

YOUR FINANCIAL GUIDE: in case of a Serious Illness

Receiving a diagnosis of a serious illness, or any other sudden, important health problem, is a major emotional blow.

Many thoughts and fears will be running through your mind. Sometimes the impact of the news can make it hard to retain all the medical information that you receive or even to think clearly.

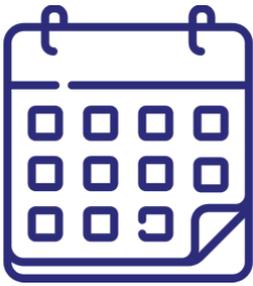
At the same time, there will be many financial questions that arise quickly, especially if you will need to take time off work.

This guide provides practical information to help you navigate financial issues that can arise if you are facing a serious illness or accident.

Sections :

1. The First Days
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1. The first days

You will need time to absorb the impact of the news. Take that time. Talk to those close to you. But relatively soon you will need to get organized. Don't be afraid to ask for the help of a reliable family member or friend.

If you have been diagnosed with a specific illness, you may want to check to see if there are associations or foundations dedicated to that disease and if so, whether they offer financial information, other kinds of practical information or support.

GETTING ORGANIZED

You will want one notebook and folders for all your medical information and one notebook and folders for all the financial and administrative documents. Keep these documents separate. There will probably be [a lot of them](#).



GATHERING YOUR PAPERS

Just as you are encouraged to have someone close to you accompany you to medical appointments to listen and take notes, you may need someone to help you with administrative and financial matters.

You will want to gather all important papers relating to work, your finances and insurance to have them at hand for consultation as issues arise.

Important work-related and financial documents include:

- Work contract and working conditions policy
- Copies of your timesheets
- Collective Agreement
- Group Insurance Policy
- Property Title
- Mortgage Agreement
- All banking and investment statements



If you need help from another person temporarily for financial questions or transactions, it is important to retain control of the financial management. You will need to go over statements and keep all banking and credit cards and passwords in your possession. Financial abuse can occur when people are vulnerable. See the section on financial safeguards.

2. The question of work

You will have to decide if you need to take time off work and if so, how much time. You can make these decisions step by step. It is usually best not to make any drastic decisions in the short term.

Different people will have very different feelings about continuing to work or not. Some people may want to keep working and stick to as many routines as possible. Others may want to take off work immediately if they can. Some people may have no choice.



Everyone has different needs and circumstances. There is no right way through these challenging times. The key is to take your time to make these decisions, if you can, and make the right decision for yourself.

If you need some time off right away, whether for additional appointments of any kind (medical, financial, legal, family needs) or just time to digest the news, ask the doctor who gives you the diagnosis for a note to your employer and get it before you leave that appointment.

INFORMING YOUR EMPLOYER

You will need to speak to your manager or employer about taking time off for sick leave.

You do not need to disclose details your medical condition until you are ready to do so, especially if you do not yet have a good grasp of it yourself. If you will be having surgery, you may want to say so and explain that there will be a recovery period, that not all details are known by your doctor, and you will keep the employer informed as your treatment plan is developed.

No matter the specifics of your situation, it is best to know what your employer offers regarding sick leave through your working conditions policy or your collective agreement. If you are nonunionized and your workplace does not have any specific policies, you are covered by the provisions concerning sick leave in the Labor Standards Act (Loi sur les normes du travail or LNT) or the Canada Labour Code for workers in federal jurisdictions. [LINK](#). Read the provisions carefully to see how they apply to your case.

Add up all your vacation time, overtime and any other time owing to you. It is helpful to know this. Depending on your circumstances, you may want to use this time first when needing leave, depending on what is available to you.



YOUR FINANCES AND YOUR WORK

Do you have a budget of all your income and all your expenses? If not, you may need to put one together quickly.

What are your sources of income replacement if you take sick leave?

- [Sick leave benefits of Employment Insurance](#)
- [Other government programs such as Quebec Pension Plan Disability Benefits or social assistance](#)
- [Disability Insurance through group insurance or a private policy](#)
- Your own savings or investment income
- Assets that you may be able to borrow against
- Some combination of the above

QUESTIONS YOU WILL NEED TO EXAMINE

- How long will your source(s) of income replacement last?
- Would your benefits be higher if you worked a few more months? If so, is this something you want to consider?
- Can you work part time and receive some income support?
- How will this affect your retirement plans?
- Have you considered all the likely additional expenses you will be looking at?
- What expenses can you cut back on?
- What new expenses do you need to consider?





ADVANTAGES TO WORKING

There are a range of advantages to continuing to work through your illness if possible. But again, it is a very personal choice.

Advantages include:

- Continued financial stability and accumulation of benefits;
- Creating or maintaining a financial cushion that can be used if at some point you can no longer work;
- Maintaining structure to your life; work may be a source of meaning in your life or social connections

YOUR EMPLOYER'S SUPPORT

If you decide to continue to work, you will want to have a good conversation with your manager or employer about how your work may be affected. It may help to educate your employer on some of the basics of the illness you are facing so that the person has a better understanding of your condition and any misconceptions can be clarified, but you are under no obligation to do so. It is up to you to decide what information you want to share.

You may need a certain amount of flexibility or other accommodations to continue to work. It is best to be clear on what these may be, offer suggestions of how they could be put in place and do this in advance of needing them. Work relations with your colleagues may be facilitated if you explain some of your situation to them, but again, you are not required to say anything to them if you prefer not to.

There are good sources of information of things to consider when working while facing a serious illness.

Links to working through treatment

[American Cancer Society, Going to Work during Cancer Treatment. August 11, 2017.](#)

[Ressources santé, La sclérose en plaque et l'emploi](#)



3. If you take a sick leave

INCOME REPLACEMENTS

Income replacement will probably be one of your most important questions during this time. See our section on income replacement for the different programs, insurance policies and advice that may be applicable to your situation.

In all cases, when applying for a public program or private insurance, you may experience a waiting period, delays, administrative problems or refusals. It is important to know what kind of savings or credit you have to get you through this initial period.



There will be forms to fill out by you and by your doctor – ask for forms in the language of your choice. You may be asked to supply test results, pathology reports, treatment plans. Your medical specialist will likely be familiar with these forms and requests, so don't hesitate to ask for what you need. Your doctor has seen these forms before.

Getting advice from community groups that offer support for issues with public programs can be of great help.

IF YOU RUN INTO PROBLEMS

For insurance issues, gather all information on your policy. If you run into difficulty with the granting of an application, call for help from the company. If your problem is not responded to in a satisfactory manner, ask to speak to someone higher up. All programs and companies will have an appeal process to deal with such problems. [Get as much information as possible](#) at every step. Stay as calm and polite as possible and continue to make your case.

Persistence, organization and appealing decisions may help reverse an initial refusal.

4. Help with budget preparation

See our section on financial organization to find resources to help put your budget in order.

EXTRA COSTS:

See our section on extra costs for an overview of possible unexpected expenses.

Also check out associations and foundations working on your particular illness for more information on possible costs related to treatments, devices, medicines, services and other specific needs as well as possible financial support programs, services offered by volunteers and charities.



5. Prescription Drugs

Depending on the health issues you are facing, prescription drugs may be one of the costliest out-of-pocket expenses you will face, even if you have private drug insurance.

In Quebec, if a person has access to a private drug insurance plan (generally through work), they must join it and cover their spouse (if that person is not covered) and their children. Otherwise, they are covered by the Public Prescription Drug Insurance Plan through the Régie d'assurance maladie du Québec (RAMQ).

Whether the plan is public or private, the insured individual generally pays:

- a premium for the plan, (a monthly or annual fee)
- a deductible amount for the first purchase every month or year; although some private plans have no deductible
- a co-insurance, where the insured individual pays for a percentage of the drug.
- For both the public plan and private insurance, there is an annual maximum contribution or ceiling. Once the maximum has been reached in a year, the insurer pays for all covered drugs for the rest of the year.

To make things even more complicated, the price of any prescription drug includes a “professional fee” for the pharmacist. Under the public plan, the fee is fixed; under private plans, the fee is variable.

The public plan has special provisions for coverage of certain drugs under certain circumstances that you should know about if you are on that plan. Your medical specialist will be familiar with the forms required by the public plan and may automatically submit them, but you may want to check with them.

Depending on your total family income, you may be eligible for the Refundable Tax Credit for Medical Expenses for the share of the prescription medicine you pay for.

Some drug companies have financial assistance programs – call to find out how to access them.

HOW DO YOU NAVIGATE ALL THIS?

Talk to your doctor if drug prices are an issue for you and ask whether generics are available. Your doctor may know of an older brand that is just as effective.

If a newer drug is needed but expensive, your doctor may be able to help you with some free samples.

For very expensive new drugs that may not be covered by your insurance plan, pharmaceutical companies may be appealed to directly for help in accessing those drugs. Ask your doctor about how to find out if this is possible.

Shop around for the pharmacy with the lowest professional fee.

By law, pharmacists must provide you with a detailed invoice, containing the following:
Prescription drug cost: Amount paid by the pharmacist to obtain the drug sold to you. It is the same for all pharmacies.

- **Wholesaler's mark-up:** Amount corresponding to the percentage that a wholesaler is allowed to add to the selling price of a drug that it purchased from a manufacturer..
- **Pharmacist's fee:** Remuneration to cover the pharmacist's professional services. Under the public plan, this is a set fee, determined by an agreement. However, for persons covered under a private plan, the fee may vary.
- **Excess amount not covered, if any:** Amount corresponding to the difference between the cost of a drug and the maximum amount covered by the public plan. You may pay an excess amount, for instance, if you choose a brand name drug instead of a less costly generic version appearing on the list of covered drugs. The excess amount is not factored into the maximum monthly contribution.
- **Prescription cost:** Total of the drug cost, pharmacist's fee, wholesaler's mark-up and excess amount, if any.
- **Contribution by the insured person:** Your contribution toward the payment of the prescription drug, if the pharmacist has this information. It includes the deductible, co-insurance and total amount of the contribution.
- **Amount paid by the insurer:** Amount paid by RAMQ, by a group insurance plan or employee benefit plan, if the pharmacist has this information.
- **Total amount of the maximum contribution:** Amount of the contributions paid to date and amount remaining to be paid before reaching your maximum contribution, if the pharmacist has this information.
- **Total amount that you have to pay:** Usually, the total of the deductible, co-insurance and excess amount not covered, if applicable.
- **Reference number:** Reference number assigned by RAMQ, by a group insurance plan or employee benefit plan.

Read more

See the [Régie de l'assurance maladie, Amount to pay for prescription drugs](#).

The professional fee charged by the pharmacist can vary greatly between one pharmacist and another. These fees can be considerable.

If you need to take certain medications on a regular basis, ask your pharmacist for a three month supply. This way you can avoid the additional monthly deductibles and the professional fees.

There are also reliable online pharmacies in Quebec dedicated to offering very low professional fees, favoring generic brands and providing efficient mail delivery services. Some offer a quote for a month's supply of a specific medication automatically through their website. The savings can be very significant.

Keep all of your receipts. Administrative errors, confusion over policies and other difficulties can occur. With persistence, you can unravel them and make sure you are reimbursed for everything you are entitled to.

Prescription drugs, particularly newer patented drugs, are very expensive in Canada. They can add up to many thousands of dollars per year, so it is important that you claim everything you are entitled to.

6. Tax credits for medical expenses

Although health care in Canada is publicly funded, there are many out-of-pocket medical expenses besides prescription drugs, particularly when dealing with a serious illness or accident. Many of these expenses, including your co-insurance on prescription drugs, are tax deductible if you paid out of pocket and they have not been reimbursed through private insurance. Keep your receipts and check the Canada Revenue Agency's list of health care expenses that are tax deductible and Revenu Québec's conditions for the Refundable Tax Credit for Medical Expenses.

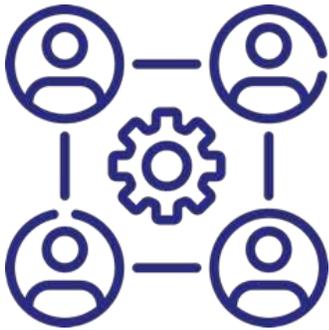
[Canada Revenue Agency: Eligible medical expenses you can claim on your tax return \(Lines 33099 and 33199\)](#)

[Quebec Refundable Tax Credit for Medical Expenses \(Line 462\)](#)

[Low income individuals may be eligible for the Refundable Medical Expense Supplement.](#)



7. Financial aid



Community groups, patient associations and certain foundations offer financial support for people facing a serious illness and in financial need. To find out where to get financial support, you need to ask people. A social worker from your hospital or CLSC is the best place to start. You can also ask community groups in your area and call patient associations and foundations for information. Again, persistence will pay off. Some financial aid needs to be applied for. In other cases, some community groups may offer prepaid cards for groceries or drug stores. Financial aid can come in many forms.

See the section on financial support available from patient organizations. [Link](#).



COMMUNITY GROUPS OFFERING SUPPORT

In Quebec, a strong community group sector offers services to respond to a range of needs of people who may be going through difficult times. These include food services of meals or groceries, volunteer transportation, residences for families of people who are hospitalized, and much else. There is a very wide range of groups offering support. Municipality websites often have lists of local resources. In addition, there may be groups associated with certain illnesses such as cancer, diabetes or other illnesses that will have information on groups and other resources. [See the section on Resources](#).

HELP FROM FAMILY, FRIENDS AND NEIGHBORS

People have many different reactions to offers of help from those around them. When talking to people who have been through serious illnesses, one piece of advice that comes up frequently is to accept offers of help, be it meals, transportation, babysitting, cleaning, or anything else. You need to concentrate on you. And if others are willing to help, consider taking them up on their offer.

People who have been through difficult financial times due to illness say that you shouldn't be afraid to tell family and friends that you are struggling – people really want to help but can't if they don't know your needs. Even help for \$20 taxi ride can be a relief, and someone with the means may offer more. Take it. They will feel good about helping. One person kept a list of services she needed help with on her refrigerator, and when people asked what they could do, she had them choose how they would help and when. This is a good idea as it can be difficult to name your needs on the spot when someone offers.



8. Returning to work

Returning to work can be a complicated process. Many illnesses or a serious accident may create secondary effects that can take months to disappear. Physical strength, coordination, physical pain, headaches and energy levels, mental capacity, memory and concentration and ability to deal with stress can be affected.

Returning to work is a process that is best prepared for. Take a few weeks to organize your days as if you were working. Integrate activities that mimic your work. You may want to attend a work meeting ahead of your planned return date to catch up on current projects and with staff.

Read up on advice concerning your particular health issue and returning to work and start planning on what you can do to mitigate the potential challenges you may face.

IF YOU CAN, CONSIDER A PROGRESSIVE RETURN TO WORK

It will probably take time to get back to previous levels of mental and physical capabilities. Don't be hard on yourself and consider a progressive return to work if possible.

Discuss your situation with your employer including possible accommodations. It is in both of your interests to make sure you have the conditions necessary to successfully reintegrate your workplace.

Different illnesses carry with them different issues. Find coping mechanisms through your patient association. You should consider ahead of time how much, if anything, you want to share with other staff members. You may want to explain some of your challenges to colleagues so they better understand what you are facing, or you may not want to reveal much. You might consider preparing how you will answer questions people may ask.

9. Know your rights

Even though you may have been absent for several months or more, you have certain rights as soon as you are back at work. You have the right not to be discriminated against because of your illness. You have the rights defined in the employment and labour legislation covering your workplace.

You should also become familiar with your rights as laid out in the working conditions policy of your workplace or your collective agreement. If your workplace has neither of these, you may want to contact a community group that defends nonunionized workers' rights to fully understand your situation.

