

# Resource Guide for Chinese Cancer Patients Part 1 Financial Assistance



BC Cancer Agency

CARE + RESEARCH

*An agency of the Provincial Health Services Authority*

## 卑詩癌症局 華語癌症病人資源手冊 第一冊 經濟援助

Sandy Kwong, MSW RSW  
Provincial Psychosocial Oncology Program  
鄭秀虹 註冊社會工作員 社會工作碩士

English – Chinese Aug 2017 Revised  
中英文雙語版 2017年8月修訂



The Resource Guide for Chinese Cancer Patients was first created in 2007 by Sandy Kwong, Chinese-speaking Social Worker at the Vancouver Cancer Centre and member of the Provincial Psychosocial Oncology Program. This bilingual guide provides information in Chinese and English side by side. It aims at improving patients access to community support.

The revised 2017 edition of the Resource Guide for Chinese Cancer Patients will be published in separate booklets. The first one provides information on financial assistance.

For inquiries and suggestions about this Guide, and information about other support programs for Chinese-speaking patients, please contact:

Sandy Kwong, MSW RSW  
Social Worker, BC Cancer Agency  
604-877-6000 local 672375  
skwong@bccancer.bc.ca

Resource Guide for Chinese Cancer Patients  
Part 1 Financial Assistance: English and  
Chinese, July 2017 Revised  
BC Cancer Agency, Provincial Psychosocial  
Oncology Program

Online version can be downloaded from  
<http://www.bccancer.bc.ca/health-info/coping-with-cancer/practical-support/financial-assistance>

「華語癌症病人資源手冊」第一版是由鄭秀虹於2007年編寫及翻譯。鄭秀虹是卑詩癌症局（溫哥華中心）的華語社會工作員，亦是腫瘤學社康心理科成員。這本手冊以中英文雙語排列資料，有助華語病人接觸及運用社會資源。

「資源手冊」2017年修訂版將改以主題分多本編印，系列第一本為經濟援助。

如對此「資源手冊」提出意見或查詢其他華語支援服務，請聯絡：

卑詩癌症局 社會工作員  
鄭秀虹  
604-877-6000內線672375  
skwong@bccancer.bc.ca

「華語癌症病人資源手冊」2017年  
修訂版 第一冊 經濟援助  
卑詩癌症局腫瘤學社康心理科編印

請瀏覽癌症局網站下載手冊：  
<http://www.bccancer.bc.ca/health-info/coping-with-cancer/practical-support/financial-assistance>

Cancer can have an impact on all aspects of your life, including your finances. Knowing what private and public financial programs are available may help you manage the reduced income and the increased costs associated with having cancer.

### **Tips When Connecting with Community Resources**

- Resource information is often updated. Contact the program providers for the most current and detailed information.
- If you have a language barrier, find someone who can speak English to help you connect with the program providers. Some programs provide interpretation services upon request.
- A social worker or counsellor at your cancer centre's Patient and Family Counselling Services can help you find the right community resources and guide you through the application process.
- Counselling in Cantonese and Mandarin is provided at the BC Cancer Agency's Vancouver Centre. To book an appointment with the Chinese-speaking social worker, call 604-877-6000 local 672375.
- If you need an interpreter while attending appointments at any of the BCCA cancer centres, you may let a member of your health care team know.

當患有癌症時，病人多方面的生活都可能受到影響，包括經濟。認識私營、社區機構、及政府提供的經濟援助，可給你補貼收入及資助額外開支，應付經濟困擾。

### **善用社區資源的提示**

- 服務資料常有更新。你要直接聯絡有關機構以獲取最新及詳細的資料。
- 社區機構不一定有說華語的代表接待你。你要找別人協助你聯繫，並向服務提供者查問能否為你安排翻譯員。
- 你可聯絡癌症治療中心的病人及家屬輔導部，社會工作員及輔導員可助你尋找合適的資源，在申請過程時給你協助。
- 卑詩癌症局(溫哥華中心)提供華語輔導服務。你可致電預約604-877-6000內線672375。
- 如在卑詩癌症局轄下的治療中心應約而需要翻譯，你可預先向醫護人員提出需要，以作安排。

### **Work-place Extended Care Benefits**

- Some people have extended health benefits through their (or their spouse's) work.
- Benefits may cover prescription drugs, wigs, surgical bras, dental services.
- Some benefits allow sick time, personal leave, short term disability and long term disability.
- Find out your options from your human resources or the benefit plan administrator.

### **Personal Insurance**

- Some life insurance plans allow people nearing end of life to withdraw funds while still living.
- If you have disability, critical illness or loan insurance, contact your insurance agent if any eligible benefits are available.

### **工作單位僱員健康保障**

- 有些工作單位有為員工及其家屬提供伸延健康醫療保障。
- 保障包括資助處方藥物、假髮、手術後用胸罩、牙齒保健開支。
- 有些保障包括病假、個人事假、短期及長期殘障津貼。
- 你可向工作單位的人仕部或提供保障計劃的保險公司查詢保障項目及範圍。

### **個人保險**

- 有些人壽保險計劃容許晚期患者在生時提取部分款項。
- 如你個人有殘障、危疾或貸款保險計劃, 你需聯絡保險公司查詢你可獲取的保障。

## Employment Insurance Sickness Benefits

- If you are too sick to work, you may be eligible for a maximum of 15 weeks of benefits. Eligibility criteria include:
  - ❑ you are employed in insurable employment
  - ❑ you have accumulated enough insured hours of employment
  - ❑ you are not able to work or have reduced earnings because of sickness
- To apply for benefits, you need to provide:
  - ❑ your Social Insurance Number
  - ❑ medical certificate or note signed by your doctor
  - ❑ Record of Employment from your employer
- For more information or filing an application, check the website, visit or phone the local office of Service Canada:
  - ❑ 1-800-622-6232
  - ❑ [www.Canada.ca](http://www.Canada.ca)

## 就業保險金 (EI) – 患病津貼

- 如你符合以下條件，你可獲最多15星期的患病津貼：
  - ❑ 任職的單位有就業保險保障
  - ❑ 累積有足夠的工作時間
  - ❑ 因患病而不能繼續工作或引至收入下降
- 申請津貼時需要提供以下資料：
  - ❑ 工卡號碼
  - ❑ 醫生簽署你不適宜工作的證明
  - ❑ 僱主填寫的就業工時記錄
- 查詢詳情或提交申請，你可親身聯絡或致電加拿大服務處：
  - ❑ 電話 1-800-622-6232
  - ❑ 網址 [www.Canada.ca](http://www.Canada.ca)

## Employment Insurance Compassionate Care Benefits

- If you are a caregiver, you may be eligible for up to a maximum of 26 weeks of benefits to care for someone nearing end of life. Eligibility criteria include:
  - you are employed in insurable employment
  - you have accumulated enough insured hours of employment
  - you have to be absent from work to provide care or support to a seriously ill family member at risk of dying within 26 weeks
- To apply for benefits, you need to provide:
  - your Social Insurance Number
  - Authorization to Release a Medical Certificate signed by the patient
  - Medical Certificate for EI Compassionate Care Benefits signed by a doctor
  - Record of Employment from your employer
- For more information or filing an application, check the website, visit or phone the office of Service Canada:
  - 1-800-622-6232
  - [www.Canada.ca](http://www.Canada.ca)

## 就業保險金(EI) – 照顧家屬津貼

- 如你符合以下條件，你可獲最多26星期的津貼：
  - 任職的單位有就業保險保障
  - 累積有足夠的工作時間
  - 因照顧患有危疾的家屬（可能於26星期內離世）而不能繼續工作的人士
- 申請津貼時需要提供以下資料：
  - 工卡號碼
  - 患者簽署同意發放醫療資料
  - 醫生簽署証明患者需要家屬照顧
  - 僱主填寫的就業工時記錄
- 查詢詳情或提交申請，你可親身聯絡或致電加拿大服務處：
  - 電話 1-800-622-6232
  - 網址 [www.Canada.ca](http://www.Canada.ca)

### **Income Assistance (IA) and Persons with Disabilities Assistance (PWD)**

- Ministry of Social Development provides income assistance to eligible BC residents who are in financial need and have no other resources.
- Your family income and assets would be assessed to determine eligibility.
- For more information or application for assistance, go online using the Ministry's Self-Serve Assessment or call the Ministry office:
  - [www.iaselfserve.gov.bc.ca](http://www.iaselfserve.gov.bc.ca)
  - Call the Ministry at 1-866-866-0800

### **Canada Pension Plan Disability Benefit (CPPD)**

- Some of the eligibility criteria are:
  - Under the age of 65
  - Have a severe and prolonged disability that prevents you from working at any job on a regular basis
  - Have at least 4 years out of the last 6 years of CPP contribution
- For more information or application forms, contact Service Canada:
  - [www.Canada.ca](http://www.Canada.ca)
  - 1-800-622-6232

### **省政府的收入補助金(IA) 及有殘障人士補助金(PWD)**

- 省政府補助金俗稱為福利或救濟金, 是為有經濟困難的卑詩省居民, 在缺乏其他資源、符合家庭收入及資產條件而提供的補貼。
- 你可致電省政府或使用網上評估工具, 了解保障範圍、是否符合資格及提交申請:
  - 網址 [www.iaselfserve.gov.bc.ca](http://www.iaselfserve.gov.bc.ca)
  - 電話 1-866-866-0800

### **加拿大退休金計劃殘障津貼(CPPD)**

- 條件包括:
  - 年齡少於65歲
  - 患有長期及嚴重疾病而喪失所有工作能力
  - 過去六年有四年向加拿大退休金計劃供付退休金
- 查詢詳情或提交申請, 你可親身聯絡或致電加拿大服務處:
  - 電話 1-800-622-6232
  - 網址 [www.Canada.ca](http://www.Canada.ca)



### BC Medical Services Plan (MSP)

- MSP covers healthcare services such as doctor and hospital visits and lab tests.
- If you have reduced income or financial hardship, and cannot pay your premiums, you may consider Premium Assistance or Temporary Premium Assistance. Contact Health Insurance BC:
  - 604-683-7151 or 1-800-663-7100.
  - [hibc.gov.bc.ca](http://hibc.gov.bc.ca)

### BC Fair Pharmacare

- Fair Pharmacare provides financial assistance for prescription drugs and some medical supplies like prostheses, surgical bras, lymphedema arm sleeves, ostomy supplies. Assistance is based on family income.
- To be eligible for the assistance, you need to have:
  - Valid MSP coverage
  - Filed an income tax return two years ago (e.g. to get assistance for 2017, you need to have filed your income tax return for 2015)
  - Registered with Fair Pharmacare
  - Meet your yearly deductible

### 省政府的醫療保險計劃 (MSP)

- MSP是為合資格的卑詩省居民提供醫療保障，包括諮詢醫生、住院、化驗等服務。
- 如家庭收入下降或突然遇上經濟困難而未能支付醫療保險金，你可聯絡醫療保險局 (Health Insurance BC) 申請保險金資助。
  - 電話 604-683-7151 或 1-800-663-7100
  - 網址 [hibc.gov.bc.ca](http://hibc.gov.bc.ca)

### 省政府的公平藥物補助計劃

- 藥物補助計劃是為合資格的卑詩省居民在受保的處方藥物及醫療用品(如造口袋、義乳、手術後用胸圍、淋巴水腫用手袖)提供補貼。補助額是按過往家庭收入而評定。
- 要獲得補貼, 你需要:
  - 有醫療保險計劃保障(MSP)
  - 有向加拿大稅局申報兩年前的稅務
  - 已經登記公平藥物補助計劃
  - 已經付過藥費自付額

- To register, go online using the Fair PharmaCare Web Registration or phone Health Insurance BC:
    - 604-683-7151 or 1-800-663-7100
    - [www.hibc.gov.bc.ca](http://www.hibc.gov.bc.ca)
  - To complete the registration, you need to provide:
    - All family members' Personal Health Numbers and their birth dates
    - You and your spouse's Social Insurance Numbers
    - You and your spouse's Notice of Assessment from two years ago (Line 236, 117 and 125)
    - A consent form to Health Insurance BC
  - If your family income has suddenly dropped by 10% or more during the past two years, you may contact Health Insurance BC for an Income Review to lower your deductible. For more information, check the Fair PharmCare website.
- 登記參加公平藥物補助計劃, 你可致電醫療保險局 (Health Insurance BC) 或上網:
    - 電話 604-683-7151 或 1-800-663-7100
    - 網址 [www.hibc.gov.bc.ca](http://www.hibc.gov.bc.ca)
  - 要完成登記計劃, 你需要提供以下資料, :
    - 全部家庭成員的醫療卡號碼及出生日期
    - 你和配偶的工卡號碼
    - 稅局發給你和配偶兩年前的評稅通知單
    - 你和配偶簽署及寄回醫療保險局發給你們的同意信
  - 如在過去兩年, 家庭收入下降10%或以上, 你可聯絡醫療保險局(Health Insurance BC) 再次評定藥費自付額。

## Travel Treatment Fund and Financial Support Drug Program

- BC Cancer Agency and Canadian Cancer Society provide short-term funding to cover a portion of patient's cancer-related expenses in transportation, accommodation, and selected prescription medications that manage symptoms related to cancer treatment.
- To apply, you need to provide:
  - Copies of your and your spouse's Notice of Assessment
  - Fair Pharmacare registration number
  - Confirmation of active cancer treatment from your health care providers
- For more information, contact Canadian Cancer Society. Interpretation services are available upon request.
  - 1-888-939-3333
  - [www.cancer.ca](http://www.cancer.ca)

## 癌症治療相關的藥費、交通及旅館費補助

- 卑詩癌症局和加拿大防癌協會為癌症患者提供短期經濟支援，資助部分紓緩治療副作用的處方藥費、治療相關的交通和旅館費。
- 要評估補助資格, 你需提供以下資料:
  - 稅局發給你和配偶的評稅通知單
  - 公平藥物補助計劃登記號碼
  - 醫護人員（如社工、護士）簽署確認患者正在接受癌症治療
- 查詢詳情或提交申請, 你可聯絡加拿大防癌協會; 你可要求翻譯服務方便以華語與服務員溝通:
  - 電話 1-888-939-3333
  - 網址 [www.cancer.ca](http://www.cancer.ca)

## Rental Assistance Program (RAP)

- BC Housing's RAP provides low-income working families with cash assistance to help with their monthly rent payments.
- Some of the eligibility criteria are:
  - With at least one dependent child
  - Gross annual household income of \$35,000 or less
  - Less than \$100,000 in assets
  - Citizens or permanent residents, and not under sponsorship
  - Have lived in BC for the full 12 months immediately preceding the application
  - Paying more than 30% of your household income towards rent for your home
- To check if you are eligible for RAP or need more information, contact BC Housing:
  - Phone 604-433-2218 or  
1-800-257-7756
  - Website: [www.bchousing.org](http://www.bchousing.org)

## 家庭租金補貼

- 卑詩房屋局為低收入家庭提供租金補貼。
- 補貼條件包括：
  - 有一位或以上年幼子女
  - 家庭總收入少於35000元
  - 家庭總資產少於100000元
  - 家庭成員是公民或永久居民，並非擔保期居民
  - 在剛過去的12個月居住在卑詩省
  - 現時所付租金超過家庭收入30%
- 查詢詳細補貼條件及申請手續，你可聯絡卑詩房屋局：
  - 電話 604-433-2218  
1-800-257-7756
  - 網址 [www.bchousing.org](http://www.bchousing.org)

## Shelter Aid for Elderly Renters (SAFER)

- BC Housing's SAFER provides lower income seniors in the private market with a rent supplement.
- Some of the eligibility criteria are:
  - Aged 60 or older
  - Have lived in BC for the full 12 months immediately preceding the application
  - Citizens or permanent residents, and not under sponsorship
  - Paying more than 30% of your household income towards rent for your home
- To check if you are eligible for SAFER or need more information, contact BC Housing:
  - Phone 604-433-2218 or  
1-800-257-7756
  - Website: [www.bchousing.org](http://www.bchousing.org)

## 長者租金補貼

- 卑詩房屋局為租住私人住所的低收入長者提供租金補貼。
- 補貼條件包括：
  - 年齡60歲或以上
  - 長者是公民或永久居民，並非擔保期居民
  - 在剛過去的12個月居住在卑詩省
  - 現時所付租金超過收入30%
- 查詢詳細補貼條件及申請手續，你可聯絡卑詩房屋局：
  - 電話 604-433-2218  
1-800-257-7756
  - 網址 [www.bchousing.org](http://www.bchousing.org)

## Ministry's Child Care Subsidy

- Subsidy is available to help low income families with the cost of child care if medical condition interferes with parent's ability to care for their child.
- Contact Child Care Resource & Referral (CCRR) for assistance in application.
- CCRR service centre in:

<input type="checkbox"/>	Abbotsford	604-850-7934
<input type="checkbox"/>	Burnaby	604-294-1109
<input type="checkbox"/>	Kelowna	250-762-3536
<input type="checkbox"/>	North Shore	604-985-7138
<input type="checkbox"/>	Prince George	250-563-2483
<input type="checkbox"/>	Richmond	604-279-7020
<input type="checkbox"/>	Surrey, Delta, White Rock	604-572-8032
<input type="checkbox"/>	Vancouver	604-709-5661
<input type="checkbox"/>	Victoria	250-382-7000
- For CCRR service centres in other areas, check website: [ChildCareChoices.ca](http://ChildCareChoices.ca)
- For more information, call the Ministry's Childcare Subsidy Service Centre. Interpreter is available upon request.
  - 1-888-338-6622

## 省政府的托兒服務津貼

- 低收入家庭的父母，如因健康理由而影響照顧子女的能力，可以申請托兒服務津貼。
- 你可聯絡地區內的托兒資源及轉介中心協助申請：

<input type="checkbox"/>	阿博斯福	604-850-7934
<input type="checkbox"/>	本拿比	604-294-1109
<input type="checkbox"/>	省內陸基隆那	250-762-3536
<input type="checkbox"/>	西溫及北溫	604-985-7138
<input type="checkbox"/>	省北部	250-563-2483
	喬治太子市	
<input type="checkbox"/>	烈治文	604-279-7020
<input type="checkbox"/>	素里、白石、 三角洲	604-572-8032
<input type="checkbox"/>	溫哥華	604-709-5661
<input type="checkbox"/>	溫哥華島	250-382-7000
	維多利亞	
- 網頁[ChildCareChoices.ca](http://ChildCareChoices.ca)有其他地區的托兒資源及轉介中心電話。
- 查詢詳細申請條件，你可聯絡省政府的托兒服務津貼辦事處；你可要求翻譯服務方便以華語與服務員溝通：
  - 電話 1-888-338-6622



**BC Cancer Agency  
Patient & Family Counselling Services**

Abbotsford Centre  
1-877-547-3777 or 604-851-4733

Centre for the North  
1-855-775-7300 or 250-645-7330

Fraser Valley Centre  
1-800-523-2885 or 604-930-4000

Sindi Ahluwalia Hawkins Centre for the  
Southern Interior  
1-888-563-7773 or 250-712-3963

Vancouver Centre  
1-800-663-3333 or  
604-877-6000 local 672375 (Chinese) or  
local 672194 (English)

Vancouver Island Centre  
1-800-670-3322 or 250-519-5525

**卑詩癌症局轄下地區中心  
病人及家屬輔導部**

阿博斯福中心  
1-877-547-3777 或 604-851-4733

北部中心  
1-855-775-7300 或 250-645-7330

菲沙谷中心  
1-800-523-2885 或 604-930-4000

南內陸中心  
1-888-563-7773 或 250-712-3963

溫哥華中心  
1-800-663-3333 或  
604-877-6000 內線 672375 (華語) 或  
內線 672194 (英語)

溫哥華島中心  
1-800-670-3322 或 250-519-5525