

Financial concerns

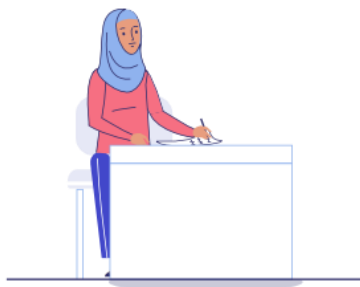


“We had always lived without a budget, but when I had to stop working, I was worried about how we would cope financially. I was stressed that the cost of my treatment would impact my family.”

Claire
Diagnosed with ovarian cancer

How does this affect me?

A cancer diagnosis and undergoing treatment may cause you to feel some financial stress. This could be because you find that you or your partner need to take time off from work or that unexpected costs of care arise. A change like this can bring about worry as to how you will manage both day-to-day and long-term expenses. It is normal to feel overwhelmed by changes in your income.



What can I do to help manage financial challenges?

For some people, asking for help can be difficult. Talking about your bills, insurance coverage, debt, or savings may seem stressful. Taking a moment to organize your financial needs can make a big difference in your overall well-being.



Get organized

Try to keep important dates and paperwork organized to avoid unnecessary stress:

- Keep track of due dates to submit applications and claims on time. You may find that writing them on a special calendar or setting electronic reminders works for you.
- If you have private insurance, check your insurance policy to see what medications are covered and what other benefits are offered.
- Write down a list of questions you have regarding drug coverage before calling an insurance representative.



Budget brainstorm

Coming up with a budget – even if it's just a rough list of expected expenses – can help you manage your finances. Brainstorming is the first part of making a budget. Some questions you may want to start with include:

- How will time off work for you or your partner change your income?
- What direct costs will you encounter? Direct costs may be:
 - Transportation to treatments (e.g., gas, parking, OPUS card)
 - Accommodation (e.g., staying at an oncology lodge if you live off island)
 - Over the counter medication/creams not covered by RAMQ or Private Insurance
 - Equipment (e.g., humidifier)
- What indirect costs will you encounter? Indirect costs may be:
 - Babysitting expenses if you aren't well
 - Increased utility bills if you are home more often

\$ Making a budget

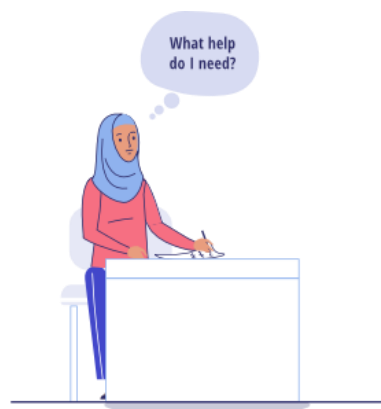
When creating a budget, consider the money you have coming in compared to your expenses. To better visualize your budget, it can be helpful to create a table. Here are some quick tips for making one:

- Write down a 'budget period' – beginning with the start date of your budget, and the end date.
- On one half of the page, write down the money you have 'coming in' such as your salary, pension or tax benefits.
- On the other half of the page, write down your expenses such as loans, mortgages, medication costs, transportation, food, clothing, home maintenance, entertainment and personal items.
- You can then see the difference between income and expenses more easily.
- There are budgeting applications available to download on your phone that can help you make a budget and track your expenses. Use the tool that works best for you!



Government programs

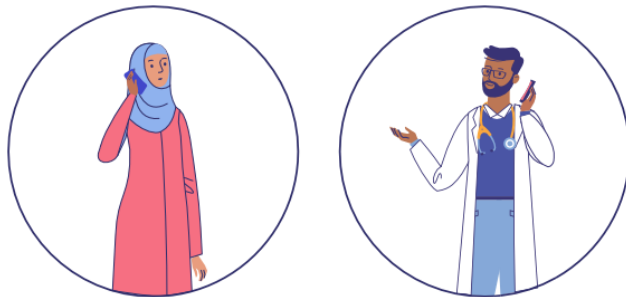
If you are unsure what programs or benefits you qualify for, you can check online by following this [link](#).



What help do I need?

It is important that you get the support and advice that you need to deal with financial issues. It is common to feel burdened by financial concerns and needs relating to cancer.

If you feel that you are unable to cope on your own, your healthcare team can refer you to a social worker who may be able to help.



Where can I find help?



Support services

Working through financial concerns and needs by yourself can be a tough task – even with self-help strategies like those in [What can I do to help manage financial challenges?](#) If you feel that you could benefit from talking to a resource, do not hesitate to ask. Here are some – but not all – of the resources available to you:

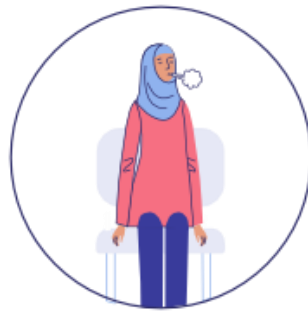
- You can ask your doctor to refer you to a social worker or caseworker who can help you better understand your insurance coverage and offer guidance on submitting necessary paperwork. They can also refer you to assistance programs that help in dealing with bills. Please note that all information that is discussed with a social worker or healthcare professional is confidential.
- A financial advisor should be able to point you in the right direction when it comes to navigating and adjusting your circumstances to deal with the cost of care.
- Ask your pivot nurse or social worker to recommend a support group. It can be reassuring to hear that you are not alone in your financial concerns and needs. Talking with others who might be experiencing financial difficulties similar to yours can be helpful.
- The Quebec Cancer Foundation provides a [resource directory](#) where you can search for the organizations near you offering a variety of services including home help, lodging, transportation, and other supportive resources.



Getting help from family and friends

Asking for help from family and friends can be difficult. However, they can be a helpful resource. You can start by assigning them to help with tasks that you know they can follow through on such as:

- Setting up a system to keep track of your finances
- Calling agencies to figure out what financial assistance and other benefits and programs you are eligible for
- Organizing fundraising efforts



What can I do to look after

myself?

Financial difficulties are stressful to manage. Take it step-by-step, addressing your financial concerns a little at a time. This can make it more manageable. For more information see [Problem Solving When You're Feeling Uncertain or Worried](#).

It is important that you don't dwell on only financial difficulties—you can allow yourself to make time to integrate your personal care. Try some breathing exercises to reduce your stress—focus on slow-deep breathing which can calm your whole body. For more information see [Relaxation Strategies](#).

Resources

For more information on cancer related financial and bureaucratic challenges, check out the

resources below.

[Canadian Cancer Society – Life after cancer treatment](#)

[The Canadian Cancer Society – Coping when you have cancer](#)

[Cancer and Work – Government disability and finance programs](#)

[Leukemia and Lymphoma Society of Canada – Managing insurance and expenses during illness](#)

[Coping Together – Getting on top of symptoms](#)

[Retraite Québec – Learn more about the Québec Pension Plan](#)

Acknowledgement of sources

The content of this document has been adapted from the following sources:

- Coping Together. Getting on Top of Symptoms. 2013.
- Leukemia and Lymphoma Society of Canada. Managing Insurance and Expenses During Illness. 2020.
- TEMPO. Finding Financial Help. 2018.
- The Canadian Cancer Society. Coping When You Have Cancer. 2017.

Healthcare professional endorsement

The content of this document has been reviewed and approved by a team of healthcare professionals and clinical experts.

Disclaimer

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