

## **EXTRAORDINARY MEDICAL ASSISTANCE FUND (EMAF)**

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

As a complement to the EMAF Comprehensive Guide, this Quick Reference is designed to walk you through the application process and highlight key aspects of the recent changes effective June 1, 2025.

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:**

Based on survivor survey feedback, the Administrator implemented an EMAF annual lump sum payment of \$4,000 (indexed at 2% per year) in the fall of 2024. Due to the positive feedback received, this lump sum will continue to be dispersed automatically to all CTSSP Confirmed Survivors in the month of April annually. The EMAF annual lump sum is intended to be used at the Survivor's discretion without the need to submit applications for eligible expenses under \$1,000. For example, assistive daily living tools (reaching aid, adaptive utensils, etc.), prescription glasses, fall prevention devices, footwear or "smart" home appliances (automated vacuums, interactive voice assistants, etc.) can be purchased without the need to submit an EMAF application or provide an explanation to the Administrator.

There is no requirement to submit an EMAF application and there is no need to explain to the Administrator how these funds are used. **Please note that the EMAF Annual Lump Sum is not paid retroactively.** Newly Confirmed Survivors will receive their Annual Lump Sum payment for the current fiscal year upon being recognized into the CTSSP.

#### **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).
- **Downloadable 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 \$1000 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 applications 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.
- Survivors will be notified if delays are expected due to applications and/or payments being in carry-over status.

### **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.
- **Downloadable 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 some 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
- Please consult the **updated “List of Potentially Eligible Expenses”** in the **new Comprehensive EMAF Guide** (found in the “Documents” section of the [tsspcanada.ca](https://tsspcanada.ca) website) for additional details including information on items not covered by the EMAF.
- Applications 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.

### **Summary of EMAF Guiding Principles for Assessing Applications:**

- 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.
- EMAF requests are processed on a first come, first served basis while prioritizing applications 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.
- A random audit of applications is done for quality assurance.

### **When to submit an EMAF Application:**

#### **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.

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

### **Considerations and process:**

- The EMAF considers reimbursement or funding for personal care services provided by an established business. 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 businesses with active 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.