



# PROVIDING FINANCIAL ASSISTANCE

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In addition to supported accommodation during treatment, Can Assist offers people financial assistance, information, practical assistance, individual advocacy and referral services.

## **IN THIS SECTION:**

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# PROVIDING FINANCIAL ASSISTANCE

## Can Assist Policy and Guidelines

Can Assist has been providing financial assistance to country people affected by cancer since 1955.

The Financial Assistance Program directly supports country people in NSW. At this time, Can Assist receives no government funding for this program and relies on members through the branch network to deliver the program.

Many of our members asked for a review of the program and this has now occurred. The review entailed a consultation with volunteer representatives from branches. The consultation involved representatives from across the regions. The consultation was conducted in 2012 by an experienced external consultant. The feedback from this consultation and staff has informed the development of the new guidelines.

Every year, more than \$1.2 million dollars is raised and provided through the Sydney office and the Can Assist Branch Network. Sydney provides financial assistance to people who are not directly linked to a country branch.

At the time of writing, Can Assist has 50 branches linked to seven regions across the state.

Requests for assistance can be managed by branches in three ways:

1. The Can Assist central number 1300 227 266 can be used to advertise the Financial Assistance Program. All referrals will be taken centrally in Sydney with recommendations for support then being passed on directly to the relevant branch.
2. A branch can opt to resource the Financial Assistance Program in line with the guidelines explained in this policy.
3. All money raised by a branch can be donated directly to Can Assist Sydney for the specific use of supporting people in that branch's area.

Assistance will be considered for individuals and/or carers, family and dependants who have a referral from a health care professional (e.g. social worker, community nurse, doctor) or have a referral letter/email/phone call from staff at a Can Assist accommodation facility.

Requests for financial assistance may be made by anyone (the person, a family member, a health care practitioner, interested member of the community etc.) and the person must agree to the request.

A request form must be completed for every request made. This form is available in a brochure or is available for download at [www.canassist.com.au/services](http://www.canassist.com.au/services).

The aim of the Financial Assistance Program is to reduce the financial burden associated with a cancer diagnosis and bridge the inequities faced by people living in the country.

Payments are to be made to a client or third party on behalf of the client, who is to present a valid invoice. Can Assist does **not** give out cash.

The provision of assistance entails the use of Can Assist funds or assets and needs to be documented and approved in all instances by two Branch Office Bearers. The Board has set a recommended maximum amount per person assisted in order for Can Assist funds to be distributed as widely as possible.

### **Limits**

The Board recommends that cumulative assistance be restricted to no more than \$3,000 per person per Can Assist financial year (Aug-July).

This is to ensure that funds are distributed in a fair and equitable manner across the community and to provide assistance in the communities to as many people whose lives are affected by cancer as possible.

Where a branch believes there is a case for a person being provided with more than this level of assistance, (\$3,000) they are to attach notes about the decision making process to the Record of Financial Assistance.

Branches are to record in the Branch meeting minutes the financial assistance given in the period.

Records of Financial Assistance provided by each branch are to be kept and sent to the Sydney office monthly.

### **Applications and Records**

The Record of Financial Assistance form is to be completed for all financial assistance given by a branch. The completed document is to be retained by the Branch President for one financial year after the financial year in which the assistance to this person was completed, and then sent to Sydney as a record. Sydney will be responsible for destroying this record after a three year period.

### **Purchase of Equipment**

Branches are not to purchase equipment such as beds, walkers, shower rails, bath seats, oxygen tanks, medication dispensers, vehicles, furniture etc. Branches are not to donate equipment such as beds, walkers, shower rails, bath seats, oxygen tanks, medication dispensers, vehicles, furniture etc. to other organisations, including area health services. The provision of such equipment is the responsibility of government and branches should not use their fundraising proceeds for these purchases. If your branch has any queries in relation to this please contact the Branch & Community Development Manager.

## **Subsidising Costs at Can Assist Accommodation Centres**

People staying at a Can Assist accommodation centre may require their costs to be subsidised by their local branch. In this event, a letter will be issued from Can Assist Sydney outlining the costs of the stay, the person's contribution and the outstanding amount with a request for support from the branch.

**The government assistance provided to country people is available under the NSW Isolated Persons Transport and Accommodation Scheme (IPTAAS).**

Isolated Persons Transport and Accommodation Assistance Scheme (IPTAAS) is government funded support to assist people needing to travel over 100 kilometres to a treatment Centre. Can Assist staff based in our accommodation centres in Sydney and Wagga Wagga will help patients complete the required paperwork.



For branches completing IPTAAS and claiming patient expenses for reimbursement to the branch, Can Assist is currently reviewing this process in order to best support branches. For assistance with IPTAAS forms clients can be referred to EnableNSW: freecall number 1800 478 227 (1800 IPTAAS) or their local IPTAAS office, listed on the form.

## **Additional Cancer Assistance Organisations**

Can Assist does not work alone - the cancer sector in regional Australia is experiencing rapid change. When asked for financial assistance, branches may advise the patient of other services and programs available from other organisations. These include, but are not limited to, NSW Cancer Council, Centrelink, Red Kite, Star Light Foundation, Angel Flight, Red Cross. The Hospital Social Work Team, Local Council or the Division of GP's may be able to provide more specific information about the resources available in your community.

## **Privacy Act & Release of Information**

### **Overview**

There are two Acts that govern how Can Assist operates in relation to its members and those receiving assistance in relation to the privacy and release of information:

- The Privacy Act of 1988 (as amended) and
- The Health Privacy Act of 2002

The Acts are lengthy and complex documents. Wherever possible, Can Assist has developed policies and procedures which result in compliance with these Acts. If anyone dealing with details relating to members, volunteers or persons receiving assistance is unsure about whether or not they are complying with the Acts, they are to contact the Branch & Community Development Manager for clarification.

The following rules can help reduce concerns and prevent inadvertent breaches of either Act:

- Membership and volunteer contact lists are accessible to the Office Bearers and are not to be distributed among members or externally;
- Always ask those being assisted to sign or acknowledge the privacy clause by signing the request for Financial Assistance Form;
- When taking personal information, always explain that this information will only be shared with the person/s authorising the assistance and the Treasurer completing the cheque;
- When taking information over the phone, explain that this information will be kept confidential and then sent to Sydney office for safe record keeping for three years;
- Always ensure that the person is aware of and consents to the request being made on their behalf;
- Never discuss personal details of an individual;
- Never discuss Can Assist business with those not directly involved; and
- Ask the Branch and Community Development Manager for clarification of any privacy issues.

### **Frequently Asked Questions about Privacy**

The following frequently asked questions clarify some common misconceptions about what sort of information can be exchanged and when.

#### **Q1 I am concerned about remitting branch member and volunteer information back to Head Office.**

*A1 It is considered reasonable under the Act to exchange lawfully collected information for a directly related purpose. In this case, Head Office uses the information about members and volunteers to fulfil its obligations for accurate insurance cover, compliance with the OLG&R, annual reporting and other responsibilities such as member communication. The membership application contains a clause acknowledging that members and volunteer information may be used within Can Assist to those involved in the branch administration or management.*

#### **Q2 I am a branch member and a cancer patient from my community has indicated they would like help from Can Assist. What do I do?**

*A2 Refer the person to the person designated as the contact for financial assistance for your branch. This may be a Sydney based service as decided by your branch. When Can Assist assists a person with cancer, they may need to pass on or discuss their details with other health service providers, for example, treating hospitals, specialists etc. When personal information is obtained, the Can Assist application forms require the person to acknowledge that their details may be exchanged or discussed with other health care providers. They do not have to agree to this, however, if they withhold their permission, it may make it difficult to verify their request for financial assistance. Under no circumstances*

are branch members to discuss any personal details with anyone not directly involved in assisting the patient.

**Q3 I am a branch member and a Social Worker has just called from a hospital to organise accommodation for a person travelling to Sydney for treatment from rural NSW. Can I take the person's details?**

A3 *It is preferable to request the social worker to contact Sydney Accommodation or Lillier Lodge directly. The contact details are available in this manual or on the website. If in doubt call Can Assist Sydney on (02) 8217 3400.*

**Q4 I am a branch member and someone has approached me asking if Can Assist can help their relative/friend with cancer. Can I discuss the patient's details with them?**

A4 *No. It is not appropriate to discuss patient details with a person unless you are the designated contact for financial assistance. Refer the matter to the person designated by the branch as the contact for financial assistance.*

**Q5 Can a branch accept referrals from a relative or friend of a person with cancer?**

A5 *Yes, the Branch can accept referrals from anyone. When notified of a person with a cancer diagnosis who is in probable need of Can Assist's help, ask the person who has notified you to tell them about Can Assist.*

**Q6 I have been asked to produce information about people and their carers for a special report.**

A6 *Exchange of information for surveys and reports is permitted where it has been de-identified. This means that no one's identity is able to be determined from the information provided. It may not be sufficient to remove names, it may be necessary to remove names, addresses, dates of birth, year of treatment etc. especially when dealing with small communities. Special provisions can apply if it is impossible to de-identify information and still produce meaningful data. Any request for this sort of information is to be directed to the Branch and Community Development Manager.*

**Q7 I am a branch member and/or Office Bearer and I have heard that someone in my community or another community has cancer. Can I, or the person designated by the branch as the contact for financial assistance, contact them directly and offer assistance?**

A7 *No. It is not appropriate to 'cold call'. When notified of a person with a cancer diagnosis who is in probable need of Can Assist's help, ask the person who has notified you to tell them about Can Assist.*

**Q8 I am the person designated by the branch as the contact for financial assistance. Do I visit the person in their home or have them come to my home?**

A8 *No. Branches should consider contact by telephone, email and mail only.*

**Q9 Is it necessary to obtain permission from the person with cancer when the request for assistance comes from the carer or family member?**

A9 *No.*

**Q10 Is it necessary to obtain verification from a health or community care professional?**

A10 Yes. *The Branch needs to satisfy itself that the request is valid and the person has cancer. You must inform the person requesting the assistance that you may require this verification. Verification can be by telephone or in writing.*

## Financial Assistance Process

### Eligibility Criteria

- Diagnosis of cancer or has received treatment within 12 months of request date
- Demonstrated increased expenses due to cancer diagnosis – e.g. cost of treatment
- Demonstrated reduced income due to cancer diagnosis – e.g. inability to work whilst undergoing treatment.

### Treatment defined as:

Conventional treatments are surgery, radiotherapy, chemotherapy, hormone therapy and immunotherapy.

### Administration Process - Branches

- Step 1. Referrals can be made to the local branch by submitting:
- a) Official Can Assist Financial Assistance Request Form
  - b) Letter from a health care professional confirming diagnosis
  - c) Unpaid accounts, with payment details or request for prepaid vouchers

*Note:* Privacy within branches must be maintained, with the individual seeking assistance given a Client ID number. Personal details need to be maintained confidentially by the Contact Assist and Treasurer roles of the branch. If further discussion is required within the Branch Executive and/or the exception process is required, only the Client ID and minimal information about the request is presented.

- Step 2. Account sent to Treasurer for payment
- Step 3. Client notified of payment either by letter or phone including payment date, type and any reference or cheque number
- Step 4. Client records for assistance are recorded on the Financial Assistance summary spread sheet
- Step 5. The Financial Assistance summary statistics are reported monthly and provided to the Can Assist Sydney office
- Step 6. Records are kept for three years after which the applications are commercially shredded

*Note:* Payments are capped at \$3,000 for each patient per Can Assist financial year with some caps applied on a per item basis; see section related to caps – dollar thresholds



## Administration Process – Sydney Office ONLY

### For non-branch areas or as requested by client or health care professional for additional privacy purposes

- Step 1. Referrals can be made to the Sydney office by submitting:
  - a) Financial Assistance Request Form
  - b) Letter from a health care professional confirming diagnosis
  - c) Unpaid accounts or request for prepaid vouchers
- Note: Payments are capped at \$3,000 for each patient per Can Assist financial year with some caps applied on a per item basis - see section related to caps – dollar thresholds
- Step 2. Privacy within Sydney office must be maintained with the individual seeking assistance given a Client ID number and personal details **are maintained confidentially**
- Step 3. Recommendation is sent to the Branch & Community Development Manager for amounts up to \$1,000, the CEO approves amounts over \$1,000 (non branch area) or sent to branch for approval (if from branch area)
- Step 4. Account sent to Finance Department for payment – there are two types of payment runs, one on the 15<sup>th</sup> of every month and one every Friday for prompt payments only. The staff member managing the request will assess if it is a prompt payment. This will be determined by the due date on the invoice. **Can Assist Financial Assistance is not a crisis service.**
- Step 5. Confirmation of payment provided to staff member processing request
- Step 6. Letter sent to client advising payment date, type and any reference or cheque number (or including vouchers)
- Step 7. If client from branch area – branch invoiced
- Step 8. Client records for assistance are recorded on the Financial Assistance summary spread sheet
- Step 9. The summary statistics are reported monthly
- Step 10. Records are kept for three years after which the applications are commercially shredded

### Approved assistance request items:

#### Covered by the Financial Assistance Program:

- Medical (hospital/scan fees for Medicare approved treatment)
- Pharmaceutical (TGA approved, prescribed by doctor)
- Travel (for treatment)
- Accommodation for treatment – preference given to Can Assist facilities in Sydney and Wagga Wagga
- Hire of palliative care and medical equipment (e.g. oxygen tanks, hospital beds at home)
- Personal care items (colostomy bags, incontinence pads)
- Utilities
- Council rates
- Travel for family members to assist with care
- Groceries
- Car Maintenance (including registration, repairs/service/insurance)
- Rent

- Mortgage (after any available redraw facilities are used)
- Complementary therapies – relating to cancer such as Lymphedema massage
- Wigs
- Taxis for local services (shopping, local doctor appointments)
- Pet boarding costs during treatment periods
- Private medical fees, including the fee gap up to \$500 per patient

**Not Covered:**

- Parking
- Purchase of palliative care and medical equipment (e.g. oxygen tanks, hospital beds at home)
- Medical cost associated with non Medicare approved treatment (experimental)
- Gifts (e.g. Christmas, toys)
- Pharmaceutical items not covered by the TGA (experimental)
- School/day care fees
- Complementary therapies not relating to cancer
- Funeral costs
- Cash or direct payment to client
- Credit card bills
- Costs related to deceased estates

*Note:* Items not listed as approved above can be covered by the program on an exception basis. The exception process must be followed. This will be on a case by case basis and must meet the eligibility criteria. This does not set a precedent for future requests. Please see Exception Process described in this policy.

**Caps – dollar thresholds**

Amounts have been set as an upper limit to support branches to control expenditure and set a reasonable cost per item.

For example: - A \$250 wig for three clients instead of a \$750 wig for one client.

The following thresholds apply:

- \$3,000 overall limit per client per financial year: July to August. Note the \$3,000 is separate to funding provided for other Can Assist programs i.e. accommodation at Can Assist facilities and Viva Packs.
- Mortgage payments - any redraw or additional funds must be accessed by client first
- Council rates - one instalment (client can reapply for additional when due)
- Wigs - \$250
- Car maintenance - \$1,000
- Private medical fees - \$500

Although the amount for financial assistance has been capped at \$3,000 per patient, Can Assist strongly recommends branches assess the cost of one-off purchases and approve items which are reasonable.

### **Associated Documents**

- Can Assist Financial Assistance Form
- Financial Assistance Statistics Spreadsheet
- Associated documents:
  - Letter from healthcare professional confirming diagnosis (on letterhead)
  - Unpaid invoices
  - Supporting documentation for discretionary items

## **Request for Financial Assistance Form:**

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### **Request for Financial Assistance**

This form is to be completed for all requests for financial assistance. Please attach a letter from a health care professional confirming your diagnosis of cancer and an unpaid bill you are seeking assistance for. Your request will be kept confidential. This form will be retained by the Branch or Head Office for three years after the provision of assistance.

**Surname:**

**First Name:**

**Age:**

**O Male    O Female**

**Address:**

**Home telephone:**

**Mobile:**

**Email:**

**Names and ages of carer and dependants:**

**Type of cancer:**

**Current type of cancer treatment:**

**Have you had treatment in the last 12 months? Yes/No**

**Have you had decreased income due to your cancer diagnosis? Yes/No**

**If yes, please give details:**

**Have you had increased costs due to cancer diagnosis? Yes/No**

**If yes, please give details:**

**Are you from an Aboriginal/Torres Straight Islander background: Yes/No**

**Are you from a culturally or linguistically diverse background: Yes/No**

**Assistance requested (item and amount):**

**I acknowledge that my personal details may be made available on a strictly confidential basis within Can Assist and/or my treatment organisation/s (list \_\_\_\_\_) in order for financial assistance to be given.**

**Applicant's signature: \_\_\_\_\_ Date: \_\_\_\_\_**

**To amend or withdraw these details please contact the local Branch Contact Assist or Head Office.**

**Completion of this request form does not automatically guarantee financial assistance.**

**Please return this form to your local Can Assist Branch or Head Office.  
Phone 1300 226 277 if you have any questions.**

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## Financial Assistance Program Exception Process

### Purpose:

When a branch receives a request for financial assistance that is either a) not on the approved list; b) exceeds the item cap; c) exceeds the overall support limit for the client.

### Process:

