



Common Myths

About Cancer Care



www.lifelinecoverage.com

The Canadian Cancer Society states about 1 in 2 Canadians will develop cancer in their lifetime, and about 1 in 4 Canadians will die of cancer. In 2019 alone, it is estimated that 220,400 Canadians will be diagnosed with cancer and 82,100 will die from the disease. Cancer is the number one cause of death in Canada.

MYTH: The Canadian Government will cover all my cancer care expenses.

FACT: Not all provinces cover certain drugs, or the out-of-pocket costs associated with cancer.

"If the drug has been approved for funding in one province but not the other, one patient will receive it for free, while the other patient might have to remortgage their residence in an effort to afford a drug that can cost anywhere from \$1,800 to \$132,000 per year."

NOT ALL COVERED¹: Perspectives in Oncology
(online article)



TABLE I Overview of interprovincial inequities in public coverage of cancer drugs across Canada

Province	Full chemotherapy drug reimbursement?	
	Intravenous	Oral
British Columbia	Yes	Yes
Alberta	Yes	Yes
Saskatchewan	Yes	Yes
Manitoba	Yes	Yes
Ontario	Yes	No
Quebec	Yes	Yes
Prince Edward Island	Yes	No
Newfoundland and Labrador	Yes	No
New Brunswick	Yes	No
Nova Scotia	Yes	No

NOT ALL COVERED¹: Perspectives in Oncology
(online article) ¹



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COST OF SAME TAKE-HOME CANCER TREATMENT BY PROVINCE



CANCER PATIENTS IN ONTARIO AND ATLANTIC FACE SIGNIFICANT OUT OF POCKET COSTS

¹ Ontario

\$3,400 Trillium Deductible
(4% of household net income)

² Québec

\$992 Maximum Individual Deductible

³ New Brunswick

\$2,000+ Annual Insurance Premium
per adult, \$0 annual deductible,
\$30 copayment per prescription

⁴ Nova Scotia

\$23,400 Deductible, \$17,550
Copayment, NS Family Pharmacare
pays 100% after \$29,250

⁵ Prince Edward Island

\$14,400 Family Deductible under
Catastrophic Drug Program = 12% on
household income > \$100,000

⁶ Newfoundland & Labrador

\$8,500 (10% Net family income)
Out-of-pocket limit set at 5%, 7.5%, or
10% of net family income

**CANCER IS CANCER.
TREATMENT IS TREATMENT.
WHEREVER IN CANADA YOU LIVE.**
WWW.CANCERTAINTYFORALL.CA

ASSUMPTIONS

1. Based on total household income of \$120,000 (\$85,000 net).
2. Oral cancer medication costing \$6,000 per month for 12 months.
3. No private insurance.

SOURCES

http://www.health.gov.on.ca/en/public/programs/drugs/programs/odr/odpdg_trillium.aspx
<http://www.rmq.gov.qc.ca/en/citizens/prescription-drug-insurance/Pages/amount-to-pay-prescription-drugs.aspx>
 NS Family Pharmacare Calculator: <http://novascotia.ca/dwi/pharmacare/family-calculator.asp>
 NS Family Pharmacare Deductible must be paid in FULL before patients start to pay "only" the copay amount of 20% per prescription.
 NLPD Assurance Plan via <http://www.parl.gc.ca/Content/LOP/ResearchPublications/prb0906-e.htm>
 New Brunswick Drug Plan Premium: <http://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan/NBDrugPlan/Premiums.html>
<http://healthpei.ca/catastrophic>

www.cancertaintyforall.ca²



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Out of Pocket Costs

FINANCIAL HARDSHIP OF CANCER

A report commissioned by the Canadian Cancer Action Network and the Canadian Cancer Society entitled Financial Hardship of Cancer in Canada: A Call for Action, outlines the cancer expenses of one Manitoba family. The family traveled to Winnipeg and Brandon, from rural Manitoba, 26 times over a six-month period so their daughter could be treated for Hodgkin's lymphoma. It costs the family \$24,705 over six months.

FAMILY OUT OF POCKET EXPENSES

Transportation

\$5,276.34 (13,028 km x 40.5 cents/kilometre, the rate used by the Manitoba government)

Parking

\$880.00 (\$20 x 44 days)

Accommodation

\$369 (This included 24 nights at Ronald McDonald House, an option that's not available if the patient is over 16)

Food

\$5,100.00 (Average of \$75/day for 68 days)

Incidentals

\$761.20 (44 days x \$17.30/day, the rate used by the Manitoba government)

Lost wages

\$12,320 (44 work days at \$350/day)

TOTAL \$24,706.54

Microsoft Word - FRAMEWORK FOR ACTION FINAL
October 4_12.doc (cancer.ca) ³

Ontario Medical Association

"Many cancer patients don't realize that chemotherapy may only be covered if it's performed in a hospital—if you opt to take it in pill form, either for convenience or due to an aversion to needles, you may have to pay up to thousands of dollars per week."

Weathering the unexpected costs of cancer
(www.omainsurance.com) ⁴



Hidden Costs of Cancer

The list of out-of-pocket, unexpected cancer costs is extensive and can contain hundreds of hidden expenses. Here are a few examples:

- natural, organic, or macrobiotic diets
- parking
- vitamins and supplements
- freezing eggs or sperm before starting radiation
- dog walking
- childcare
- special pillows, beds, canes, and safety rails
- wheelchair rental
- wigs
- new clothing (because of weight loss)
- bucket list items
- tutors (for students with cancer)
- travel costs
- take-out or restaurant food





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One Month - Out of Pocket Costs	Cost
Complementary/Alternative medicine:	\$451.11
Family care:	\$388.89
Devices:	\$323.54
Housekeeping:	\$217.78
Accommodation:	\$167.74
Homecare:	\$150.67
Drugs:	\$85.39
Vitamins:	\$74.03
Other:	\$58.29
Imputed travel:	\$371.94
Parking/Fares:	\$47.02
Monthly total:	\$2,336.41





PREPARATION FOR THE UNEXPECTED

You cannot predict the future, but you can be prepared for it.

We all know someone who has had an unexpected diagnosis of cancer. Lifeline Coverage ensures that no matter what happens to you on any given day, we have got you covered. Our plans are designed to provide you with financial peace of mind and allow you to focus on what matters most... getting better.

Living benefits is what we do best, with affordable insurance solutions that provide financial assistance in the event you are diagnosed with an illness. Talk to us and let us design an affordable financial plan that will provide you with a lifeline when the unexpected happens.

Karen Y. Francis,

LIFELINE COVERAGE. Serving Canadian Families since 1996

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¹ | Oncology.com - [CLICK HERE](#)

² | Cancertainty for All - [CLICK HERE](#)

³ | Cancer.ca - [CLICK HERE](#)

⁴ | Ontario Medical Association - [CLICK HERE](#)

