

PWA Financial Assistance Guidelines: April 1, 2016 – March 31, 2017

PWA's Financial Assistance program helps to support the health and wellness of people living with HIV/AIDS and aims to alleviate some of the financial burdens associated with living with HIV/AIDS.

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. 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;

Children's Holiday Gift Certificate Program

Purpose: The Children's Holiday Gift Certificate Program helps HIV+ families with dependent children participate in the Holiday season.

Amount: \$40 gift certificate per eligible child.

Eligible clients must be:

- HIV positive;
- Registered clients of PWA;
- Have dependent children 17 years of age and younger.

Access by: Contacting your Income and Community Liaison after November 15th, 2016. Gift certificates are distributed through the Holiday Bag program and thereafter through your Income and Community Liaison.

Medical Disability Fund (MDF)

Purpose: The Medical Disability Fund helps people living with HIV/AIDS manage some of the financial burdens they face when living on Ontario Works, Employment Insurance, Medical Insurance or are unemployed and applying for Ontario Disability Support Program or long-term disability.

Amount: \$150 for Individuals or \$200 for Families.

Eligible clients must be:

- HIV positive;
- Registered clients of PWA;
- 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.



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Access by: Contacting your Income and Community Liaison. **Cheques are processed weekly.**

Positive Children's Fund

Purpose: The Positive Children's Fund helps HIV+ children and their families manage some of the financial burdens they face with daily living, including such items as outgrown clothes, school activities, diapers and formula.

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 your Income and Community Liaison. Cheques are processed weekly.

Positive Seniors' Fund

Purpose: The Positive Senior's Fund helps HIV+ seniors manage some of the financial burdens they face when they receive OAS (Old Age Security), including a reduced monthly income and reduced insurance coverage.

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 your Income and Community Liaison. Cheques are processed weekly.

Health and Wellness Fund

Purpose: The Health and Wellness Fund helps people living with HIV/AIDS manage some of the financial burdens they face when improving and maintaining their health and wellness.

Amount: \$250 between April 1st and March 31st

- Clients can receive a maximum of \$250 during the fiscal year for eligible expenses.
- Most eligible expenses have a \$150 maximum cap that can be used within the \$250 maximum. For example, a client may receive a total of \$150 for mobility devices and use their remaining \$100 on other eligible expenses.
- PWA pays 50% of the total cost of the expense within the maximum \$250 and/or the \$150 expense cap. For example, if someone submits a \$100 receipt for supplements, they will receive \$50.
- Once a client has received \$250 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.

Eligible clients must be:

- HIV positive;
- Registered clients of PWA;

Eligible expenses:

Expenses can either be eligible for the \$250 maximum or the \$150 cap depending on the type of expense. To be eligible for reimbursement, receipts (clear copies accepted) must be submitted within 30 calendar days of receipt date for the following expenses only:

\$250 Maximum Expenses

The following expenses were ranked the highest priority by PWA clients, PWA staff and staff at community agencies in the 2014 Financial Assistance consultation and are therefore eligible for the full \$250 maximum. These expenses tend to be the most expensive and have the most impact on people living with HIV/AIDS (such as the need for HIV medications, need to have immigration status and need to have companionship that pets provide).

- **Prescription Medication**
 - **Maximum:** \$250
 - Includes: items with a Drug Identification Number (D.I.N.), Trillium Drug Program deductible (those submitting to private insurance first then to Trillium must provide their quarterly Trillium statement within 30 days of it being issued);
- **Dental**
 - **Maximum:** \$250
- **Emergency veterinary**
 - **Maximum:** \$250
 - Includes: emergency veterinary expenses related to accident and/or illness only;
- **Immigration application fees**
 - **Maximum:** \$250
 - Includes: fees for citizenship, humanitarian and compassion, permanent residence and sponsorship applications;
- **Optical**
 - **Maximum:** \$250
 - Includes: prescription eye wear including contact lenses. Eye exams are covered by O.H.I.P for HIV+ people and are not eligible;

\$150 Maximum Expenses

- **Complimentary Therapies**
 - **Maximum:** \$150
 - Includes: complementary therapies from practitioners registered with a professional association such as massage, acupuncture, naturopathy, chiropractic;

- **Counseling**
 - **Maximum:** \$150
 - Includes: therapy from practitioners registered with a professional association such as psychologists, psychiatrists, psychotherapists and social workers;
- **Education**
 - **Maximum:** \$150
 - Includes: tuition, course fees and verified books and supplies at an accredited school/institute for professional and personal learning;
- **Exercise**
 - **Maximum:** \$150
 - Includes: gym membership and fitness courses
- **Foot care**
 - **Maximum:** \$150
 - Includes: services from a registered podiatrist or chiropodist;
- **Hearing**
 - **Maximum:** \$150
 - Includes: devices and exams;
- **Medical devices**
 - **Maximum:** \$150
 - Includes: items with a prescription such as glucose monitoring machine, colostomy bags, SAD lamp, etc.;
- **Medicinal marijuana**
 - **Maximum:** \$150 per year and a maximum of \$25 per month
 - Includes: purchases only from the government or 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.
- **Medical tests & procedures**
 - **Maximum:** \$150
 - Includes: PSA test (prostate specific antigen), anal/vaginal PAP smear, fertility procedures, etc.;
- **Medical transportation**
 - **Maximum:** \$150 per year and a maximum of \$25 per month
 - Includes: 2 tokens provided for medical appointments with an official appointment card;
- **Mobility devices**

- **Maximum:** \$150
- Includes: items with a prescription such as crutches, scooters, wheelchairs, etc.;
- **Occupational Therapy**
 - **Maximum:** \$150
- **Orthopedic devices**
 - **Maximum:** \$150
 - Includes: items with a prescription such as braces, orthotics, etc.;
- **Physiotherapy**
 - **Maximum:** \$150
- **Supplements**
 - **Maximum:** \$150
 - Includes: vitamins, minerals, Ensure, Boost, protein powders, other supplement may be covered with a doctor's note indicating the supplement(s) is medically recommended and for what period of time the supplement is recommended;
- **Winter outerwear**
 - **Maximum:** \$150 every two years
 - Includes: coats, boots, gloves, hats, scarves only.

Access the Health & Wellness Fund by:

- Contact your Income and Community Liaison prior to purchase to ensure expense eligibility;
- Submit your receipts (clear copies accepted) within 30 calendar days of the date on the receipt. If you experience challenges submitting your receipts on-time, contact your Income and Community Liaison for assistance;
- If your receipt cannot be reimbursed, you will be contacted if you have provided an active phone number or email address;
- Approved receipts will be processed and your cheque will be available on the 15th of the following month you submitted your receipts;
- Cheques must be picked up and deposited within 60 days from the 15th of the month issued otherwise they will be voided and cannot be reissued;
- You can cash your cheque free of charge at Alterna Savings located at 800 Bay Street (corner of Bay/College) if you request a letter from PWA stating you are a PWA client. You can request this letter when you pick-up your cheque;

Possible Financial Assistance Budget Restrictions

- PWA will strive to keep the Financial Assistance operating for the full fiscal year or for as long as the budget will allow.
- If PWA faces budget restrictions then options will be considered that limit spending while still meeting client needs as best as possible.
- Options that will be considered include:

- Option #1: Limiting the Health and Wellness Fund to only those expenses given the highest priority in the 2014 Financial Assistance consultation, including:
 - prescription medication (which includes Trillium deductibles),
 - dental,
 - emergency vet,
 - immigration application and
 - optical expenses.
- Option #2: Closing the entire Health and Wellness Fund for a specific amount of time;
- Option #3: Closing the Positive Children's, Positive Seniors' and Medical Disability Funds for a specific amount of time.
- If such closures need to happen, PWA will strive to communicate this with as much advanced notice as possible.

Answers to Common Questions

- PWA accepts both original and copies of receipts. You are welcome to fax or email your receipts to your Income and Community Liaison;
- In emergency situations, PWA will consider paying expenses in advance of purchase directly to the payee instead of the client.
- Prescription medication includes anything with a D.I.N. (drug identification number);
- Those on Private Insurance & Trillium must submit their quarterly Trillium statement within 30 days of it being issued;
- We do not cover eye exams as they are covered by O.H.I.P. Your eye doctor needs to complete a "Request for Major Eye Exam". Please see your Income and Community Liaison for more information;
- We accept emergency vet expenses (accidents and illness only) but not expenses related to spay, neuter, check-up, vaccinations, etc.,
- Complimentary Therapies must be provided by someone with a professional association registration number and your receipt should include their G.S.T. registration number;
- Receipts cannot be submitted twice;
- We do reimburse for the purchase of vitamins, minerals, ensure, boost, and protein powders;
 - Other supplements may be considered with a doctor's note indicating the supplement(s) is medically recommended and the doctor must clearly state for what period of time each supplement is recommended.
- Receipts must be dropped off within 30 days of the date on the receipt.
- Cheques cannot be made available before the 15th of the following month.
- Cheques must be picked up and deposited within 60 days from the 15th of the month issued otherwise they will be void and cannot be reissued;
- You can cash your cheque free of charge at Alterna Savings located at 800 Bay Street (corner of Bay/College) if you request a letter from PWA stating you are a PWA client. You can request this letter when you pick-up your cheque;

FINANCIAL ASSISTANCE 2015/2016

Month Closes	Cheques Ready for Pick Up
Thursday, April 30 th	Friday, May 15 th
Friday, May 29 st	Monday, June 15 th
Tuesday, June 30 th	Wednesday, July 15 th
Friday, July 31 st	Friday, August 14 th
Monday, August 31 st	Tuesday, September 15 th
Wednesday, September 30 th	Thursday, October 15 th
Friday, October 30 th	Friday, November 13 th
Monday, November 30 th	Tuesday, December 15 th
Thursday, December 31 st	Friday, January 15 th
Friday, January 29 th	Monday, February 15 th
Monday, February 29 th	Friday, March 15 th
Thursday, March 31 st	Friday, April 15 th



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