

# **Quality of Life Program – Cooling Product Guidelines**

**Quality of Life Program – Cooling Product:** In order to access the program for funding consisting of cooling products (item must be purchased new), MS Canada, will require the following:

- Completion of the appropriate application: The application must be completed in full, incomplete applications will not be reviewed and will be returned. We encourage cost sharing and request the individual/family to contribute to the cost of the equipment to the best of their ability. Please access as many other sources of funding possible, including government sources of funding, before applying to MS Canada.
- A written assessment by a health care professional supporting the need for the cooling product. In this assessment the health care professional must also be willing to confirm a diagnosis of multiple sclerosis or an allied condition.

# Program specifics (please read carefully)

- Please be aware that MS Canada does not provide funding "after the fact" for cooling products. The amount of funding available through our program is based on individual need and the resources available. Once a completed application has been received and reviewed, the applicant and health care provider will be contacted to discuss amount of funding awarded.
- The eligible maximum request per person is dependent on the type of cooling product the funding is being sought for. In addition, a person may only apply and receive one cooling product within a given time frame. Please see below chart for details.

Cooling Product	Maximum Eligible Amount	Approval Eligibility
Central Air	\$1,000	Once in a lifetime
Air Conditioner (e.g., window, portable)	\$500	Every 5 years
Cooling Fan (e.g., Dyson)	\$500	Every 5 years

- Funding is only meant to support the specific cooling product within the year that the funding is awarded; MS Canada is unable to provide ongoing financial assistance and is unable to provide additional funding to maintain the cooling product.
- If an application is approved funding must be used within 3 months of the approval or it
  will expire, and a new application will be required. It is highly recommended that all
  external sources of funding have been secured before applying to MS Canada if
  required.
- Funding is limited and applying does not guarantee that you will receive funding.
   Applicants who are approved will be instructed to initially purchase the approved cooling products themselves and, after presenting MS Canada with proof of purchase (i.e., receipt), will be reimbursed the approved amount. If unable to initially purchase the approved cooling products, MS Canada will endeavor to make alternate arrangements, but cannot guarantee an alternative arrangement can be made.
- To quicken the application and review process the MS Canada has launched an online application form. This online application form can be found on MS Canada's website under <u>Quality of Life Program</u>. If unable to use or access the online application, you may still use the electronic version available on the website and either email or mail in. For a paper copy please contact an MS Navigator at 1-844-859-6789 or <a href="mailto:msnavigators@mscanada.ca">msnavigators@mscanada.ca</a> to request a copy by mail.

#### **Eligibility Criteria**

#### What is LICO?

The low-income cut-offs (LICOs) are income thresholds below which a family or individual will likely devote a larger share of income on the necessities of food, shelter, and clothing than the average family/individual. The approach is essentially to estimate an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter and clothing.

### Why is the MS Canada using this measure?

The Canada Revenue Agency requires an organization to meet a number of general requirements to qualify for registration as a charity under the Income Tax Act, including the requirement that its purposes be exclusively charitable.

- A. To be charitable, an organization purpose must fall within one or more of four broad categories of charitable purpose:
  - 1. relief of poverty;
  - 2. advancement of education;

- 3. advancement of religion; and
- 4. certain other purposes beneficial to the community in a way the law regards as charitable.

# B. Deliver a public benefit.

As such, to preserve the charitable status of MS Canada and ensure it is providing assistance to people in need, MS Canada must use some measure of determining financial need.

However, MS Canada recognizes that LICO does not consider the full picture of a person living with a MS and the added costs. Thus, MS Canada is using a variation of LICO whereby MS Canada multiples the standard LICO set by Statistics Canada by a factor of 1.5, raising the maximum household income for eligibility in the Quality of Life Program.

#### **LICO Chart**

		MS Canada	
Household	LICO (Stats	<u>Yearly</u>	<u>Monthly</u>
Size	Canada)	<u>Income</u>	<u>Income</u>
		(LICO x 1.5)	(LICO x 1.5)
1 Person	\$21,481.00	\$32,222.00	\$2,684.00
2 Persons	\$26,143.00	\$39,215.00	\$3,267.00
3 Persons	\$32,554.00	\$48,831.00	\$4,069.00
4 Persons	\$40,614.00	\$60,921.00	\$5,076.00
5 Persons	\$46,614.00	\$69,371.00	\$5,780.00
6 Persons	\$51,289.00	\$76,934.00	\$6,411.00
7 Persons	\$56,331.00	\$84,497.00	\$7,041.00

#### **Determining Eligibility**

Using the LICO Chart, determine how many people reside in your household and look across to find the corresponding Monthly Income (LICO x 1.5) for your household size. If income is above the monthly amount listed, then you would not be eligible.

#### Appealing Eligibility

MS Canada does understand that individuals may experience hardship and be above in income limits set. In this case you are encouraged to connect with the Specialist, Funding Programs (<a href="equipment@mscanada.ca">equipment@mscanada.ca</a> or 1-800-268-7582) to discuss submitting an application based on an appeal of the income measure. The Specialist, Funding Programs will provide additional details on submitting the application along with providing additional forms/documentation that may be required.

Please note, to ensure fairness all appeal applications are reviewed and approved or denied by a Volunteer Adjudication Committee consisting of members from across Canada who represent the MS community.

# Questions

Please contact an MS Navigator at 1-844-859-6789 or <a href="mailto:msnavigators@mscanada.ca">msnavigators@mscanada.ca</a> should you have questions about the program, application or guidelines.