

# Transplant Financial Help: Possible Resources for Patients, Their Families and Support Persons



Patients, families and support persons must arrange and pay for their medications, local accommodations, transportation and supports as needed.

If you or a friend or family member are being assessed for a transplant or to be a living donor, or have already had a transplant or been a living donor, this brochure can help you:

- ✓ Learn about possible financial support
- ✓ See if you are eligible
- ✓ Know who to contact to apply for help
- ✓ Plan ahead to minimize financial stress and avoid a crisis

For more information, please talk with a Transplant Social Worker or call the Transplant Psychosocial Secretary at **416-340-4800 ext. 5655**

# Sources of Funding and Financial Support

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## For Medication Costs

### Trillium Drug Program (TDP)

- The Trillium Drug Program (TDP) is a provincial program that may offer some help with the cost of prescription medications. You need to have a valid Ontario Health Card and your tax filings must be up to date or you must provide proof of income (please check the TDP guide booklet for a list of acceptable proof of income documents).
- Even if you have a good private drug coverage plan or receive monthly Ontario Drug Benefits (ODB) coverage (e.g. from OW, ODSP, CCAC), you should register with the TDP to avoid a financial crisis over **expensive transplant medications that can cost \$2,000 - \$4,000 per month.**
- Under the TDP, you will need to pay part of your medication costs via a quarterly deductible which is based on your annual household income.
- As of January 1, 2018, if you are 24 or younger and an Ontario resident, you can access OHIP+ ODB benefits with your health card and **you will not need TDP until you turn 25.**
- If you are a senior (65 years old or older) and an Ontario resident, you can access Senior's ODB with your health card and **you will not need TDP.**
- If you receive ODSP permanently for a disability not related to your transplant illness, **you will not need TDP.** Use your ODSP monthly drug coverage until you turn 65.
- For more information or a TDP application:
  - Ask a Transplant Social Worker or a Pharmacist
  - Go on-line and print out an application:  
[www.health.gov.on.ca/en/public/programs/drugs/programs/odb/opdp\\_trillium.aspx](http://www.health.gov.on.ca/en/public/programs/drugs/programs/odb/opdp_trillium.aspx)
  - Call **1-800-575-5386** (toll-free) or **416-642-3038** (Toronto) or Text Telephone (TTY) **1-800-387-5559**
  - E-mail: [trillium@ontariodrugbenefit.ca](mailto:trillium@ontariodrugbenefit.ca)

### EXPEDITE™ Program

- If you take the anti-rejection medication Prograf® or Advagraf® (not generic versions of tacrolimus), depending on your household income, you **might** be eligible for funding assistance to help pay for your private insurance co-payments and/or TDP deductibles towards the cost of Prograf and Advagraf only.
- For more information and help with an application:
  - Ask a Transplant Social Worker or a Pharmacist
  - Call **1-855-797-3348** (toll-free) between 8am-8pm Monday to Friday

## For Medication Costs (cont'd)

### **Seniors Co-Payment Program**

- You might be eligible to enroll in the Seniors Co-Payment Program if you are a single senior (65 or older) with an income of less than or equal to \$19,300, or a senior couple with a combined income of less than or equal to \$32,300.
- If enrolled, you pay no annual deductible and a co-payment of up to \$2 for each prescription. You must complete an application form that can be found four ways:
  - At most Ontario pharmacies and all MPP Offices
  - Go on-line and print out an application:  
[www.health.gov.on.ca/en/public/programs/drugs/programs/copayment/copayment.aspx](http://www.health.gov.on.ca/en/public/programs/drugs/programs/copayment/copayment.aspx)
  - Call the Seniors Co-Payment Program at **1-888-405-0405** (toll-free) or **416-503-4586** (Toronto)
  - Call ServiceOntario Infoline at **1-866-532-3161** (toll-free) or **416-314-5518** (Toronto) or Text Telephone (TTY) 1-800-387-5559 or 416-327-4282 (Toronto)

### **Transplant Outpatient Pharmacy**

- The Transplant Outpatient Pharmacy (TOP) is a specialty pharmacy located in the 12th floor clinic which is dedicated to meeting the unique needs of transplant patients. It is highly recommended that patients fill all of their prescriptions at TOP after the transplant.
- TOP offers a variety of unique services and programs including medication reviews, customized medication schedules, blister packaging and a **free Home Delivery Program**. Refills may be ordered at your convenience 24 hours a day, 7 days a week, using our automated online and telephone prescription refill services.
- TOP also has a dedicated in-house medication reimbursement specialist who can work with you to help you get the maximum coverage possible for your medications. ***For patients enrolled in the Ontario Drug Benefit (ODB) program, TOP waives the \$2 co-payment on all ODB-eligible prescriptions.***

## For Discounted Hospital Parking

- UHN offers 50% off weekday parking passes transferable between patients, their family and visitors with in-and-out privileges for 24-hours valid for 1 year from date of purchase. 5-day for \$62.50, 10-day for \$125, and 30-day for \$375 parking passes are available. Single day parking passes are not available. NOT transferrable between sites (e.g. separate passes needed for Toronto General & Toronto Western) but there is a FREE shuttle bus between sites.
- Parking Rates are Monday to Friday: \$4.50 per half-hour; \$25 daily max. After hours (6 pm - 8 am), weekends and holidays: \$6 daily max.
- Pick up a validated voucher or letter Monday – Friday 6am – 8pm at the Info Desk, Elizabeth Street entrance, then pay by cash, Visa or MasterCard at the parking office located at 201 Elizabeth Street, open 24 hours daily
- For more information, call **416-595-7136** or Email: [parking@uhn.ca](mailto:parking@uhn.ca)

## **For Heart, Lung, Heart/Lung and Small Bowel Patients**

- If you live in Ontario and are **required** to relocate to Toronto for transplant, you may be eligible for up to \$1,500 a month for accommodation costs.
- For an application to the Trillium Patient Expense Reimbursement (TPER) program:
  - Visit the Transplant Assessment Office
  - Go to the Trillium Gift of Life website: [www.giftoflife.on.ca/en/transplant.htm](http://www.giftoflife.on.ca/en/transplant.htm) (scroll down to ‘Financial Assistance’)
  - Call **1-888-977-3563** (toll-free) or **416-619-2342** (Toronto)

## **For Lung Patients**

- The Toronto Lung Transplant Civitan Club provides limited funds for some expenses (such as accommodation or an oximeter) for up to 7 patients at a time.
- A Transplant Social Worker will find out if you are eligible and help you apply. You cannot apply on your own.
- For information about the Club, go to: <http://torontolungtransplantclub.org>

## **For Kidney Patients**

- The Kidney Foundation offers some financial help when all other sources of funding have been exhausted.
- The Social Worker at your Dialysis Centre or Renal Management Clinic will find out if you are eligible and help you apply. You cannot apply on your own.
- For more information, go to: [www.kidney.ca/financial-assistance](http://www.kidney.ca/financial-assistance)

## **For Living Organ Donors**

- If you are a living organ donor for a recipient with a valid Ontario health card, you may be eligible for up to \$5,500 towards certain expenses.
- For an application to the Program for Reimbursing Expenses of Living Organ Donors (PRELOD):
  - Visit the Donor Office
  - Go to the Trillium Gift of Life website: [www.giftoflife.on.ca/en/transplant.htm](http://www.giftoflife.on.ca/en/transplant.htm) (scroll down to “Living Donation, Reimbursement Program”)
  - Call **1-888-977-3563** (toll-free) or **416-619-2342** (Toronto)
  - If the recipient is from another province, talk to the Transplant Social Worker about whether there is a program like PRELOD for that province.

## **For Out of Province Patients**

- Limited funds might be available for eligible donors or recipients to help with medication costs, relocation costs or donor related expenses.
- For more information, ask your home province Social Worker, Transplant Coordinator or a Transplant Social Worker.
- Other provinces may not cover the costs of medications dispensed at a pharmacy in Ontario. You need to be prepared for the possibility of having to pay out-of-pocket for some medications. In these cases you may be able to submit your receipts to your home province's drug programs branch in order to receive reimbursement.

## **For Local Accommodation**

- If you stay in a local hotel or rent other accommodation, ask if there is a discounted hospital rate. Anyone on the transplant team can provide a hospital letter if needed.
- The Chelsea is a hotel very close to the Toronto General Hospital that sometimes offers special rates for patients and families experiencing financial hardship. For more information, talk to a Transplant Social Worker or a clinic secretary.
- If a) you are a living donor for a Hospital for Sick Children (HSC) patient, or b) you are a previous HSC patient under age 19 who lives 55km or more away from the hospital, you and up to 5 other people might be able to stay at the Ronald McDonald House for a small fee. For more information, talk to a Transplant Social Worker.

## **Tax Credits**

- The Canada Revenue Agency offers tax credits to people with medical expenses and disabilities to reduce the amount of income tax they pay in a year.

### **You may qualify for the Disability Tax Credit or other non-refundable tax credits towards:**

- Long distance telephone calls to hospital
- Diagnostic procedures you paid for, without reimbursement
- Payments to the hospital
- Drugs you paid for, without reimbursement
- Premiums for private health service plans
- Ambulances
- Parking
- Out of Canada medical expenses – for the part that OHIP did not cover
- Travel expenses depending on distance traveled one way

- For more information go to: [www.cra-arc.gc.ca/menu-e.html](http://www.cra-arc.gc.ca/menu-e.html)  
or call: **1-800-959-8281** (toll-free)



### **The funds you receive may be taxable**

- You may need to report the financial assistance you receive as taxable income.
- Ask the Canada Revenue Agency, your accountant or personal tax specialist for advice.

## **Other options for financial support**

- **Private insurance benefits**
- **Ontario Disability Support Program (ODSP)**
  - Go to: [www.mcass.gov.on.ca/en/mcass/programs/social/odsp/](http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/)
  - Call: **1-888-789-4199** (toll-free) or **416-325-5666** (Toronto)
- **Ontario Works (OW)**
  - Go to: [www.mcass.gov.on.ca/en/mcass/programs/social/ow/](http://www.mcass.gov.on.ca/en/mcass/programs/social/ow/)
  - Call: **1-888-789-4199** (toll-free) or **416-325-5666** (Toronto)
- **Employment Insurance (EI)**
  - Regular benefits, maternity and parental benefits, self-employed benefits, sick benefits (up to 15 weeks), family caregiver benefits (up to 15 weeks), compassionate care benefits (up to 26 weeks), parents of a critically ill child benefits
  - Go to: [www.servicecanada.gc.ca/eng/sc/ei/index.shtml](http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml)
  - Call: **1-800-206-7218** (toll-free)
- **Canada Pension Plan (CPP)**
  - Retirement pension, post-retirement benefit, disability benefits, survivor's pension, death benefit, children's benefits, pension sharing, child rearing provision
  - Go to: [www.canada.ca/en/services/benefits/publicpensions/cpp.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp.html)
  - Call: **1-800-277-9914** (toll-free)
- **Northern Health Travel Grant (NHTG)**
  - Go to: [www.health.gov.on.ca/en/public/publications/ohip/northern.aspx](http://www.health.gov.on.ca/en/public/publications/ohip/northern.aspx)
  - Call: **1-800-461-4006** (toll-free) or **705-675-4010** (Sudbury)
- **First Nations & Inuit Health Non-Insured Health Benefits (NIHB)**
  - Go to: [www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/index-eng.php](http://www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/index-eng.php)
  - Call: **1-800-640-0642** (toll-free)
- **Private Fundraising**
  - On-line Crowdfunding sites such as <https://ca.gofundme.com/> or <https://www.crowdrise.com/online-fundraising> or <https://www.chuffed.org/>
  - Organize an event in your local community with help from your family, friends and/or faith community

## Other options for financial support (cont'd)

- **Multi-Organ Recipients Relocation Reimbursement (MORRR) Grant**
  - Non-taxable grants (**if receipts provided**) up to \$2,500 per year from the Toronto General and Western Hospital Foundation to help reimburse you for some of your out-of-pocket relocation expenses (such as local accommodation and travel between home and hospital).
  - To be eligible, you must live 200 km or 2 hours or more away from the hospital, and/or be **required** by the transplant program to temporarily relocate closer to the hospital before and/or after the transplant while maintaining your home address.
  - You must first exhaust all other funding support options (e.g. ODSP).
  - **This is not an emergency fund.** If approved, it can take months to receive the funds via direct deposit into a bank account.
  - Funds are limited from fundraising (e.g. special thanks to H el ene Campbell's Give2Live inaugural campaign) so might not be available when you apply.
  - For more information and an application, talk with a Transplant Social Worker.

## Helping Others

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### Sharing your story

- Patients' stories can support the hospital's fundraising efforts. If you received a MORRR grant and would like to share your experience, please contact the Toronto General and Western Foundation.
- Call Josh Lai at **416-340-5204** or email: [josh.lai@uhn.ca](mailto:josh.lai@uhn.ca)

### Making a donation

- MORRR grants are made possible by fundraising and generous donations to the Transplant Patient and Family Support Fund #5790-6080-0276. If you wish to make a donation, please refer to that fund # specifically and please contact:

Toronto General & Western Hospital Foundation  
R. Fraser Elliott Building, 5th floor, 5S-801  
190 Elizabeth St., Toronto, ON M5G 2C4

- Go to: [www.tgwhf.ca/campaigns/transplant/](http://www.tgwhf.ca/campaigns/transplant/)
- Call **1-877-846-4483 (UHN-GIVE)** (toll-free) or **416-340-3935** (Toronto)
- Email: [foundation@uhn.ca](mailto:foundation@uhn.ca)