

EXTRAORDINARY MEDICAL ASSISTANCE FUND (EMAF)

Quick Reference Guide for Application, Appeal, and Expense Eligibility for Confirmed Survivors

As a complement to the comprehensive EMAF Guide, this Quick Reference is designed to walk you through the application process and highlight key aspects of the recent changes effective November 1, 2024.

The Administrator has carefully listened to the feedback received from your emails, your calls and the annual survey to make meaningful improvements to the EMAF. These **new enhancements** have been implemented to better address your evolving health needs and ability to age with dignity.

EMAF Annual Lump Sum Payment:

\$4,000.00 (indexed at 2%) is automatically paid to all CTSSP Confirmed Survivors (from the EMAF) annually at the start of the new fiscal year, effective April 2025. The first Annual Lump Sum will be disbursed to Survivors on or around November 12, 2024.

This lump sum payment is to be utilized for medical expenses of your choosing which are either one-time purchases and/or lower cost items that you feel best meet your healthcare needs without the need to provide an application form.

For example, some expenses may include assistive daily living tools such as a reaching aid or adaptive utensils, prescription glasses, fall prevention devices, footwear or “smart” home appliances like automated vacuums or an interactive voice assistant.

Application & Appeal Process:

Step 1: Application

- Download or request the **new, simplified EMAF application form** from <https://tsspcanada.ca/forms.html> or by calling 1-877-507-7706 or 1-877-627-7027 (TTY).
- **Fillable forms are available on the website or upon request.**
- **Photo identification and a witness signature is no longer required with each application/appeal if the Annual Forms Packet has been submitted.**
- **Verbal assistance for completing your form is available by calling the Contact Center at 1-877-507-7706 or 1-877-627-7027 (TTY).**

Step 2: Submission

- Submit the application along with all the supporting documents via mail, fax or email as per instructions included on the application form.
- 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.

Step 3: Decision

- Issued within 30 days of the Administrator's receipt of your application unless the application is deemed incomplete.
- Payments will be issued for eligible claims once agreement is received from the Confirmed Survivor to ensure that the Survivor does not intend to appeal any part of the decision.
- Payments are issued twice monthly. The date that the payment is issued will depend on when the Survivor confirms they are in agreement with the EMAF decision.

Optional Step: Appeal

- If you disagree with the decision, you may appeal within 45 days.
- Download or request a **new, simplified EMAF appeal form** from <https://tsspcanada.ca/forms.html> or by calling 1-877-507-7706.
- **Fillable forms are available on the website or upon request.**
- **Verbal assistance for completing your form is available by calling the Contact Center at 1-877-507-7706 or 1-877-627-7027 (TTY).**
- The appeal decision is final.

Eligible vs Ineligible Expenses:

- The EMAF provides financial assistance to Confirmed Survivors, for extraordinary medical costs and is complimentary to the Ongoing Support Payments or other sources of income.
- Eligible expenses are adaptations, items or services which improve accessibility, safety, independent living and promote aging with dignity in the following categories:
 - ✓ Home
 - ✓ Vehicle
 - ✓ Medical and Personal Wellbeing
- Primary Home and Primary Vehicle adaptations may be considered every five (5) years unless there is an urgent need.
- Please consult the **updated “List of Potentially Eligible Expenses”** in the **new Comprehensive EMAF Guide** (found in the “Documents” section of the tsspcanada.ca website) for additional details including information on items not covered by the EMAF.
- Claims that align with the intent and scope of the EMAF, but are not listed, will be considered on a case-by-case basis.
- 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.

EMAF Guiding Principles for Claims Assessment:

- 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 only be considered on an exceptional basis only.
- Expenses must meet eligibility criteria and be used for extraordinary medical costs.
- Applications may be made for reimbursement or funding.
- Claims are processed on a first come, first served basis while prioritizing claims of a critical nature.
- Applications are subject to the Financial Means Test.
 - **If you choose to submit your annual Notice of Assessment, only one copy for the year is required.**
- A minimum of two (2) quotes are required for expenses over \$10,000.
- The cap is applied for fair distribution of funds.
- Random claim audits are done for quality assurance.

When to submit an EMAF Claim:

Example #1:

A Confirmed Survivor would like to request funding for the following items to help support their Thalidomide related birth differences and related challenges.

- A stair lift
- A reaching aid
- Monthly massage therapy treatments (\$120/session)
- Wheelchair ramp for their primary vehicle

Considerations and process:

- The reaching aid is not considered a costly item and therefore it is appropriate to use the EMAF Annual Lump Sum payment to cover this item. There is no need to complete and submit an EMAF application form.
- The stair lift and the wheelchair ramp are higher cost items and often require professional services for installation therefore it is appropriate to complete an EMAF application form for this type of funding.
- The massage therapy treatments are not considered costly items however with the frequency of the sessions, this expense can add up during the course of the year, therefore it is appropriate to complete an EMAF application form for this type of funding.

Example #2:

A Confirmed Survivor would like to request funding for the following items to help support their Thalidomide related birth differences and related challenges.

- Home cleaning services (from a non-established business)
- Personal travel expenses

Considerations and process:

- The EMAF considers reimbursement or funding for cleaning services provided by an established business and for a Confirmed Survivor's primary residence. If the Confirmed Survivor chooses to hire a friend or family member to provide any service, Ongoing Support Payment funds can be used for this purpose. The EMAF is intended to be used for eligible items (see the EMAF Comprehensive Guide for more information).
- Important consideration: if an uninsured employee is injured while completing work at your home you may be liable for expenses. The Administrator recommends using business who carries workers' compensation coverage, adequate liability insurance and offers a warranty on their products/services and workmanship.
- Travel is only considered under the EMAF for attending appointments or procedures related to thalidomide birth differences or secondary conditions. (see the EMAF Comprehensive Guide for more information).

Example #3:

Confirmed Survivor would like to request funding for the following items to help support their Thalidomide related birth differences and related challenges.

- Fall detection device
- Prescription glasses

Considerations and process:

- Both the fall detection device and the prescription glasses are not frequent expenses and are not typically high-cost items, therefore it is appropriate to use the EMAF Annual Lump Sum payment to cover these expenses.
- There is no need to complete and submit an EMAF application form.