#). For more information visit their website or call 1.888.557.8777.

Support our Troops:

If you are in the Armed Forces and an emergency has placed you in financial distress, [Support our Troops](#) has financial assistance programs. For more information visit their website or call 1.877.445.6444

The Last Post Fund:

Veterans may get help with funeral and burial services through [The Last Post Fund](#). To see if you qualify visit their website or call 1.800.465.7113.

The Legion's, Poppy Trust Fund:

The ["Poppy Trust Fund"](#) may help veterans, military, RCMP and their families. For more information visit their website or call 1.780.423.3965.

Health Care

In BC, public health insurance is administered by Health Insurance BC. It is called the Medical Services Plan – or MSP and it covers the cost of needed medical services.

If you have extended medical insurance you may be able to have items paid for like drugs and medical supplies not covered by Pharmacare. Ask your plan about what is covered and if you need a prescription from your doctor. You may also need to send your receipts to your insurance company or get prior approval.

Ambulance Services:

For people with BC Health Insurance coverage, there may be a cost if you call 911 for an ambulance. If you need an ambulance to move you from a care home to a hospital, there is a cost. The cost covers both ground and air ambulance services.

There is no cost if you need an ambulance to move you from one hospital to another.

If you do not have BC Health Insurance coverage, call BC Ambulance and they will tell you the cost.

For non-emergency information contact [BC Emergency Health Services](#) or contact toll-free 1.800.461-9911 or 604.872.5151 Lower Mainland.

PharmaCare:

PharmaCare is a program for people with MSP. There are several different plans and programs that cover costs of eligible drugs and medical supplies. The following information highlights some programs and services. Each year you will need to pay a yearly deductible. For more information visit the PharmaCare website.

[PharmaCare](#) tells you what drugs are covered. Some drugs not normally covered and may need a Special Authority. Ask the doctor who prescribed the drug to complete the form.

Health Care

Drug Tips:

If a drug is not covered and you cannot afford to pay the cost ask your doctor about substituting another drug that is covered. There may also be a drug compassionate program to help with the costs. Talk to your pharmacist.

Fair PharmaCare:

[Fair Pharmacare](#) helps families pay for drugs and some medical supplies. Fair PharmaCare is income-based—the lower a family’s income, the more help they get.

- You must pay the full costs until your deductible is paid. PharmaCare will pay 70% of costs for Regular Assistance and 75% for Enhanced Assistance until the family maximum is reached. Deductibles are based on a family’s net income from 2 years ago. For some families there will be no deductible or family maximums.
- If your income has suddenly dropped by ten percent or more during the past two years, request an [Income Review](#) to lower your deductible. Or apply to pay your deductible every month.
- The best ways to register are by telephone or online. Call 604.683.7151 or toll-free 1.800.663.7100 or [register online](#). If you are unsure if you have registered, check the status of your registration online.

Non-Prescription Drugs:

PharmaCare does not cover the cost of non-prescription drugs. If you are getting benefits from any government program, call to see if they will help you. You can also talk to your doctor about replacing a non-prescription drug for a prescription drug that is covered by PharmaCare.

Breast Prostheses and Supplies:

PharmaCare covers part or all of the cost of medical supplies like breast prostheses depending on the rules of your plan. You may need a prescription from your doctor. Keep your receipts to submit for your claim. Visit the Health Insurance BC website for the [Prosthetic information sheet](#).

- If the cost is less than \$400 and you are covered under **Fair PharmaCare**, send a claim directly to PharmaCare.
- If you are on **another PharmaCare plan**, your supplier will send in claims for under \$400 on your behalf.
- Generally, if the cost is more than \$400, you need PharmaCare pre-approval. Your prosthetic supplier will submit an Application for Financial Assistance to PharmaCare on your behalf.
- Breast prostheses (for each affected breast): One every two years or at the end of the warranty. You can get up to \$450 if you have had a mastectomy (total breast removal) and \$350 for lumpectomy (partial breast removal).
- Lymphedema arm sleeves: two per mastectomy, per year.
- Gloves or gauntlets: two per mastectomy, per year maximum \$150 for off-the-shelf products, \$300 for custom-fit products.

Health Care

If you receive benefits through the Ministry Social Development and Poverty Reduction or the Ministry of Children and Family Development, those ministries may help you pay for devices not covered by PharmaCare.

First Nations Health (Plan W):

First Nations Health Authority has health related benefits for Indigenous people in BC. These benefits can cover medical and dental costs that are not covered by any other types of insurance.

For information call 1.855.550.5454 or 604.693.6500 and visit their website to download and print the [First Nations Health Benefits Information Package](#).

Palliative Care Benefits (Plan P):

Palliative Care Benefits program (Plan P) is for B.C. residents who reached the end stage of a life-threatening illness and who wish to receive palliative care at home. A doctor's referral is needed. Services include coverage for certain drugs, medical supplies and equipment. For more information visit [Health Insurance BC](#) website or call 1.800.663.7100 or 604.683.7151.

Tips for After Breast Surgery:

- The Canadian Cancer Society has reconditioned breast prostheses and mastectomy bras that you can borrow. Call 1.888.939.3333
- Search the web for instruction on "how to make a mastectomy bra from a regular bra".
- Your cancer clinic may have a list of supplies needed for after a mastectomy. Ask a member of your healthcare team.

Home Health and Community Care

Better at Home Program (seniors):

[Better at Home](#) is a government sponsored partnership with community groups that offer programs to help seniors with simple day-to-day tasks (some programs offer rides to medical appointments). Not all communities have a Better at Home program. To find one in your area, visit the Better at Home website and search the list under "Contact your Community".

Dental and Dentures:

Dental and denture costs are usually paid for by the patient. However, if your cancer treatment is causing damage to your teeth and mouth health, you may be able to get help with the costs. Talk to your oncologist or oncology nurse.

If you are getting disability benefits from the Ministry of Social Development and Social Innovation call 1.866.866.0800 and ask about coverage.

If you need to find a dental clinic that will help with lowering the costs of dental care visit the [BC Dental Association](#) website (look for "reduced cost dental clinics")

Medical Equipment:

You can borrow medical equipment for your home from the Red Cross for up to three months. You will need a referral from a healthcare professional such as a doctor, occupational therapist or physiotherapist. For more information visit the [Red Cross](#) website or call 1.800.418.1111 (general inquiries).

You may also borrow equipment from a community Hospice program if you are registered with the Palliative Care Program.

Talk to a nurse, doctor or other health professional about which programs are available when you can't afford and have no other way to buy the medical equipment you need.

Home Health and Community Care

Regional Health Authorities:

Nursing care and support services are available in BC communities through regional health authorities home and community programming.

Each community has a variety of services. The health authority will review your financial situation. Talk to your doctor or public health nurse for information about referrals.

For more information search your regional health authority website under Home and Community Care.

- [Fraser Health](#)
- [Interior Health](#)
- [Northern Health](#)
- [Vancouver Coastal Health](#)
- [Island Health](#) (look for "Home and In-home Care")
- [First Nations Health](#)

Wigs, Head Coverings and Appearance:

Cancer treatment can cause hair loss and appearance changes. You may want information about costs and services. Here are some suggestions:

- There may be wigs to borrow or free head coverings at your cancer centre.
- Canadian Cancer Society office and Cancer Lodge may have wigs to borrow or free head coverings. For more information call the [Canadian Cancer Society](#) 1-888-939-3333 or visit their website.
- Attend a [Look Good Feel Better](#) workshop to help you look and feel better during cancer treatment. Go to their website to register or find a workshop location near you.

BC Early Childhood Tax Benefit (BCECTB) and Canada Child Benefit (CCB):

These benefits help with the cost of raising children under the age of six. The two benefits come as one monthly payment. The amount of money you get depends on your family income and how many children you have who are under the age of six. For more information call 1.800.387.1193 or visit the [Government of Canada](#) website.

Childcare Subsidy:

Ministry of Children and Family Development offers a childcare subsidy on a sliding income scale for those with low incomes. For more information go to Ministry of Children and Family Development website or call 1.888.338.6622 or 250.356.6501.

Find Child Care in BC:

If you need help finding affordable child care in your community, search the BC Government's "Welcome to BC" website. Go to "Start your life in BC" and "[Find Child Care](#)".

If you are having difficulty eating, ask to speak to a registered dietitian at your [cancer centre](#). You can also speak with the dietitian who works with cancer patients at [Healthlink BC](#) by dialing 811.

Food banks:

[Food Banks BC](#) can help you find a program in or near your community. If there is no food bank in your home community there may be other options in nearby communities. Free meals may be offered through churches and community groups.

Nutritional Supplements and Supplies:

Some people may be eligible to receive funding for nutritional supplements or tube feed supplies. You may be able to get help from:

- [The Ministry of Social Development and Poverty Reduction](#), which has 4 programs for people who are getting disability benefits. You may qualify for a Diet Supplement, Short Term Nutrition Supplement, Monthly Nutrition Supplement or Tube Feed Supplement. For more information visit your local office or call 1.866.866.0800.
- [Veterans Affairs Canada](#) If you are a veteran, you may be eligible for Meals on Wheels, oral nutrition supplements or tube feed supplies and formula. For more information visit their website or call 1.866.522.2122.

Transportation

Vacation Travel:

- If you need to travel out of province or country know what Healthcare BC covers before you leave. You will need to pay any costs that are not covered by your plan.
- If you have an extended health plan check to see if medical travel is covered.
- If you are going on vacation either to another province or country think about how you will get back home if there is a health emergency.
- Private travel insurance plans are hard to find if you have a pre-existing condition. They may require your cancer to be stable prior to leaving. You may need a letter from your doctor.

Travelling for Treatment:

- If you get any provincial government, Veterans or First Nations band benefits call and ask about Traveling for Treatments.
- Check to see if you are eligible for the Canadian Cancer Society, Travel Treatment program.
- Book ahead at the Cancer Lodge. Check to see if there is room for your caregiver.
- Don't forget to get a Travel Assistance Program (TAP) form from your doctor, if you need it.
- Keep medical travel receipts, as you may be able to claim costs on your tax return or extended medical plan.
- Book your transportation in advance. Don't wait until the last minute.
- Find [online information about travelling for cancer treatment](#).

BC Bus Pass:

Low-income seniors and Persons with Disabilities (PWD) are eligible for a BC Bus Pass. PWD clients can get a bus pass as part of their disability assistance for communities that have TransLink or BC Transit. [Lower-income seniors](#) can get a pass (Compass

Transportation

Card) for \$45.00. This pass is good for one year.

Print out an application, complete the [online request](#) or call 1.866.866.0800 (select option 2, select option 2 again and then select option 1).

BC Health Connections:

Programs are available in most BC communities if you have a health condition that keeps you from using the regular transit system.

HandyDART has a door-to-door service using vehicles that can carry passengers with physical or cognitive disabilities.

- Handy PASS/Handy Card can help when HandyDART is unavailable. You will need this card to use the Taxi Saver Program.
- Taxi Saver Program lowers the cost of rides by half.

Northern Health Connection Bus Service is available in Northern BC for people needing to travel away from their home community for medical appointments. The cost of your ticket depends on how far you travel. To reserve your seat, call and have your BC Care Card number ready. For more information call 1.800.647.4997 or visit their [website](#).

Hope Air:

If you cannot afford to pay to travel to your non-emergency medical appointments you can request a free flight using Hope Air. You must have a doctor's letter. Accommodation may also be available. For more information, call 1.877.346.4673 or visit their [website](#).

Non-Local Medical Travel:

If you are receiving Persons with Disabilities (PWD) benefits you can get help from the Ministry of Social Development and Poverty Reduction with planning your travel and the costs. Visit your local BC Government office or call 1.866.866.0800 for more information.

Transportation

Some people may be eligible for non-local medical travel under the Life Threatening Health Needs provisions through [Ministry of Social Development and Poverty Reduction](#).

Travel Assistance Program (TAP):

TAP can help you if you need to travel outside your home community to get non-emergency specialist medical care. Before making travel plans, call TAP for a confirmation number. TAP does not refund any costs. Completed TAP forms are good for 90 days.

1. Ask for a TAP referral form from your family doctor and ask your doctor to fill out the information needed on the form.
2. Call TAP at least two weeks before you make travel plans to get a confirmation number. Write this number on the form. Call 1.800.661.2668.
3. Give your completed form with confirmation number to the participating travel service.

Persons with Disability (PWD) clients call TAP for a confirmation number, and then take the form to your financial assistance worker before making travel plans.

For more information on services that are available under this program, visit the Ministry of Health, [TAP website](#) or call 1.800.661.2668 (available 24/7)

Volunteer Driver Programs:

Local community organizations offer low cost or free rides to attend medical appointments. Each cancer centre has information on this type of transportation. Ask Patient and Family Counselling or visit the [BC Cancer](#) website (search under Health Info for Coping with Cancer, click on Practical Support, and then click [Transportation and Lodging](#)).

Parking

Parking Permits:

Parking permits allow people with disabilities to use marked accessible parking spaces anywhere in BC. Applications must be filled out and signed by a doctor. You can get a permit if you have a permanent or temporary disability that affects your mobility.

- Metro Vancouver, Surrey and Prince George: Social Planning and Research Council of BC (SPARC). Cost is \$20.00. For more information visit the [SPARC](#) website or call 1.888.718.7794 or 604.718.7744
- Kelowna: Get your permit from the City of Kelowna. Cost is \$20.00. For more information visit the [City of Kelowna](#) website or call 250.469.8757.
- Victoria: Get your permit from the [Disability Resource Centre](#). Cost is \$20.00. For more information visit the Disability Resource Centre website or call 250.595.0044.

Parking at a Cancer Centre:

Parking passes, accessible parking and lower rates for frequent parking may be available at your cancer centre. Call your cancer centre and ask about options for parking. Information can also be found on [BC Cancer](#) website search "[Practical Support](#)"

Lodging

Cancer Lodges:

If you need a place to stay during your cancer appointments the Cancer Lodges have rooms available for you and your caregiver. Staying there usually costs less than a hotel. The lodges provide limited support. You need to be able to take care of yourself or bring someone to help you.

For more information or to book a stay call the numbers listed below:

- Vancouver, Jean C. Barber Lodge
575 W. 10th Ave.
Vancouver, BC.
V5Z-4C3
604.879.9131
- Victoria, Cancer Lodge
2202 Richmond Ave.
Victoria, BC
V8R-4R5
250.592.2662
- Kelowna,
Rotary Lodge
2251 Abbott St.
Kelowna, BC
V1Y-1E2
250.712.2203
- Prince George Kordyban Lodge
1100 Alward St.
Prince George BC
V2M-7B1
250.562.3535

Lodging

Medical Accommodation Rates:

The BC Government has a list of hotels and motels on their website that offer lower rates for individuals who need to travel out of town for medical reasons.

For more information visit the BC Government website and go to [Medical Travel Accommodation Listing](#).

Patient and Family Counselling may also have listings of alternate accommodations near the cancer clinic.

Housing

BC Housing Programs:

BC Housing has three programs to help lower the housing costs for qualified applicants in BC. They also have a housing registry.

- Shelter Aid for Elderly Renters (SAFER) can help you with your rent. You must be over age 60 and have lived in BC for at least one year and pay more than 30% of your income in rent. This includes pad rent for mobile homes.
- Rental Assistance Program (RAP) can help adults with at least one dependent child and yearly income of less than \$35,000.
- Home Adaptations for Independence (HAFI) can help people with disabilities that need to adapt their home to make it more accessible. (Example: someone who uses a wheelchair and needs a ramp to the front door so they can access their house).

For more information visit the [BC Housing](#) website or call 1.800.257.7756 or 604.433.2218.

Home Owners Grant:

You may be able to get a [Home owners grant for people with disabilities](#) if you own your property and have a physical disability or you have a relative living with you that has a disability. Go to the "Taxes" page for "property tax deferral" information. Visit the BC Government of website.

Private Insurance

Auto Insurance:

If you get the Fuel Tax Refund (see the "Taxes" page) you may also be able to get a 25% discount on your basic auto plan. You may get this even if you don't drive the vehicle you're insuring. Call 1.800.663.3051 or visit the [Insurance Corporation of Canada](#) website for more information.

Extended Medical:

If you have extended medical insurance you may be able to have items paid for like drugs, medical travel and medical supplies not covered by Pharmacare. Ask your plan about what is covered and if you need a prescription from your doctor. You may also need to send your receipts to your insurance company or get prior approval.

Life Insurance:

If you have a life insurance plan you may be able to withdraw money from your plan in certain circumstances. Some life insurance plans allow people nearing end of life to take out funds while still living. Check with your insurance provider.

Loan and Credit Card Insurance:

Check to see if your loans and credit cards have insurance that you can use if you are sick and unable to pay.

You can also ask the loan or insurance company if they can stop or lower payments for a while. Be sure to tell them your need is because of illness.

Claiming Medical Expenses:

You may qualify to claim receipts for medical services, travel and supplies on you or your spouse's income tax return. For more information visit the [Government of Canada](#) website or call 1.800.959.8281.

Disability Tax Credit (DTC):

The DTC can help lower the amount of income tax you pay. You can only get this tax credit if you have a severe and long-term mental or physical disability. For more information visit the [Government of Canada](#) website or call 1.800.959.8281.

If you are under age 50 and getting the DTC, consider applying for the [Registered Disability Savings Plan \(RDSP\)](#).

For more information or help completing these forms call Disability Alliance at 1.800.663.1278 or 604.872.1278

Fuel Tax Refund:

People with certain disabilities can get money back for the gas they buy for their car. For more information visit the [BC Government website](#) or call 1.877.388.4440.

Income Tax Preparation Clinics:

Canada Revenue Agency offers free tax clinics to help you do your taxes. These clinics are run by volunteers. You can go to the clinic if you are a senior or have low income. To find a clinic near you visit the [Canada Revenue Agency](#) website and search under volunteer tax preparers or call 1.800.959.8281

Property Tax Deferral Program:

If you have a disability, you may be able to defer the property tax on your home. This means that the government of BC will pay your property taxes for you but you will be charged a low interest rate. You can defer the taxes until you sell your home. For more information visit the [BC Government](#) website or call 1.800.663.7867.

Access Pro Bono Society:

[Access Pro Bono](#) has programs to help with your legal needs. They can provide legal advice and act as your lawyer at a lower cost. For more information visit their website or call 1.877.762.6664 or 604.878.7400.

Legal Aid BC:

[Legal Aid BC](#) gives Legal Aid (free legal information, legal advice and representation), for people in BC with low income. You can also get information about Family Law.

[My Law BC](#) is the Legal Services Society's website that provides information about legal concerns such as making a Will or missing mortgage payments.

For more information visit their website or call 1.866.577.2525 or 604.408.2172.

Managing Debt and Spending

Bankruptcy Canada:

[Bankruptcy Canada](#) has support and resources if you need to file for bankruptcy. For more information visit their website.

Credit Counselling:

[Credit Counselling Canada](#) has trained counsellors to help you with your debt and money problems. For more information visit their website or call 1.866.398.5999.

Financial Consumer Agency of Canada:

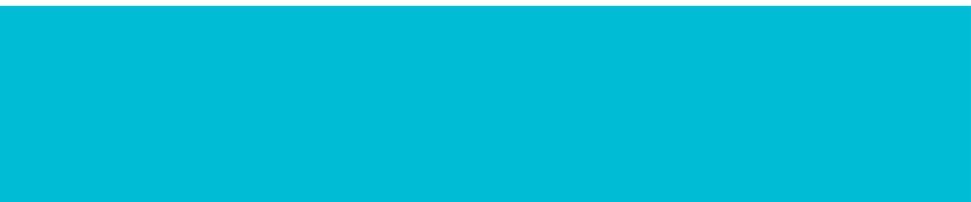
The [Financial Consumer Agency](#) has information and resources to help you with spending and debt. You can find tools to help with budgeting, financial planning and getting out of debt. For more information visit their website.

Patient and Family Counselling Services

Counsellors at regional cancer centres can speak with you or a family member in person, over the phone or in a virtual appointment about practical and emotional concerns. There is no cost for counselling as it is a part of your BC Cancer care.

To book an appointment, call Patient and Family Counselling services at one of the numbers listed below. You will be asked for your name and BC Cancer number.

- **Abbotsford:**
32900 Marshall Road
Abbotsford, BC, V2S 0C2
Telephone: 604.851.4733
Toll-free (within BC): 1.877.547.3777 x 644733
- **Surrey:**
13750 96th Avenue, (1st floor)
Surrey, BC, V3V 1Z2
Telephone: 604.930.4000
- **Kelowna:**
399 Royal Avenue
Kelowna, BC, V1Y-5L3
Telephone: 250.712.3963
Toll-free (within BC): 1.888.563.7773
- **Prince George:**
1215 Lethbridge Street
Prince George, BC, V2M 7E9
Telephone: 250.645.7330
Toll-free (within BC): 1.855.775.7300
- **Vancouver:**
600 West 10th Avenue
Vancouver, BC, V5Z-4E6
Telephone: 604-877-6000 x 672194
Toll-free (within BC): 1.800.663-
- **Victoria:**
2410 Lee Avenue
Victoria, BC, V8R-6V5
Telephone: 250.519.5500
Toll-free (within BC): 1.800.670.3322



Revised: January 1, 2022

Supportivecare@bccancer.bc.ca

**BC
CAN
CER**

Provincial Health Services Authority