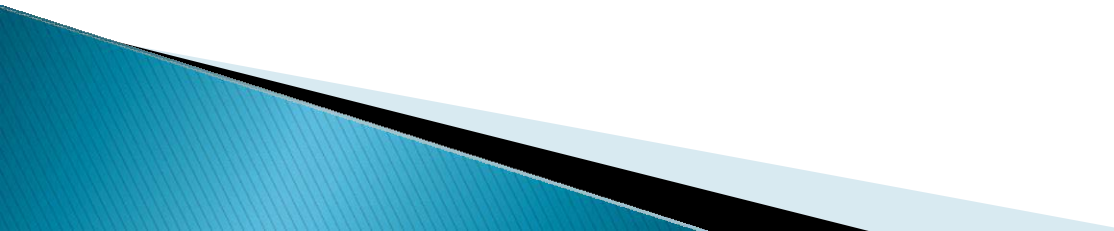


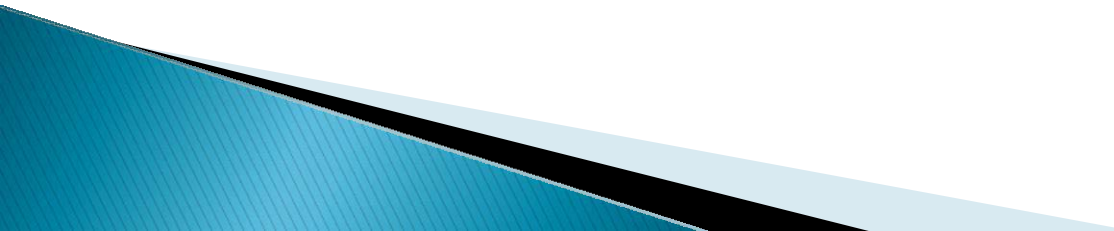
Planning for a Kidney Transplant

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Outline:

- Overview of psychosocial issues related to kidney transplant
 - Assessing your readiness for transplant
 - Medication coverage
 - Income replacement program
 - Disability benefits
 - Community resources
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Overview of the psychosocial issues:

- Your ability as a patient to manage the responsibilities and independence of transplant
 - Your access to medication coverage
 - Issues concerning your time off work and recovery time
 - Issues returning to work or school
 - Capability of patient's network of social supports
 - Patient's accessibility to follow-up care
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Are you ready for the kidney transplant?

1. Assess

Ask yourself:

- What do I need to have in place for a kidney transplant?
- Medication; transportation; support at home, income, caregiving?
- Will transplant affect my income?

2. Learn

Learn and Connect:

- About available programs and your eligibility (income, transportation etc.)
- Connect with SW to help you learn more and apply to the right program.

3. Follow-up/Review

Make sure you:

- Follow/up with the program you applied i.e. Trillium Drug Program
- Review your support system etc.

A case...

Benjamin is a 59 year old man who has been on Hemodialysis for the past 4 years. He works part-time as driver (self-employed). He separated with his wife 2 years ago and lives alone. He continues to be enrolled in his ex-wife's insurance and has medication coverage in place. He was approved for TDP 2 years ago but never had to use it. He is not good with any paperwork; usually it was his wife assisting with those. Since separation he hasn't filed his income tax. Wife moved in with his adult daughter who recently had given birth to a baby girl. Daughter used to help with meal preparation once a week. Not so much since she had a baby. Financially Benjamin is able to pay his bills while working. In the event of a kidney transplant, Benjamin will be discharged home with no home-care support to assist with daily activities. He will need support at home, needs to arrange for transportation twice per week for his blood work and clinic visits for the first month at St. Mike's. Also, he will need someone to accompany him for his first few clinic visits post-surgery.

Is Benjamin ready for a kidney transplant?



Is he ready for a kidney transplant?

Assess	Yes	No	Unsure	Plan: Strong	Plan: Weak
Medication	X				X
Support at home		X	X		
Finances time off work		X			
Transportation			X		
Support for clinic visits			X		

Medication Coverage

Medication Program	Medication coverage
ODB/Senior citizen (65 and older)	100%
ODSP/OW	100%
Trillium Drug Program (TDP)	Deductible/fee
Insurance through Employer	Partial - 100%
Partial Insurance and TDP	Co-payment-deductible
Non-Insured Health Benefits (Indian Affairs)	100%
OHIP + (children, youth until 25 th birthday)	100%
Out-of-pocket	NOT AN OPTION

Medication coverage: Insurance through employer:

- ▶ This applies to those individuals who continue to work and/or have medication coverage through their employer.

Steps involved:

1. Send a list of transplant medications to private insurance to confirm coverage
2. Ask for written confirmation/letter from insurance for transplant medications confirming the following:
 - Coverage in percentage (i.e. 80%; 100%)
 - annual or lifetime maximum (i.e. \$10,000 max/year)
 - Confirmation letter is needed to apply for TDP should you not have 100% and/or have an annual/lifetime max through private insurance
3. Apply for the Trillium Drug Program

Medication coverage cont'd

- Anyone that does not have coverage or does not receive OW/ODSP/ODB benefits **MUST** apply for Trillium Drug Program.
- You **MUST** apply for TDP even if you have 100% medication coverage through your employer.

TRILLIUM DRUG PROGRAM:

- ▶ **The Trillium Drug Program (TDP)** is a provincial government drug benefit program that helps people with the cost of their medicine.
- To qualify for the TDP, you must:
 - Not already qualify for Ontario Drug Benefit (i.e. you're under 65 years old and not enrolled in program such as OW/ODSP)
 - Have a valid healthcard

TDP cont'd:

- You have to apply for the TDP **as a household**, including all **household members**. Household members are:
 1. You, your spouse, partner or common-law partner that have lived together for at least one year
 2. Children, parents, grandparents who live with you and rely on you for financial support
 3. Children who are students, who may not live with you but rely on you for financial support
 4. Spouse or partners who resides in another province or outside Canada
- ▶ If a person is financially independent from other household members, then the person does not have to be included on the TDP application

Trillium Drug Program:

- As a first time applicant-there is no deadline to apply.
- Current benefit year: Aug. 1, 2017- July 31, 2018
- It renews automatically if you provide consent on application form
- **What you pay:**
 - A DEDUCTIBLE is a set amount/fee towards the cost of your drugs.
 - Deductible is 4% of your annual household net income
 - Your household net income is the net income you reported to the Canada Revenue Agency for the previous tax year (2016)
 - **TIP:** please keep your income tax filing up-to-date
 - TDP account will be put on hold with no income tax filing

Financial considerations

- Reduced income while off work
- Time off work for Support person –unpaid leave
 - Not eligible for EI Compassionate Care Benefits
- Transportation
 - Post-transplant 2x/weeks visits for the first month at St. Michael's Hospital
- Medication- Trillium deductible
- Other:
 - help at home
 - caregiving for young children or elderly parents

Financial impact

Canada
Pension
Disability

ODSP/OW

Long Term
Disability

No changes in income for these programs during 3 months recovery time

Income replacement programs

1. Workplace Benefits

2. EI Sick Benefits

3. OW/Social Assistance

This applies to those who continue to work while on dialysis and need to take time-off work for surgery and 3 months recovery time.

Income replacement

1. Potential workplace benefits:

- Some people have short-term-disability program “sick-pay” benefits from their employer
- Insurance plans generally pay between 60-70% (on average) of your salary.
- STD usually kicks in the last day of your work before surgery and lasts 3-4 months.
- Any insurance paperwork will be completed while inpatient
- Contact your employer and have the disability application form in your hospital bag.

Income replacement

2. Employment Insurance Sickness Benefits:

- EI program offers up to a maximum of 15 weeks of EI sickness benefits.
- You must have worked and paid into EI for a certain number of hours.
 - At least 600 hours in the past year
- Self-employed individuals usually do not pay into EI
- *Application:* Medical Certificate to be signed by your physician while inpatient.
- Inpatient Social Worker will assist with completion of Medical Certificate
- Please Call Service Canada at 1-800-206-7218 to check if you qualify for EI Sickness benefit.

Income replacement

3. Applying for OW/Social Assistance:

Ontario works helps people who are in financial need and are unable to work for health reasons. It offers:

- Income support to help with costs of basic needs like food, clothing and shelter
- Health benefits for clients and their families

Eligibility:

- ▶ To be eligible for OW you must:
 - Qualify financially (household doesn't have sufficient financial resources to meet basic living expenses)
- ▶ Applying:
 - Over the phone and face-to-face interview
 - Hospital assessment depending on OW availability

Arranging for Transportation

1. Assess  2. Learn  3. Review/Follow-up

1. **Assess**- Do you have transportation in place?

- Wheel-trans
- Public transit
- Family members, other?

2. **Learn** of potential transportation programs:

- ODSP/OW helps with *Medical Transportation*
- To apply - ask for a *Medical Special Necessity Form (MSN form)* - needs to be signed by a physician or a Registered Nurse (dialysis team can help, F. MD etc.)
- Low cost transportation services in your area (ask Dialysis SW, Toronto Ride Program)

3. **Review**

1. Medical Transportation needs to get renewed every year.

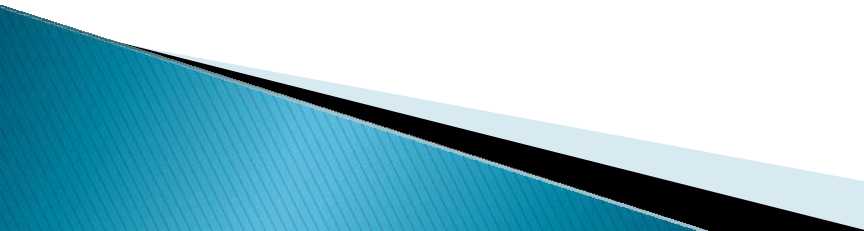
Your Support Network:

- Whom do you consider your support person?
 - Family member, extended relative, good friend, good neighbor
- Important for **Emotional and Practical Support**
- **Emotional** - unpredictability of the call, drastic change in your life
- **Practical Support**- transportation, be with you for f/u visits post-transplant; assisting at home
- **Support person** - may need to take time-off work on routine clinic days

Your role in receiving a Kidney transplant

- **You are responsible to manage your kidney transplant and independence of life with transplant:**
 - Have medication coverage in place
 - Show up for regular BW f/u visits (2x/week first month at St. Mike's)
 - Take your medication on a regular basis
 - Arrange for Transportation and time-offwork
 - Have a support system/person/s in place
 - Maintain a healthy lifestyle with a transplant
 - Take good care of your emotional well-being
 - There is usually a “void” after receiving a transplant-missing dialysis team; missing friends etc.

Life post-transplant

- Goal-setting for the future
 - Return to work
 - Transition from “unhealthy” and “disabled” to “healthy” and “able”
 - Disability definition in On by MLTHC
 - Disability Tax Credit Certificate might stop-dialysis a life sustaining therapy
 - Expectation is that the patient resume normal life activities
 - Improve overall quality of life beyond the medical issues
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Thank You
Questions or Comments?

