

THE BREAST CANCER FOUNDATION
THE DIRECT FINANCIAL ASSISTANCE POLICY

Introduction

The Breast Cancer Foundation for the most part delegates responsibility for determining the eligibility for and quantum of direct financial assistance for breast cancer patients and survivors to the Cayman Islands Cancer Society (“CICS”). This is done by way of an annual grant designed to cover the bulk of CICS annual financial assistance grants to breast cancer patients. The reason for this is that The Breast Cancer Foundation does not want to build up the administrative infrastructure required to independently assess individual financial suitability for financial support. CICS has well defined policies and procedures and the staffing to make informed judgements as to the suitability of candidates for financial support.

Exceptions

The Breast Cancer Foundation will consider making exceptions to the above approach in circumstances whereby a breast cancer patient or sufferer has been turned down by CICS on the grounds of either length of time in the Cayman Islands or because the nature of the support does not fall within their approved criteria. In such circumstances The Breast Cancer Foundation will independently assess the financial suitability of the applicant on a one off basis. The responsibility for assessing the initial financial suitability of applicants rests with the Chief Administrator who will prepare a detailed assessment of the case in question and a formal written recommendation to the Board.

In considering recommendations, the Board will consistently apply one overarching criteria, in that the applicant must clearly qualify as not having the wherewithal to cover the uninsured costs associated with the treatment or consequential costs associated with the treatment. To be more specific a candidate will be deemed to be not suitable for financial assistance in the following circumstances.

1. Where the applicant has sufficient savings to cover the costs or consequential costs.
2. Where the applicant is employed and has identifiable future earning capability to cover the costs if they were covered in the short to medium term by the utilisation of credit that is readily available to the applicant (for example by way of a bank loan or the use of a credit card facility).

In making an exception to the standard approach of outsourcing the financial assessment effort to CICS, the Board will only consider doing so where the applicant clearly would either be unable to avail themselves of the available treatment without The Breast Cancer Foundations’ support, or where the applicant would be placed in a situation of severe ongoing financial hardship that could not readily be relieved in any way in the short to medium term.

Direct Financial Aid may be granted at the sole discretion of the Board of Directors, and should any false information be provided or a change in financial circumstances fail to be advised to the Board, then assistance will be denied or stopped immediately and full repayment of any prior assistance provided may be demanded

Approved Expense Categories

The following expenses are eligible for coverage under a pre-approved Financial Aid Grant

- Proven treatment protocols
- Outpatient diagnostic testing
- Laboratory and pathological Services
- Lodging and airfare
- Prosthetic devices
- Prescribed medications
- Other travel related expenses including but not limited to food and car rental at the discretion of the board.

Procedures

The Chief Administrator should compile the following information to support any Direct Financial Aid Recommendation presented to the Board for consideration.

1. CICS Financial Aid form in its entirety, or as abridged to suit individual circumstances.
2. Proof of diagnosis.
3. Health Insurance coverage letter.
4. Confirmation of an application to CICS that has been rejected, or statement as to why an application would be unsuccessful.
5. Availability of credit.
6. Detailed budget for financial aid requested.
7. Formal recommendation from the Chief Administrator explain why the particular case fits within the Foundation's policy.