

Plan your affairs



“Nobody wants to think about things like insurance or wills or hospitalization... but the social worker at the hospital reminded us that with or without cancer, everyone needs to think about these things and what they want.”

Anya

Wife of Haris, diagnosed with prostate cancer

How does this affect me?

A cancer diagnosis may cause you and your family to think about your care and how it may affect your finances. It may not be your first choice to spend family time discussing insurance, wills, finances, and end-of-life wishes, but this planning can help you and your family feel less uncertain if this information or support is ever needed. All adults should take time to plan for their future, with or without cancer. This might feel overwhelming at first, but preparing now can help you to manage better later. Making these plans does not mean giving up! You may even feel relief as you plan for you and your loved ones.



What can I do to make planning ahead more manageable?

There may be a time when you are not able to express your wishes. This is why advance care planning discussions are so crucial, especially to your Substitute Decision Maker (S.D.M.) – the person you choose to speak for you if you cannot. Your family or S.D.M. will feel more confident in making choices on your behalf and you will feel the relief of knowing that your wishes are known.



Write it down

Writing down your plans for you and your family's future can help to make the next steps clearer for everyone, including your healthcare team.

- Big decisions may include what kind of health and personal care you want if you are unable to consent to or refuse treatment/care. For example, knowing your preferences regarding life sustaining treatments. Your preferences should be written down with original copies kept in a safe place that is known to your S.D.M. This is sometimes called an advanced medical directive. A few decisions you can make now to make sure your wishes are carried out could be to choose:
 - **Power of Attorney (P.O.A.):** This gives someone the power to administer your money and property. You can do this directly at your banking institution or draft a power of attorney with the help of a notary. It is only valid if you are considered **apt** or able to make decisions for yourself. The P.O.A. ends on your death.
 - **Substitute Decision Maker (S.D.M.):** This is someone you can choose to make decisions on your behalf if you are **inapt** (unable to make the decision yourself). In Québec you can designate this by writing a [Protection Mandate](#).
- Know that you can always change your mind and update these documents as needed.



Talk about it

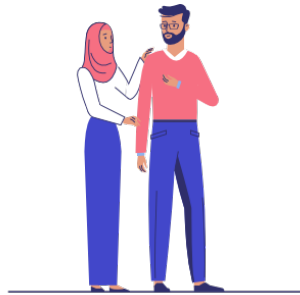
It is normal to want to avoid these subjects, but talking about these things now will make it easier if your family members or S.D.M. ever need to make decisions for you.

- It is a good idea to choose someone you trust who knows and understands your values to be your substitute decision maker: doctors and nurses will ask this person to make health decisions if you can't.



Organize the important documents

- Make sure your family or S.D.M. knows where to find them
- Give copies to family or S.D.M. or the healthcare team
- Keep originals in a safe place known to your family or S.D.M.



What help do I need?

You don't have to do all this planning alone—resource people that may be of help deciding on financial or legal matters include: an insurance broker, lawyer, notary, or financial planner. They deal with these matters often. You may also wish to speak to a social worker for further guidance, information or tools to help you with planning.



Update your will

A will can help plan how your assets will be legally managed after you die. Wills may also include who can care for your children (under age 18) after your death if you are the only parent.

- There are 3 options to go about writing a legal will in Quebec, two of them are at no cost to you:
 - Notarial will: a document drawn up by a notary, witnessed, and signed by you. The notary will submit a copy of the will to a registry (Register of Testamentary Dispositions of the Chambre des notaires du Québec). These services are all done for a fee.
 - Holograph will: a simple handwritten will and signed by you. It can be just a few sentences, and should be dated to ensure it is the most recent version. Let someone know where you keep it.
 - Will made in the presence of witnesses: this is a document drawn up by you (handwritten or using a typewriter/computer). It must be signed and witnessed by two witnesses who are not heirs.
- Writing a will may offer you reassurance that your assets will be looked after as you wish.



Starting Advance Care Planning

- Think about what kind of care you want in the future and who you would like to make choices on your behalf if you are no longer able to. You can talk to your loved ones and/or a notary for help with this. Even though you may never need this advance care plan, you may feel reassured to have had these conversations.
- Advance Medical Directives: You can download a form from the [RAMQ website](#), free of charge, to state what kind of medical care you agree to or refuse at the end of your life. You can change these directives at any time and you are the only person who can cancel the directives.
- You may wish to talk to your health team about important medical decisions such as artificial feeding, breathing machines and CPR (resuscitation), and what is important to you.
- You will always be the primary decision maker for your care as long as you are competent. Your advance care plan would only be used if you can't speak for yourself and it can be changed at any time.



Making final arrangements

Even people who are not facing illness may wish to start thinking about this and if they wish to make preplanned funeral arrangements. A funeral director can help guide you through this. It may be an opportunity to share any special wishes you might have. Knowing you've expressed your final wishes can also bring about a feeling of peace. For information see [Getting support](#).



Where can I find help?

Human resources or private insurance

You might have access to a private insurance company through your work. Ask about the terms of your coverage and how to access it.

Your bank, personal financial planner or advisor

You might ask for help with money concerns or budgeting.

An accountant

You might find this service helpful to for tax planning, selling properties or trusts. For more information see [Financial concerns](#).



Your healthcare team

- Talk to your doctors and nurses about your goals of care. Ask for questions if you need clarification, for example, about basic information, symptom support, treatment choices, advanced care planning and follow-up care.
- A social worker on the team can help guide you with information and resources for advance care planning.
- Quebec Cancer Foundation: The 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.

Resources

For more information on planning for your own or your family's future, check out the resources below.

[Canadian Cancer Society – Planning for the future](#)

[Government of Quebec – The Legal Aid Program in Quebec](#)

[Government of Canada – Federal Benefit Programs \(Financial Aid\)](#)

or call 1-800-O-Canada

[Speak Up Canada – Advance Care Planning in Canada](#)

[Government of Quebec – Issue my directives in case of incapacity](#)

Acknowledgement of sources

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

- Coping When You Have Cancer. Canadian Cancer Society 2017.
- Planning for the Future. Canadian Cancer Society 2020.
- Dealing With Stress and Worry. Coping Together 2013.
- Advance Care Planning Gives Patients' Power Over Their Future. UHN 2020.
- Finding Legal Help. TEMPO 2018.

Healthcare professional endorsement

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

Disclaimer

Please note that this fact sheet is not intended as a substitute for consultation with a healthcare professional. If you have questions about your health, or any medical issue, you should contact a healthcare professional right away. You should not delay seeking medical advice, or disregard professional medical advice, because of information in this fact sheet. Before beginning any health treatment, always consult your doctor. All care has been taken to ensure that the information contained in this document is accurate at the time of publication. e-IMPAQc is not responsible for any injury or damage to persons or property arising out of, or related to, any use of the fact sheet, or because of any errors or omissions.

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