

May 2, 2012



Dear PWA Clients,

I am writing to announce PWA's 2012-13 Financial Assistance Guidelines. My apologies for the delay in sending this to you, our fiscal year ended on March 31st, 2012 and we wanted to wait until all financial information was processed from last fiscal year (PWA's fiscal year is April 1st – March 31st) before announcing the 2012-13 Guidelines.

No Changes to this Year's Guidelines

I am pleased to report that last year (April 1st, 2011 – March 31st, 2012) PWA delivered the Financial Assistance Program for the entire fiscal year on budget. Because we delivered the program for the full fiscal year on budget, we do not need to make any changes to this year's Guidelines.

Last July we made the difficult decision to again remove medical procedures and supplies from the Guidelines as, at that time, the program was significantly over budget. We needed to reduce spending in order to keep the program operational for the full fiscal year. This was a difficult decision as we recognize that not all medical procedures and supplies are covered by government and private insurance. Staff decided to remove medical procedures and supplies because out of all the expenses we reimburse, medical procedures and supplies are the most likely to be covered by government or private insurance.

Based on the program's spending from last year, 2011-12, we decided to keep the Guidelines as they are in the hopes to keep the program operational, again, for the full fiscal year. We feel optimistic that the Guidelines will continue to provide important financial assistance to people living with HIV/AIDS within the financial means of PWA.

Quick Overview of the Financial Assistance Program from Last Year, 2011-12

Last year, we gave out just over \$200,000 in Financial Assistance to 835 individuals. Each year brings its own unique trends and last year was no exception. We saw a sharp increase in requests for our Financial Assistance for those people applying for long-term disability programs, such as Ontario Disability Supports Program (ODSP). Staff believes this trend resulted from the delays in processing new ODSP applications due to changes to the Special Diet program, which required all ODSP recipients to reapply for these benefits. The considerable time spent by ODSP staff reviewing Special Diet applications may have delayed the processing of some new ODSP applications. This, in turn, resulted in

more PWA clients requiring financial assistance from PWA for longer periods than usual. But even with this increase in requests for Long-Term Disability benefits, PWA still managed to honour all requests that met our program Guidelines.

We are hopeful that new ODSP applications will continue to return to their previous processing times seen before the Special Diet changes.

Moving Forward in 2012-13

Last year we planned to create an advisory committee for the Financial Assistance program. The purpose of the committee was to review the program Guidelines and make recommendations on what should be covered so to best meet the needs of people living with HIV/AIDS in Toronto. We intended to recruit PWA clients and volunteers, and HIV-related medical practitioners, including: doctors, nurses, naturopathic and other complementary service providers. Unfortunately, we weren't able to accomplish this goal. However, we endeavor to complete it this year. If you are interested in putting your name forward for this committee, please contact your Benefits and Assistance Case Manager.

Recognizing Those Who Support This Program

Finally, we would like to say thank you to those who support and help make this program possible. To the ODSP Liaison staff from the 385 Yonge Street ODSP office, we are enormously grateful to you for your incredible service and support – our partnership is vital! To Alterna Savings who continue to provide free cheque cashing for all Financial Assistance cheques of PWA clients – our sincere gratitude for your continual generosity! And finally, to all of those individuals and groups that make the Financial Assistance program possible. All the funds that we give through this program comes directly from people who donate to PWA – through the Bike Rally, individual giving and other PWA events. We are awed every year by the extraordinary passion our donors have to supporting people living with HIV/AIDS.

If you have any questions or comments about the Financial Assistance program or Guidelines, please contact your Benefits and Assistance Case Manager or me at (416) 506-8606 ext. 204.

Sincerely,



Suzanne Paddock

Director, Programs and Services

Toronto People With AIDS Foundation

Financial Assistance Guidelines - April 1, 2012 – March 31, 2013

PWA's Financial Assistance program helps alleviate some of the financial burdens associated with living with HIV/AIDS and aims to **support the health and wellness of people living with HIV/AIDS**. The program reimburses clients for uninsured medication, medical and treatment costs; supplements government income benefits for people applying for long-term disability programs; and assists with the costs of care for HIV positive children and HIV positive seniors. For more information about the Financial Assistance Program, please contact your Benefits & Assistance Case Manager.

PWA strives to provide equitable programming for all PWA clients within limited resources. To this end, all requests for Financial Assistance must fall within the stated guidelines. Emergency requests that do not meet these guidelines will not be considered. These guidelines reflect anticipated revenues and are subject to change without notice. In order to access this program, clients must provide written verification of their HIV status, live in the City of Toronto and have a postal code that starts with the letter M. Requests that cannot be granted in full will not be considered for future reimbursement.

Category 1

Positive Senior's Fund

Amount: \$200 between April 1st – March 31st

Eligible clients must be:

- HIV positive;
- Registered clients of PWA;
- 64 years old and older.

Access by: Contacting a Benefits & Assistance Case Manager. **Cheques are processed monthly.**

Positive Children's Fund

Amount: \$200 between April 1st – March 31st

Eligible children must be:

- HIV positive;
- Registered clients of PWA;
- 17 years old and younger.

Access by: Contacting a Benefits & Assistance Case Manager. **Cheques are processed monthly.**

Financial Assistance When Applying for Long-Term Disability – Medical Disability Fund

Amount: \$150 for Individuals or \$200 for Families monthly for 2 months unless long-term benefits begin sooner. A third month will be considered on a case by case basis if the government or other third party causes undue delay or deducts significant portion of first benefit payment.

Eligible clients must be:

- Currently on Ontario Works, Employment Insurance or Medical Employment Insurance, and

- Actively applying for a long-term disability program (not through private insurance) including Canada Pension Plan, Old Age Security and Ontario Disability Support Program.

Access by: Meeting monthly with your Benefits & Assistance Case Manager. **Cheques are processed weekly.**

Category 2

Financial Assistance for Medication and Treatment Costs

Maximum Limit: \$300 between April 1st – March 31st

A maximum of \$300 can be used between April 1st – March 31st of every year. Once a client has reached their \$300 maximum they must wait until the following April 1st to begin receiving financial assistance again. Funds not used during any year cannot be carried over to the next or transferred to another client.

Clients are expected to receive pre-approval prior to purchase from their Benefits and Assistance Case Managers, where possible. Pre-approval will help to verify whether your expense can be reimbursed by PWA. Pre-approval will also help to determine whether there are other financial assistance programs outside of PWA that may provide reimbursement, thereby saving your PWA Financial Assistance for other needs. When your Benefits and Assistance Case Manager is unsure about the type and eligibility of your expense, a note from your health care provider will be requested. Original receipts are required; copies or duplicates cannot be accepted.

Eligible Costs:

50% reimbursement will be considered **within your \$300 limit for expenses not covered by any other source, with pre-approval prior to purchase (where possible) from your Benefits and Assistance Case Manager and will original receipts only** for the following:

- **Medication expenses:** includes expenses paid towards the Trillium Drug Program deductible (a copy of current enrolment letter is required);
- **Dental;**
- **Optical**– up to \$100 every year;
- **Supplementary therapies** - includes veterinary costs (emergency related costs only), complementary therapies and medicinal marijuana;
 - Medicinal Marijuana:
 - \$50 maximum reimbursement per month within the \$300 maximum Apr. 1 – Mar31;
 - Clients must provide a written recommendation of the use of medicinal marijuana from their doctor or naturopath practitioner;
 - PWA will only honour receipts from the government or Toronto buyers' clubs that have a service agreement with PWA;
 - Receipts must include client name, quantity, cost, member # and date;
 - Buyers' clubs are aware of our guidelines. Make sure to ask for a receipt when making a purchase.

How to Apply for Medical and Treatment Financial Assistance:

Access by:

- Contacting your Benefits & Assistance Case Manager prior to purchase to receive pre-approval;
- Upon pre-approval submit eligible receipts to your Benefits & Assistance Case Manager within 30 calendar days of the date on the receipt;
- **Cheques are processed monthly.**

FINANCIAL ASSISTANCE 2012/2013

Month Closes	Cheques Ready for Pick Up
Monday, April 30th	Tuesday, May 15th
Thursday, May 31st	Friday, June 15th
Friday, June 29th	Friday, July 15th
Tuesday, July 31st	Wednesday, August 15th
Friday, August 31st	Friday, September 14th
Friday, September 28th	Monday, October 15th
Wednesday, October 31st	Thursday, November 15th
Friday, November 30th	Friday, December 14th
Monday, December 31st	Tuesday, January 15th
Thursday, January 31st	Friday, February 15th
Thursday, February 28th	Friday, March 15th
Friday, March 29th	Monday, April 15th