

Extraordinary Medical Assistance Fund Frequently Asked Questions

1. What is the Extraordinary Medical Assistance Fund (“EMAF”)?

Under the Canadian Thalidomide Survivors Support Program (“CTSSP”), one million dollars (indexed at 2% per year) is set aside annually in the EMAF to help cover the unique health support costs of Canadian Thalidomide Survivors who require specialized surgeries, health support treatments and/or require changes to their primary residence or primary vehicle to better accommodate their needs as Thalidomide Survivors.

2. What is the Extraordinary Medical Assistance Fund (“EMAF”) Lump Sum Payment?

The EMAF Annual Lump Sum Payment is a \$4,000.00 payment which will be automatically disbursed to all Confirmed Survivors of the CTSSP from the EMAF Fund annually at the start of the fiscal year beginning in April 2025. The Annual Lump Sum Payments are disbursed from the existing EMAF of one million dollars, indexed at 2% per year.

The first Annual Lump Sum payment will be issued using your preferred method of payment on or around November 12, 2024.

There is no requirement to submit an EMAF application and there is no need to explain as to how these funds were used for health expenses under \$1000.00.

3. Are there important dates that I should know about in regard to the Extraordinary Medical Assistance Fund (“EMAF”)?

For determining fund availability, your application will be considered part of the fiscal year in which the decision is made regarding your application.

The Administrator considers *any* request to the EMAF that is accompanied by receipts or quotations acquired within *one year* of the date that the EMAF application is submitted to the Administrator. Funding requests for expenses with receipts more than one year old may be considered on an exceptional basis.

4. How many times may I apply to the EMAF?

There is no limit as to how many applications you may submit. Please submit a new application whenever you wish; however, the Administrator requests that you accumulate \$500 worth of expenses before sending in your application unless it creates a financial hardship for you.

5. Can I apply to the EMAF if I have already applied for funding through another source?

Confirmed Survivors can submit requests to the EMAF to help cover the cost of primary residence or primary vehicle adaptations or treatments even if the province or territory in which they reside has a similar program to assist with these expenses. As such, if a Confirmed Survivor has applied to a provincial or territorial program for help with the cost of an extraordinary home or vehicle adaptation or treatment and are waiting to learn if it will be covered, the Confirmed Survivor can choose to submit their claim to the EMAF for consideration instead or in tandem. However, a Confirmed Survivor cannot be paid the full cost of the expense from two different sources.

For example, you wish to complete a \$30,000 adaptation to your primary residence. You apply for assistance under a provincial program for \$30,000. While waiting to hear back from the provincial program, you also apply for \$30,000 of funding for the same expense from the EMAF. If the provincial program grants you coverage either in full or in part for the expense before you receive a decision from the CTSSP Administrator, you must notify the CTSSP Administrator immediately. The CTSSP Administrator will then take that into account when reviewing your claim under the EMAF. If you are found eligible for funding from the EMAF for that same expense, the CTSSP Administrator will deduct the amount you received from the provincial program from any amount you are eligible to receive from the EMAF before payment is issued, subject to funding availability. If you receive funding from the EMAF prior to receiving a decision from the provincial program, you must notify the provincial program that you received funding in full or in part from the EMAF so that you are not being paid twice for the full cost of the same expense from two different sources.

6. What expenses are eligible under the EMAF?

The Administrator considers *any* request to the EMAF that is accompanied by receipts or quotations acquired within *one year* of the date that the EMAF application is submitted to the Administrator. Funding requests for expenses with receipts more than one year old may be considered on an exceptional basis.

Thalidomide-related expenses that could be covered by the EMAF include:

- Dental reconstructive surgery
- Adaptations to a kitchen or bathroom with accessible cabinetry and appliances
- Adding ramps or an automatic lift to the interior or exterior of a primary residence to facilitate mobility
- Automating curtains, blinds, or faucets to help with mobility or dexterity concerns
- Adaptations to a primary vehicle with steering wheel controls to permit independent operation
- Ongoing health support treatments, such as some prescriptions, physiotherapy, massage, attendant care, etc. Only receipts from a qualified, licensed practitioner will be considered for these types of expenses.

For home adaptations consisting of high-end materials or items, Confirmed Survivors may not be reimbursed the full amount but may receive an amount equal to the cost of standard equipment/material of similar size, quality, and design. For example, the cost of a high-end appliance or a luxury upgrade to an item may not be fully reimbursed. However, if there is a justifiable need for high-end materials or upgrade in any adaptation, please include supporting documentation (e.g., a report from a medical professional) citing the reasons for that specific installation.

A list of potential eligible expenses (services) is available on the Forms page of the website at www.tsspcanada.ca or by contacting the Administrator. While the Administrator has attempted to create a comprehensive list, there may be additional eligible services or expenses not listed.

If you are unsure whether the item or service for which you wish to receive funding is eligible, the Administrator encourages you to submit an EMAF application. Claims that align with the intent and scope of the EMAF, but are not listed, will be considered on a case-by-case basis.

7. Is there a cap on the amount of money I can receive?

For determining fund availability, your application will be considered part of the fiscal year in which the decision is made regarding your application.

To help everyone have equal access to the EMAF fund, the maximum amount of EMAF funding each Survivor may receive per fiscal year is capped at \$40,000 (indexed at 2% per year).

All approved funding requests are also subject to the following financial means test:

*Confirmed Survivor's Total Annual Income	Percentage of Eligible Amount to be Received
\$0-25,000	100% of eligible amount
\$25,001-\$45,000	90% of eligible amount
Over \$45,000 or unidentified	80% of eligible amount

* Your ongoing support payment is not considered income for the purpose of the test

Lastly, please note that if funding remains in the EMAF at the end of the fiscal year, the Administrator will issue top up payments to anyone whose funding in the same fiscal year was reduced due to the financial means test. Top up payments will be subject to the cap and may be pro-rated if necessary.

8. What services or expenses are not eligible under the EMAF?

Any service or expense covered by provincial or territorial healthcare plans or by another service provider is not covered because this is prohibited under the Canada Health Act.

Costs related to ordinary home or vehicle maintenance, or wear and tear are not covered by the EMAF. Some examples of expenses that may not be covered are routine dental check-ups, age-related need for reading glasses or hearing aids, and regular household repairs due to age and deterioration. Requests for funding for the same household or vehicle adaptation may not be allowed within five (5) years of the previous request unless there is an urgent need.

For further information, please review the Schedule of Services found on the Forms page of the website at www.tsspcanada.ca or by contacting the Administrator.

9. How does the Administrator decide who receives EMAF funding?

EMAF applications will be reviewed in the order they are received unless extraordinary health claims (i.e. life dependent surgeries) are received. Payments for eligible items will be issued on a first come first served basis except for life dependent surgeries which will be given priority. If there is more need than available funds in a fiscal year, a Survivor's application will automatically be carried over to the following fiscal year and that Survivor's application will be prioritized in the next fiscal year.

10. How do I request EMAF funding?

Thalidomide Survivors must complete the brief EMAF application form and submit the completed form along with any supporting documentation to the Administrator by email, mail or fax to:

Canadian Thalidomide Survivors Support Program
PO Box 507 Stn B
Ottawa ON K1P 5P6
info@tsspcanada.ca
Fax: 1-866-262-0816

You may download the form from the Forms page of the website at www.tsspcanada.ca or you may request one be sent to you by contacting the Administrator.

11. Do I have to pay first and then apply to the EMAF?

You may choose to pay for an item first and then submit a request for EMAF funding or you may obtain quotations for the expense(s) and submit those for consideration instead.

Obtaining a quotation/estimate may be preferable because there is a fixed amount of money in the EMAF per year so there is a chance that not everyone who submits a request for EMAF funding will receive it.

When obtaining quotations, the quotations must be from a licensed professional (e.g. licensed contractor, automobile service garage, or professional medical facility etc.). The quotations should itemize in detail the work required and the associated cost of the same. If there is a requirement for a down payment/deposit before the work can be started that should also be indicated. Only expenses from qualified/licensed professionals will be considered.

If you are requesting funding of more than \$10,000, please submit two detailed quotations for the expense from two different licensed professionals. If that is not possible, please let us know when you submit your application. *The Administrator may elect to obtain a second quotation for comparison purposes only.*

12. What if I need a surgery or a home/vehicle adaption that I cannot afford to pay for upfront? May I still apply for assistance through the EMAF?

Yes. Please complete and submit an EMAF application because if you are approved for EMAF funding, the Administrator can issue payment co-payable to you and the service provider. Please provide a quotation/estimate from the licensed/professional service provider that clearly describes the expense(s) and associated cost(s).

If you are requesting funding of more than \$10,000, please submit two detailed quotations for the expense from two different licensed professionals. If that is not possible, please let us know when you submit your application. *The Administrator may elect to obtain a second quotation for comparison purposes only.*

13. What do I do if the expense I wish to have covered is not listed on the schedule of eligible expenses?

Please complete and submit an EMAF application anyway. While the Administrator has attempted to create a comprehensive list, there may be additional eligible expenses or services not listed.

14. What happens after I submit my EMAF application?

EMAF applications will be reviewed in the order they are received unless extraordinary health claims (i.e. life dependent surgeries) are received. Each claim is assessed on a case-by-case basis and takes into account each Survivor's individual needs.

Payments for eligible items will be issued on a first come first served basis except for life dependent surgeries which will be given priority. If there is more need than available funds in a fiscal year, a Survivor's application will automatically be carried over to the following fiscal year and that Survivor's application will be prioritized in the next fiscal year.

Each applicant who requested EMAF funding will be notified in writing if they will be receiving EMAF funding within 30 calendar days of submitting the application unless there are extenuating circumstances.

15. When will EMAF payments be issued?

Upon receipt of the Administrator's decision regarding your EMAF Application, you have 45 calendar days to contact the Administrator to inform them that you either agree or disagree with the Administrator's decision. If you agree with the Administrator's decision, payment will then follow promptly. If you disagree with the Administrator's decision, you have **45 calendar days** from the date of the EMAF Application decision letter to complete and submit to the Administrator an EMAF Appeal Form which is available by contacting the Administrator or by download from the Forms page on the website at www.tsspcanada.ca.

Please note that if you are approved for EMAF funding and submitted a quotation for services, the payment will be issued co-payable to you and the service provider. Both you and service provider will have to sign off on the cheque before the cheque can be cashed.

Otherwise, if you already paid for the expense that has been approved for EMAF funding then payment will be issued to you solely upon presentation of an invoice confirming the same.

16. Will the Administrator follow up with me at the conclusion of my EMAF claim?

For quality assurance purposes, 10% of all EMAF claims, for which payment has been issued, will be randomly selected to undergo a review of the work completed. For home or vehicle adaptations, the review will be completed by a bonded professional associated with the Administrator. The Administrator will contact the Confirmed Survivor to discuss a suitable time and date for the review. The Administrator welcomes Confirmed Survivors to have family member(s) or friend(s) in attendance if they so wish during the review. In the case of medical surgeries, the Administrator will contact the service provider directly.

17. Are the estates of confirmed Thalidomide Survivors no longer living, eligible for this assistance?

No. Only living Canadian Thalidomide Survivors are eligible for financial support under this program.

18. Where can I get help?

You may contact the Administrator if you have questions about any of the forms or the program.

You may also choose to have someone help you fill out the forms such as a family member, friend, healthcare provider (in the case of the need for a specialized surgery), contractor (in the case of the need for home or vehicle adaptations) etc. The Administrator will reimburse reasonable costs incurred to have a professional complete the form. Please submit the receipt with your application.