



BC Cancer Agency

CARE + RESEARCH

An agency of the Provincial Health Services Authority

Financial Information for Cancer Patients



Table of Contents

Introduction	3
Financial Assistance if You Need to Stop Working.....	4
Extended Medical Benefits	4
Life & Critical Illness Insurance.....	4
Employment Insurance (EI)	5
Canada Pension Plan Disability (CPPD).....	6
Canada Pension Plan Retirement	7
Ministry of Social Development & Social Innovation.....	8
Non-profit Financial Support Programs	9
Canadian Cancer Society.....	9
BC Hospitality Foundation	9
Canadian Breast Cancer Foundation	9
Cancer Recovery Foundation.....	10
Colon Cancer Canada	10
Fertile Future	10
Kelly Shires Breast Cancer Foundation	10
Thrive Alive Foundation	11
Healthcare Coverage & Services	12
Health Insurance BC.....	12
Pharmacare - Prescription Drugs	12
Pharmacare - Medical Supplies.....	14
Non-prescription Drugs.....	14
Extended Medical & Other Private Plans	15
First Nations & Inuit Health Plans	15
Ambulance Services.....	16
Dental & Dentures.....	16
Support at Home	17
Regional Health Authorities	17
Red Cross Loan.....	17
Wigs & Head Apparel	18
Dressings & Stoma Covers	18
Nutritional Supplements & Supplies	18
Veterans & Military Financial Programs.....	20
Veterans Affairs Canada.....	20
Royal Canadian Naval Benevolent Fund.....	20
The Last Post Fund	20
The Legion.....	20

Table of Contents

Tax Programs	21
Income Tax Preparation Clinics	21
Property Tax Deferral Program	21
Fuel Tax Refund for Persons with Disabilities	21
Disability Tax Credit	21
Tax Deductions for Medical Expenses	21
Legal Assistance	22
Legal Services Society	22
Access Pro Bono Society.....	22
Managing Debt & Spending	23
Credit Counselling.....	23
Financial Consumer Agency of Canada	23
Bankruptcy Canada	23
Accommodation	24
Canadian Cancer Society, Cancer Lodges	24
Medical Rates.....	25
Housing Programs.....	26
BC Housing Programs	26
Home Owners Grant.....	26
Child-related Programs	27
Childcare Subsidy.....	27
BC Family Bonus Programs	27
Transportation Programs.....	28
Volunteer Drivers Programs	28
BC Bus Pass.....	28
BC Health Connections Programs	29
HandiDART	29
HandiPASS/HandiCard & Taxi-Saver.....	29
Northern Health Connection Bus Service	30
Travel Assistance Program.....	30
Hope Air.....	31
Vehicle Costs.....	32
Insurance Discounts.....	32
Parking Permits for People with Disabilities	32
TREQ (Lower Mainland, bridge toll exemption).....	32
Patient & Family Counselling Services Contacts	33

Disclaimer: BC Cancer Agency, Psychosocial Oncology strives for accuracy in all our resource materials but we cannot guarantee it. When you are considering a program please go to the agency website or call them for more detailed information.

For more information go to: BC Cancer Agency website under Practical Support www.bccancer.bc.ca

Introduction

Cancer can have an impact on all aspects of your life, including your finances. This brochure is meant as a guide to help you and your family become familiar with public and private financial assistance programs available in BC. Knowing what and when programs are available may help you manage the added costs that can be associated with having cancer.

In general, most financial assistance programs have eligibility requirements such as proof of low income and/or confirmation of medical status.

If you need to talk to a counsellor about any emotional or practical concerns please contact your cancer centre's Patient & Family Counselling Services to make an appointment.

First Steps:

- ✓ If you are not registered for Fair Pharmacare, sign up right away.
- ✓ If you are currently receiving any government financial assistance, talk with these agencies as soon as possible you may be eligible for added benefits.
- ✓ If you are a First Nations person with registered status and living on a reserve call your band office and/or [First Nations Health Authority](#).

Financial Assistance if You Need to Stop Working

If you are unable to work due to cancer and/or treatment side effects, you may require a private or government program to help replace some or all of your earnings for a short while or over the longer term.

Private Benefits

Extended Medical Benefits:

Some people have extended benefits through work. Your plan may allow for sick days, short-term disability and long-term disability. Check with your Human Services representative, benefit plan administrator or plan website.

Life & Critical Illness Insurance:

You may have a life or critical illness insurance policy. Some plans allow people with a terminal disease to withdraw funds from his/her plan while still living. Think about all of the implications when withdrawing funds.

If you have a credit card or loan/mortgage, you may also have an attached insurance plan to cover your payments when you are ill.

NOTE: You may also be able to have your payments/fees stopped for a short while without it affecting your contract or plan.

Check with your plan representative regarding what is available to you.

Financial Assistance if You Need to Stop Working

Government Benefits

Employment Insurance (EI):

EI benefits may be available to you if you were working in insurable work and premiums were deducted from your wages as shown on your pay stub. For regular benefits the number of hours needed to qualify is based on the unemployment rate in your area, ranging from 420 to 700 hours accumulated within the 52-week period right before the start date of your claim, or since the start date of your last claim, whichever is shorter (this period is called the qualifying period).

In some cases, 910 hours of insurable work are required. You may need more than 910 hours to qualify if you've had a violation on a prior claim within the last five years.

When you have 600 hours of insurable work, and your normal weekly earnings have been reduced by more than 40% because of sickness, you may be eligible to get EI sickness benefits.

You may also qualify if you are a self-employed fisher and you have plenty of insurable earnings from self-employment in fishing during the qualifying period.

For most people, the basic rate for working out your EI entitlement is 55% of your normal insurable weekly earnings, up to a maximum amount.

As a rule there is an initial 2 week waiting period before benefits are paid.

Programs include:

- **Regular Benefits** - the number of weeks you can get is based on the unemployment rate in your area and the number of insurable hours you have accumulated – up to a maximum of 45 weeks. You must be ready, willing, and able to work, and you must be actively seeking work.

Financial Assistance if You Need to Stop Working

- **Sickness Benefits** - you are eligible for a maximum of 15 weeks of benefits if you are not able to work because of sickness, injury or quarantine but would be ready to work if not for medical reasons. You need to get a medical certificate or note signed by your doctor or approved medical expert.
- **Compassionate Care Benefits (CCB)** - benefits allow those people who meet eligibility measures to give care or support to someone who is gravely ill and who has a significant risk of death within 26 weeks (6 months). The leave can be shared at any time during the 26-week period, either at the same time or at other times, but each must apply one at a time, and be eligible for these benefits (example: 2 people using 3 weeks each, with only the first person to claim CCB benefits serving the 2 week waiting period). If you plan to share this benefit you should agree on the number of weeks that each of you will take before you apply for benefits.

For more information go to: Service Canada
www.servicecanada.gc.ca or call 1.800.206.7218

Canada Pension Plan Disability (CPPD):

Disability benefits are available for eligible contributors who are under the age of 65 and have a health issue that is both severe and prolonged. Severe means that you have a mental or physical disability that most often stops you from doing any type of gainful work. Prolonged means your disability is likely to be long-term or last forever.

CPP gives monthly benefits to dependent children of parents who are getting the CPP disability benefit. Eligible children are under the age of 18, or between 18 and 25 and going to a recognized school or college full time. If both parents are getting CPP disability benefits, their dependent children may get two children's benefits-one for each parent.

There is an appeal process for denied applicants. You have 90 days to appeal.

Financial Assistance if You Need to Stop Working

There is a **Terminal Illness Application** which speeds up the application process for people with a terminal illness. Call Service Canada or a Patient & Family Counsellor for inquiries.

Canada Pension Plan Retirement:

Programs include:

- **Early Retirement** (between ages 60-64)
- **Regular Retirement** (age 65)
- **Old Age Security (OAS)** - the amount of your OAS pension will be decided by how long you have lived in Canada after the age of 18 and your income.
- **Guaranteed Income Supplement (GIS)** - if you live in Canada and you have a low income, this monthly non-taxable benefit can be added to your OAS pension.
- **Spousal Allowance** - if you are 60 to 64 years of age and your spouse or common-law partner is getting the Old Age Security pension and is able to get the Guaranteed Income Supplement, you might be eligible to get this benefit.
- **Allowance for the Survivor** - if you are 60 to 64 years of age and you are widowed, you might be eligible to get this benefit.

For more information go to: Service Canada
www.servicecanada.gc.ca or call 1.800.277.9914

Financial Assistance if You Need to Stop Working

Ministry of Social Development & Social Innovation Employment & Income Assistance Programs:

Programs are available for individuals and families residing in BC who have little or no money or assets. Depending on the program you qualify for, benefits can involve healthcare coverage, transportation subsidy and money for shelter and living. Programs available include:

- Income Assistance
- Persons With Disability (PWD)
- Persons With Persistent Multiple Barriers (PPMB)
- Hardship Assistance & Hardship Assistance for PWD
- General Supplements
- Health Supplements

For more information or to apply go to:
Ministry of Social Development & Social Innovation
www.gov.bc.ca/sdsi/ or call 1.866.866.0800

Non-profit Financial Support Programs

Some foundations and societies offer funding programs to eligible people with low incomes. You will be asked for personal information. These programs operate independently of the BC Cancer Agency and you will need to call them directly for an application and eligibility criteria.

Canadian Cancer Society:

The Canadian Cancer Society - Financial Support Program can give limited, short-term financial support to cover a portion of transportation and accommodation expenses for BC cancer patients in active treatment and who need to travel to a recognized cancer facility.

Through a partnership with the BC Cancer Agency, the Financial Support Drug Program can assist cancer patients with a portion of the cost of selected prescription medications that manage symptoms related to cancer treatment.

For more information go to: Canadian Cancer Society www.cancer.ca/en/?region=bc or call 1.888.939.3333

BC Hospitality Foundation:

BC Hospitality Foundation has a fund for people who work or have worked in the hospitality industry and who need financial assistance because of a critical medical situation. For more information go to: BC Hospitality Foundation at <https://bchospitalityfoundation.com/> or call 1.877.651.2236

Canadian Breast Cancer Foundation:

Canadian Breast Cancer Foundation has a fund for women with breast cancer who have a financial need. For more information go to: Canadian Breast Cancer Foundation at www.cbcsf.ca or call 416.233.7410

Non-profit Financial Support Programs

Cancer Recovery Foundation:

Cancer Recovery Foundation has two funds. The **Pink Diamond Fund** is a financial assistance program for women with cancer and that have a financial need.

The **Helping Hands Fund** is financial assistance program for people with cancer who have a financial need.

For more information go to: Cancer Recovery Foundation <http://cancerrecovery.ca> or call 1.866.753.0303

Colon Cancer Canada:

Colon Cancer Canada has the **Wendy Bear Fund** that provides financial assistance for people with colon cancer who have a financial need. For more information go to: Colon Cancer Canada www.coloncancercanada.ca (colon cancer>wendy bear patient assistance program) or call 1-888.571.8457

Fertile Future:

Fertile Future has the **Power of Hope Fund** which offers financial assistance to eligible cancer patients by providing a substantial reduction in the overall cost required to pursue fertility preservation treatment. For more information go to Fertile Future at: <http://fertilefuture.ca/programs/power-of-hope/> or call 1.877.4673.066

Kelly Shires Breast Cancer Foundation:

Kelly Shires Breast Cancer Foundation has a fund for women with breast cancer who have unforeseen expenses that their health insurance program may not cover. For more information go to: Kelly Shires Breast Cancer Foundation <http://kellyshiresfoundation.org/> or call 1.877.436.6467

Non-profit Financial Support Programs

Thrive Alive Foundation:

Thrive Alive Foundation has a fund for medical and non-medical (alternative) supportive health care for people with cancer who have a financial need. For more information go to: Thrive Alive Foundation

<http://thrivealive.ca/ami-i-eligible/> or call 604.833.0255

Healthcare Coverage & Services

If you have Health Insurance BC coverage, most cancer treatments, hospital/physician visits and lab services are covered through your health insurance.

There may be costs that are partially covered or not covered at all through Health Insurance BC. For these costs you may need to access your extended health benefits plan, if one is available. You may also qualify for a Health Insurance BC assistance program or funding through a non-profit financial support program.

Health Insurance BC:

Health Insurance BC provides healthcare coverage for a fee to eligible residents in BC. There is a yearly deductible and monthly premium (fees).

Includes:

- **Medical Services Plan (MSP)** - medical coverage for healthcare needs such as doctor and hospital visits. Premiums are based on last year's income.
- **Premium Assistance** – is a program that eliminates or reduces the cost of premiums. Eligibility is based on income, residency, family size, age and disability.
- **Temporary Premium Assistance** – is a program that eliminates the cost of premiums temporarily, due to financial hardship.

Pharmacare - Prescription Drugs:

Pharmacare provides coverage or partial coverage for prescription drugs. The Pharmacare Drug Formulary outlines what prescription drugs are covered.

Some drugs that are not normally covered may require **Special Authority** to give them full benefit status. Consult your prescribing physician since they will be required to complete and sign a form on your behalf.

Healthcare Coverage & Services

Pharmacare plans include:

- **Fair Pharmacare** - provides financial assistance for prescriptions based on your income tax return from two years previous. You may also be required to pay a yearly deductible. (Apply for this program **after** you have qualified for MSP coverage.)
 - **Income Review** – if your income has suddenly dropped by 10% or more during the past 2 years, request an Income Review to lower your deductible.
www.health.gov.bc.ca/pharmacare/plani/increv.html
- **Palliative Care Benefits Program** – is for individuals requiring palliative care services at home. You will need a doctor's referral and a life expectancy of six months or less. Services include coverage for some medications, medical supplies and equipment that is necessary.
- **Plan C** – this plan is for individuals on Ministry of Social Development & Society Innovation financial assistance programs.
- **Plan G** – no charge psychiatric medications for those who cannot afford the cost. Talk to your prescribing doctor.

For more information go to: Health Insurance BC
www.health.gov.bc.ca/pharmacare
or call 1.800.663.7100 or 604.683.7151

Healthcare Coverage & Services

Pharmacare - Medical Supplies:

Pharmacare covers some of the cost of selected medical supplies (prostheses, diabetes and ostomy supplies). You will need a prescription from your doctor if you want to make a claim. For more information go to:
Health Insurance BC
www.health.gov.bc.ca/pharmacare/medsup.html

For example:

If you have had a mastectomy or lumpectomy, Pharmacare will cover:

- A breast prosthesis every 2 years when the warranty has expired. There is a maximum coverage of \$350 per mastectomy or \$300 per lumpectomy.
- Two mastectomy bras if purchased within 6 months after surgery.
- Lymphedema arm sleeves: 2 per mastectomy per year
- Gloves or gauntlets for lymphedema arm sleeves: 2 per mastectomy per year and maximum \$150 off the shelf and \$300 for custom.

NOTE: Canadian Cancer Society has breast prostheses and mastectomy bras to loan. For fitting assistance or more information call 1.888.939.3333

Non-prescription Drugs:

Pharmacare does not cover the cost of non-prescription (over-the-counter) drugs that may be required for cancer symptom management. If you are receiving benefits from any of the following government agencies call them to see if they will assist you. If your concerns persist, make an appointment with a counsellor at your cancer centre to review further options.

- Ministry of Social Development & Social Innovation
- Veterans Affairs Canada
- First Nations Health Authority

Healthcare Coverage & Services

Extended Medical & Other Private Plans:

You may get reimbursed for “out of pocket” prescription costs or medical supplies through an extended medical plan or other private insurance plan. Review any coverage and the claim process. You may need a prescription from your physician and/or need to submit a receipt if you make a claim.

First Nations & Inuit Health Plans:

First Nations Health Authority (FNHA):

You are eligible for FNHA if you are a First Nations adult with status (or child under 1 year of First Nations person with status) who is a resident of BC and qualify for Health Insurance BC coverage. You must not be covered under any other benefits provided by the Federal Government or First Nations organizations. For more information go to: First Nations Health Authority www.fnha.ca/benefits or call 1.855.550.5454 or 604.693.6500

Non-insured Health Benefits (NIHB):

If you are Inuit or First Nations with status and do not qualify for Health insurance BC coverage you may be covered under NIHB. For more information go to First Nation, Inuit & Aboriginal Health at www.hc-sc.gc.ca or call 1.800.317.7878 or 604.666.3331. For First Nations drug exceptions and authorization call 1.800.580.0950. For authorization for medical equipment/supplies call 1-800-321-5003

Healthcare Coverage & Services

Ambulance Services:

For people with Health Insurance BC coverage there is an \$80 flat fee that covers both ground and air ambulance services. Individuals who do not have coverage can call BC Ambulance services with their questions. If you have:

- Extended benefits and/or third party funders (i.e: Veterans Affairs or First Nations Health Authority) check to see if they will reimburse you for ambulance costs.
- Medical Services Plan/Premium Assistance, call the number on your bill and ask for the charges to be waived.
- For more information go to: BC Ambulance Services www.bcas.ca/ or call 1.800.665.7199 or 250.356.0052 (Victoria area)

Dental & Dentures:

Dental and denture costs are normally covered by the patient. However, if cancer treatment is impacting your teeth, there may be some financial assistance available to reduce your costs. Discuss your concerns and possible options with your oncologist or oncology nurse. Also if:

- You are receiving Ministry of Social Development & Social Innovation benefits call 1.866.866.0800 and ask about eligible coverage.
- You require a reduced cost dental clinic go to BC Dental Association at www.bcdental.org (visiting your dentist>reduced dental clinics).

Support at Home

Regional Health Authorities:

Your regional health authority offers home health and community care services. You will need a financial assessment to determine the costs. Each region has different services available. Contact your regional health authority. A doctor's referral may be required.

For details about what is offered in your community go to the regional website:

- Fraser Health Authority www.fraserhealth.ca
(home & community care)
- Interior Health Authority www.interiorhealth.ca
(home & community care)
- Northern Health Authority www.northernhealth.ca
(home & community care)
- Vancouver Coastal Health Authority www.vch.ca
(home & community care)
- Vancouver Island Health Authority www.viha.ca/hcc/
(home & community care)

Red Cross Loan:

Red Cross loans home care equipment for up to 3 months with a referral from a healthcare professional such as a doctor, occupational therapist or physiotherapist. For more program information and to find a location closest to you go to: Red Cross www.redcross.ca or call 1.800.418.1111 (general inquiries)

Hospice programs in your community may also loan medical equipment to patients.

Support at Home

Wigs & Head Apparel:

Cancer treatment can cause hair loss and you may want a wig or a head covering. Donated and reconditioned wigs and free head apparel can be found at your local Canadian Cancer Society office, Cancer Lodge or at your cancer centre.

Talk to a member of your oncology team for the location of wigs and head apparel at your cancer centre.

For more information about the Canadian Cancer Society go to: www.cancer.ca or call 1-888-939-3333.

Dressings & Stoma Covers:

Patients who require dressings or stoma covers may receive these free of charge (provided by the Order of the Easter Star). Ask your family physician or community healthcare nurse.

Nutritional Supplements & Supplies:

If you require nutritional supplements or tube feed supplies you may receive assistance from the following:

- If you receive Ministry of Social Development & Social Innovation benefits you may qualify for a Diet Supplement, Short Term Nutrition Supplement, Monthly Nutrition Supplement or Tube Feed Supplement. Go to your local MSDSI office or call 1.866.866.0800
- If you are a veteran, the Department of Veterans Affairs may cover Meals on Wheels, oral nutrition supplements or tube feed supplies/formula. For more information go to: Veterans Affairs www.veterans.gc.ca or call 1.866.522.2122
- First Nations and Inuit patients may qualify for coverage through Non-Insured Health Benefits. For more information go to: First Nations and Inuit Health www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/index-eng.php or call 1.800.317.7878 or 604.666.3331

Support at Home

- Please talk to a dietitian at your local cancer centre
- If you have an extended benefit plan check to see if you have any coverage

Veterans & Military Financial Programs

Veterans Affairs Canada:

If you are a Veteran, a member of the Canadian Forces, Navy or RCMP you may be eligible for financial programs and services. For more information go to: Veterans Affairs Canada www.veterans.gc.ca or call 1.866.522.2122.

For advocacy and support contact the Bureau of Pension Advocates, call 1.877.228.2250

Royal Canadian Naval Benevolent Fund:

If you served in the Canadian Naval Forces you may be eligible for the Minor Disbursement Fund up to \$250.00. To apply contact Veterans Affairs Canada who will refer you to the program. For more information go to: Royal Canadian Naval Benevolent Fund or Veterans Affairs Canada www.rcnbf.ca/en/rcnbfo7_en.htm or call 1.888.557.8777

The Last Post Fund:

Eligible veterans can receive a dignified funeral and burial services. For more information go to: The Last Post Fund at www.lastpostfund.ca/EN/funeral.php or call 1.800.465.7113

The Legion:

The Poppy Trust Fund provides financial assistance to veterans, military members and RCMP and their families who are in financial distress.

For more information go to: The Legion www.legion.ca/we-can-help/financial-assistance/ or call 1.780.423.3965

Tax Programs

Income Tax Preparation Clinics:

Canada Customs and Revenue has a community volunteer income tax program for seniors and others who are on a limited or low income. For more information and to find a clinic near you go to: Canada Revenue Agency www.cra-arc.gc.ca/volunteer/ or call 1.800.959.8281

Property Tax Deferment Program:

Eligible individuals with disabilities may be allowed to defer the payment of their property taxes until their home is sold. A preferential interest rate applies to the deferred taxes. For more information go to: BC Government www.gov.bc.ca or call 1.800.663.7867

Fuel Tax Refund for Persons with Disabilities:

People with certain disabilities may apply for a refund on motor fuel tax paid on fuel purchased for their motor vehicles. The refund is based on the amount of taxes paid, to a maximum of \$500 annually. For more information go to: www.gov.bc.ca or call 1.877.388.4440

Disability Tax Credit:

The disability tax credit is a non-refundable tax credit used to reduce income tax payable on the income tax and benefit return. A person with a severe and prolonged impairment in physical or mental functions may claim the disability amount once they are eligible. For more information go to: Canada Revenue Agency www.cra-arc.gc.ca

Tax Deductions for Medical Expenses:

Some medical supplies and services may be claimed as tax deductions on your income tax return. These may include: prescriptions, travel expenses to medical appointments and medical supplies.

For more information go to: Canada Revenue Agency www.cra-arc.gc.ca/disability/ or call 1.800.959.8281

Legal Assistance

Legal Services Society:

Legal Services Society (LSS) provides Legal Aid (free legal information, legal advice and representation), for people with low incomes in BC. You can also get information about Family Law in BC and free printed resources. For more information go to: Legal Services BC at <http://www.lss.bc.ca/> or call 1.866.577.2525 or 604.408.2172

Access Pro Bono Society:

Access Pro Bono offer several programs serving the critical legal needs of BC's individuals and non-profit organizations of limited means, ranging from summary legal advice clinics to full legal representation services. For more information go to: Access Pro Bono at www.accessprobono.ca or call 1.877.762.6664 or 604.878.7400

Managing Debt & Spending

Credit Counselling:

Experienced and professionally trained counselors may help you resolve debt and money management problems. For more information go to: Credit Counselling Canada www.creditcounsellingcanada.ca/ or call 1.866.398.5999

Financial Consumer Agency of Canada

The Financial Consumer Agency has information to help you manage spending and debt. You can find a budget worksheet and a section on dealing with debt. For more information go to: www.fcac-acfc.gc.ca (for consumers›budgeting & money management)

Bankruptcy Canada:

Bankruptcy Canada provides support and resources for filing for bankruptcy. For more information go to: Bankruptcy Canada at www.bankruptcycanada.com/

Accommodation

If you must travel a long distance to your cancer treatment appointments and you need a place to stay, think about the following options:

Canadian Cancer Society, Cancer Lodges:

Accommodation at a cancer lodge is available at a modest rate for cancer patients and their caregivers when attending cancer treatment appointments. Patients need to be able to care for themselves or have someone to help give care. A 24 hour nurse supervisor is available and meals are included in the cost. For more information call 1.888.939.3333 or contact a lodge to make a reservation.

Jean C. Barber Lodge

575 W. 10th Ave.

Vancouver, BC.

V5Z 4C3

604.879.9131

Vancouver Island Lodge

2202 Richmond Ave.

Victoria, BC

V8R 4R5

250.592.2662

Southern Interior

Rotary Lodge

2251 Abbott St.

Kelowna, BC

V1Y 1E2

250.712.2203

Kordyban Lodge

1100 Alward St.

Prince George BC

V2M 7B1

250.562.3535

Accommodation

Medical Rates:

The BC government has a list for discounted medical rates at hotels and motels for patients and families who need to travel out of town for non-emergency care. For a list go to: BC Government <http://csa.pss.gov.bc.ca/medicaltravel/>

Tips:

- Check out your extended medical plan to see if accommodation for medical travel is covered.
- If you receive benefits with Ministry of Social Development & Social Innovation call or visit your local office and ask about coverage.
- You may want to check out eligibility requirements for the Canadian Cancer Society, Financial Support Program. Go to www.cancer.ca (support services>financial help) or call 1.888.939.3333
- For information about other types of accommodation close to your local cancer centre, call Patient & Family Counselling Services.

Housing Programs

BC Housing Programs:

- **SAFER Program** – for individuals, who are over age 60 and have resided in BC for one year and pay more than 30% of their income in rent, they may be eligible for a rent subsidy. For more information go to: BC Housing www.bchousing.org/programs/SAFER
- **Rental Assistance Program (RAP)** – families with at least one dependent child and an annual household income of \$35,000 or less may be eligible for the Rental Assistance Program. For more information go to: BC Housing www.bchousing.org/
- **Home Adaptations for Independence (HAFI)** - provides financial assistance for individuals with disabilities and whose home or apartment needs modifications to improve accessibility. For more information go to: BC Housing www.bchousing.org/ or call 1.800.257.7756 or 604.433.2218

Home Owners Grant:

If you own your property and have a physical disability or you have a relative residing with you that has a disability, you may be eligible for a provincial home owners grant. For more information go to: BC Government www2.gov.bc.ca/

Child-related Programs

Childcare Subsidy:

Ministry of Children & Family Development offers a childcare subsidy on a sliding income scale for those with low incomes. For more information go to:

Ministry of Children & Family Development

www.mcf.gov.bc.ca/childcare/ or call 1.888.338.6622

or 250.356.6501

BC Family Bonus Programs:

The program provides non-taxable monthly payments to help low and modest income families with the cost of raising children under age 18. The program includes the basic family bonus and the BC earned income benefit. Benefits are combined with the Canada Child Tax Benefit (CCTB) into a single monthly payment. For more information go BC Government at www2.gov.bc.ca/

or call 1.800.387.1193

Transportation Programs

Volunteer Drivers Programs:

The Canadian Cancer Society BC and Yukon in partnership with car programs, provides rides to treatment for cancer patients who have no other means of transportation. Space and availability is not guaranteed and 48 hours advance notice is required at time of booking. For more information go to Canadian Cancer Society: www.cancer.ca or call 1.800.939.3333

To book a ride call:

- Vancouver - 1-855-215-5462
- Vancouver Island - 1.800.663.7892
- BC Interior - 1.800.299.0188
- Northern Interior - 1.855.587.4337
- Centre for the North -1.855.587.4337

Check with local community agencies and seniors societies/centres some may provide volunteer drivers.

BC Bus Pass:

The BC Bus Pass Program offers a reduced cost, annual bus pass for low income seniors and individuals receiving disability benefits from the Ministry of Social Development & Social Innovation. Passes are valid in communities serviced by BC Transit or Trans Link. The bus pass costs \$45 per year and is valid for one calendar year, expiring on December 31. Apply online or to print out an application go to: Ministry of Social Development & Social Innovation www.eia.gov.bc.ca/PROGRAMS/bus-pass.html or call 1.866.866.0800

Transportation Programs

BC Health Connections Programs

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

HandiDART

and other programs provide a door-to-door service using specially equipped vehicles to carry passengers with physical or cognitive disabilities, who cannot use the regular public transit system. For information for your area:

- Metro Vancouver areas go to:
Translink www.translink.ca (rider guide>accessible transit>handidart) or call 604.575.6600
- Vancouver Island areas go to: BC Transit
www.busonline.ca/regions/vic/accessible/
or call 250.727.7811
- Wheels for Wellness www.wheelsforwellness.com/
or call 250.338.0196
- Kelowna areas go to: BC Transit
www.busonline.ca/regions/kel/handydart/default.cfm
or call 250.762.3278
- Prince George areas go to: BC Transit
www.busonline.ca/regions/prg/handydart/default.cfm
or call 250.562.1394

HandiPASS/HandiCard & Taxi-Saver

is available when HandiDART cannot accommodate your travel needs. If eligible, “accessibility” programs lower the cost for regular bus service or taxis.

The Taxi Saver Program provides a 50% subsidy toward the cost of taxi rides. You will need to have a HandiPASS to use this program.

Go to BC Transit or Translink under “accessible transit” for more information.

Transportation Programs

Northern Health Connection Bus Service

is a bus service is available in Northern BC for people needing to travel out-of-town for medical appointments. Passengers will be charged a fee based on the number of zones travelled. Return fares range from \$20.00-\$80.00. For more information go to: Northern Health: www.northernhealth.ca. To reserve your seat call 1.800.647.4997 and have your BC care card number ready.

Travel Assistance Program (TAP)

is available to BC residents who need to travel outside their home community to get non-emergency specialist medical care. Before making travel plans contact TAP for approval. TAP does not reimburse for any costs. Ask for a TAP referral form from your family doctor and get your family doctor's signature. Call TAP and you will receive a confirmation number. Present your completed form with confirmation number to the participating travel service. TAP automated line is available 24/7. Completed TAP forms are valid for 90 days. For more information go to: Ministry of Health www.health.gov.bc.ca/tapbc/ or call 1.800.661.2668

Participating services include:

- BC Ferries – 100% discount for patient/vehicle and escort accompanying patient. Present TAP form when purchasing your ticket
- VIA Rail – 30% discount is available.
Call 1.888.842.7245
- Central Mountain Air – regular fare discount and some flight restrictions are waived. Call 1.888.865.8585
- Pacific Coach Lines – 30% discount and cost of ferry deducted from the price. Call 1.800.661.1725
- Malaspina Coach Lines – ferry cost is deducted from the price. Call 604.485.5030

Transportation Programs

- Angel Flight - provides free air transport for cancer patients in BC who cannot travel by conventional means to medical appointments on the lower mainland and points on Vancouver Island. Call 250.818.0288
- Orca Airways Ltd. – 25 per cent discount off regular fare. Serves the following communities: Abbotsford, Port Alberni, Qualicum Beach, Tofino, Vancouver and Victoria. Call 1.888.359.6722
- Hawk Air – special fares are available.
Call 1. 800.487.1216
- Helijet – 30% discount is available.
Call 1. 800.665.4354
- Westcoast Air – 30% discount is available.
Call 1.800.665.0212
- Harbour Air Seaplanes – 30% discount available.
Call 1.800.665.0212
- North Pacific Seaplanes – 30% discount is available.
Call 1.800.689.4234

Hope Air:

Hope Air arranges free flights for Canadians who must travel for non-emergency medical appointments and cannot afford the costs. For more information go to: Hope Air www.hopeair.org/Default.aspx or call 1.877.346.4673

Vehicle Costs

Insurance Discounts:

Car Insurance Discounts – if you have been approved for a fuel tax refund you may also qualify for a 25% discount on your basic auto plan even if someone else in the vehicle drives. For more information go to: ICBC www.icbc.com/autoplan/costs/Pages/Discounts-and-savings.aspx or call 1.800.663.3051

Parking Permits for People with Disabilities:

Parking permit signs allow people with disabilities to use designated accessible parking spaces anywhere in BC. Applications must be filled out and signed by a physician. Permits are available to people with permanent or temporary disabilities that impair mobility and to organizations that provide transportation to persons with mobility impairment.

- **Metro Vancouver & Prince George:** Permits are available through Social Planning and Research Council of BC (SPARC). Cost: \$20.00 for temporary, permanent or organization permits. For more information go to: SPARC www.sparc.bc.ca/ or call 1.888.718.7794 or 604.718.7744
- **Kelowna:** City of Kelowna provides disability parking permits. Cost is \$10.50. For more information go to: City of Kelowna www.kelowna.ca/CM/Page1722.aspx or call 250.469.8757.
- **Victoria:** Disability Resource Centre provides disability parking permits. Cost: \$20.00 for temporary, permanent or organization permits. For more information go to: Disability Resource Centre http://drcvictoria.com/programs_and_services/ or call 250.595.0044

TREO (Lower Mainland, bridge toll exemption):

A BC resident with a permanent disability and/or a person who is in active cancer treatment which requires crossing the Port Mann Bridge, may be exempt from being charged the toll. For more information go to:

Treo www.treo.ca/tolls-and-fees/tolling-exemptions/ or call 604.516.8736 or 1.855.888.8736

Patient & Family Counselling Services Contacts

Abbotsford Centre

32900 Marshall Road
Abbotsford, BC V2S 0C2
604.851.4733
1.877.547.3777

Centre for the North

1215 Lethbridge Street
Prince George, BC V2M 7E9
250.645.7330
1.855.775.7300

Fraser Valley Centre

13750 96th Avenue
Surrey, BC V3V 1Z2
604.930.4000
1.800.523.2885

Sindi Ahluwalia Hawkins

Centre for the Southern Interior

399 Royal Avenue
Kelowna, BC V1Y 5L3
250.712.3963
1.888.563.7773

Vancouver Centre

600 West 10th Avenue
Vancouver, BC V5Z 4E6
604.877.6000 local 672194
1.800.663.3333

Vancouver Island Centre

2410 Lee Avenue
Victoria, BC V8R 6V5
250.519.5525
1.800.670.3322

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Psychosocial Oncology Programs.



BC Cancer Agency

CARE + RESEARCH

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