

Coping with Cancer: Financial Programs for Patients with Cancer and their Caregivers

Many people living with cancer and their caregivers may not be able to work for some amount of time.

There are several programs that may be able to give you financial help. Details about each of these programs are listed in this pamphlet.

To help guide you, see the back of this pamphlet for a chart showing an overview of programs.

In this brochure you will find information on the following programs:

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Workplace and Private Insurance Benefits

If you worked and do have benefits through your workplace or through a private insurance company, you may be eligible for the following benefits.

Short Term Disability (STD) Benefits

STD is a benefit you receive from your employer's benefit plan that pays you a portion of your income for a short amount of time while you are sick.

Long Term Disability (LTD) Benefits

LTD is a benefit that you receive after you have finished your STD and/or EI Sickness Benefit and will pay you a percentage of your regular income.

I am a patient with cancer. Am I eligible?

If you are a patient with cancer experiencing:

- physical problems (such as fatigue, weakness, lower immune system), emotional problems (such as changes in mood, appetite or sleep) or cognitive symptoms (such as problems with concentration, attention, memory)
- **AND** these symptoms are affecting your ability to do your job, **you are eligible to apply**

Talk with your doctor about how your medical condition might affect your ability to work.

Workplace and Private Insurance Benefits

I am a caregiver. Am I eligible?

If you are a caregiver experiencing:

- physical problems (such as fatigue), emotional problems (such as changes in mood, appetite or sleep) or cognitive symptoms (such as problems with concentration, attention, memory)
- **AND** these symptoms are affecting your ability to do your job, **you are eligible to apply**

Talk with your family doctor about the type of stress you are experiencing as a caregiver. Your doctor may recommend you be off work for a period of time.

How do STD and LTD benefits work?

Speak to your workplace/human resources office or insurance company to confirm the amount you will be paid, how long the benefit will be paid and when STD and LTD payments will start. Every plan is different. You usually need to take STD and/or Employment Insurance – Sickness Benefits first and then apply for LTD.

How do I apply for STD or LTD benefits?

You will need to complete an employee claim form and your doctor must complete a medical form. There are different forms for STD and LTD.

Contact your workplace or human resources office or insurance company for more information.

Government Social Insurance Programs

If you have worked and paid enough into the Government Social Insurance Benefits Programs (Employment Insurance and/or Canada Pension Plan), you may be eligible for the following benefits.

Types of Benefits

Employment Insurance (EI) Benefits

EI programs offer temporary financial assistance to unemployed workers. This assistance includes providing sickness benefits, caregiver benefits and compassionate care benefits to those who meet the eligibility criteria. For more information call 1 800 206 7218 and press 0 to speak to a representative.

Canada Pension Plan Disability (CPP-D) Benefit

CPP-D is a long term Federal income replacement program that provides monthly benefits to people who have contributed to CPP in the past and are now unable to work due to a disability. For more information call Service Canada 1 800 277 9914 and press 0 to speak to a representative.

NEW! Canada Pension Plan Post-Retirement Disability Benefits (PRDB)

CPP - Post Retirement Disability Benefits is a new benefit as of January 1, 2019. It is for people ages 60 until age 65 who have been receiving Canada Pension Plan Retirement Benefits AND are found to be disabled but not eligible to be receiving the Canada Pension Plan Disability Benefit because they have been receiving CPP Retirement Benefits for more than 15 months. For more information call Service Canada 1 800 277 9914 and press 0 to speak to a representative.

Employment Insurance Sickness (EI-S) Benefits

EI-S is short term support from the government if you cannot work because of sickness or injury. This benefit provides a maximum of 15 weeks to eligible applicants. You will receive 55% of your average weekly earnings, up to a maximum set by the government.

Government Social Insurance Programs

For EI-S you will be required to report in every two weeks, either by phone or online. If you did not work during that period of time you are still required to report by phone or online. If you do not make this report your payments may stop.

Am I eligible for EI-S?

To be eligible you must have:

- worked at least 600 hours in the last 52 weeks
- paid into EI
- **AND** are unable to work due to physical, emotional and cognitive affects of your illness or of caregiver stress.

How do I apply for EI-S?

You can apply online at the Service Canada Website or you can apply in person at your nearest Service Canada office.

To apply online here is the link:

<https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>

You will need the following documents for your application:

- Record of Employment (ROE)** – Your employer can submit this directly to Service Canada electronically or by mail. Ensure that you obtain your ROE as soon as possible.
- Medical Certificate For Employment Insurance Sickness Benefits** – Complete and sign the consent portion of the “Medical Certificate For Employment Insurance Sickness Benefits” form before giving it to your doctor to complete. Then mail the completed form or submit it directly to a Service Canada office.

Government Social Insurance Programs

Employment Insurance (EI) – Caregiver Benefits

EI Caregiver benefits are available to family members of a person who is critically ill or injured. EI Caregiver benefits include the following:

- **Family Caregiver Benefits for Children (under 18)**
This benefit provides a maximum of 35 weeks. You will receive 55% of your average weekly earnings, up to a maximum set by the government.
- **Family Caregiver Benefits for Adults (over 18)**
This benefit provides a maximum of 15 weeks. You will receive 55% of your average weekly earnings, up to a maximum set by the government.
- **Compassionate Care Benefits**
This benefit provides a maximum of 26 weeks. You will receive 55% of your average weekly earnings, up to a maximum set by the government.

Am I eligible?

To be eligible for **Family Caregiver Benefits for Children (under 18)** you must have:

- worked at least 600 hours in the last 52 weeks
- paid into EI
- **AND** have a family member or person you consider a family member (under 18) who is critically ill or injured

To be eligible for **Family Caregiver Benefits for Adults (over 18)** you must have:

- worked at least 600 hours in the last 52 weeks
- paid into EI
- **AND** have a family member or person you consider a family member (over 18) who is critically ill or injured.

To be eligible for **Compassionate Care Benefit** you must have:

- worked at least 600 hours in the last 52 weeks
- paid into EI
- **AND** the person who is critically ill must be at significant risk of death within 26 weeks (6 months)

Government Social Insurance Programs

How do I apply for EI -Caregiver Benefits?

You can apply online at the Service Canada Website or you can apply in person at your nearest Service Canada office.

To find the nearest Service Canada office here is the link:

<http://www.servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp>

To apply online:

<https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html>

You need the following documents for your application:

- Record of Employment (ROE)** – Your employer can submit this directly to Service Canada electronically or by mail. Ensure that you obtain your ROE as soon as possible.

Family Caregiver Benefits for Adults (over 18) or Children (under 18)

- Authorization to Release a Medical Certificate for EI Family Caregiver** – This form must be signed by the patient. This form authorizes the patient's doctor to release their medical information. The completed form must be given to Service Canada.
- Medical Certificate for EI Family Caregiver Benefits** – This is to be completed by the patient's doctor and given to Service Canada.

Compassionate Care Benefits

- Authorization to Release a Medical Certificate for EI Compassionate Care Benefits** - This form must be signed by the patient. This form authorizes the patient's doctor to release their medical information. The completed form must be given to Service Canada.
- Medical Certificate for EI Compassionate Care Benefits** – This is to be completed by the patient's doctor and given to Service Canada.

Government Social Insurance Programs

Other information about EI Benefits

- Once your EI application is approved, you will be mailed a Personal Identification Number to create an account with Service Canada.
- You will receive your first payment usually within 4 to 6 weeks.
- There is a 1-week **unpaid** waiting period.
- If you provided banking information, your benefits will be directly deposited, otherwise, you will be mailed a cheque.
- EI is taxable income

Other types of Job Protected Leaves:

- According to the Employment Standards Act of Ontario, if you are a caregiver, you could be eligible for unpaid job protected Family Leaves.
 - **See this link for more information on the unpaid job protected Family Leave:**
<https://www.ontario.ca/document/your-guide-employment-standards-act-0>

Canada Pension Plan Disability (CPP-D) Benefit

The CPP-D program provides benefits to those who have a disability, cannot work on a regular basis and have contributed enough to CPP.

The Terminal Illness Application for a Disability Benefit Form is available for those who are terminally ill. In these cases, the application will be reviewed and processed faster.

Government Social Insurance Programs

Am I eligible for CPP-D?

To be eligible you must:

- be 64 year of age or younger and meet the financial and medical criteria.
- have worked and paid into CPP for 4 out of the last 6 years or 3 of the last 6 years (if you paid into CPP for 25 years or longer).
- **AND** have an illness/disability that is **severe** (you cannot work at any job) and **prolonged** (expected to last 12 months or longer).

To be eligible for Terminal Illness Application for Disability Benefits you must:

- have a prognosis of less than 6 months.

How do I apply for CPP-D?

You can find the application form online at the Service Canada website:
www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/apply.html

To find the nearest Service Canada office:

<http://www.servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp>

You will need the following forms for your application:

- Application for Canada Pension Plan Disability Benefit –**
This form must be completed by the applicant. Print the completed application and return by mail (mailing address found in the package) or in person to a Service Canada office. Keep a copy of the application for your own records.
- Medical Report for a Canada Pension Plan Disability Benefit –**
Applicant must complete and sign the consent section, then give the form to their doctor to complete.

Government Social Insurance Programs

If you have a terminal illness you will need these forms:

- Terminal Illness Application** – This form must be completed by the applicant. The form must be signed and submitted by mail or in person at a Service Canada office. Keep a copy of the application for your own records
- Terminal Illness Medical Attestation** – The applicant completes sections 1 and 2 and then gives the form to their doctor to complete section 3.

Other information about CPP-D

- It can take up to 4 to 6 months to process your application and receive a decision about eligibility.
- If you have any dependent children, a disabled contributor's child benefit is payable.
- If you applied for CPP-D with the Terminal Illness Application, a decision will be made within 5 business days.
- CPP-D payment amounts depend on how much you paid into the program up to a maximum set by the government.
- If you provided banking information, your benefits will get direct deposited, otherwise, you will be mailed a cheque.
- CPP-D is taxable income.

NEW! Canada Pension Plan – Post Retirement Disability Benefit (PRDB)

The Canada Pension Plan Post Retirement Disability Benefit is a new monthly benefit (January 1, 2019) for CPP retirement pension recipients under the age of 65 who have made sufficient contributions to the CPP and are unable to work regularly because of a disability. The CPP-PRDB is for people who have become disabled after they begin to receive their CPP Retirement pension. It is paid in addition to the CPP retirement pension until the age of 65.

Government Social Insurance Programs

Am I eligible for CPP - PRDB?

To be eligible you must:

- be 60 years of age up until the age 65
- have worked and paid into CPP for 4 out of last 6 years or 3 out of last 6 years (if you paid into CPP for 25 years or longer)
- have been receiving CPP Retirement Benefits for more than 15 months
- **AND** have an illness/disability that is **severe** (you cannot work at any job) and **prolonged** (expected to last 12 months or longer)

How do I apply for CPP - PRDB?

There is no separate application for this benefit but applicants need to complete the CPP Disability Benefit Application. You can find the application online at the Service Canada website:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/apply.html>

To find the nearest Service Canada office:

<http://www.servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp>

You will need the following forms for your application:

- Application for Canada Pension Plan Disability Benefit –**
This form must be completed by the applicant. Print the completed application and return by mail (mailing address found in the package) or in person to a Service Canada office. Keep a copy of the application for your own records.
- Medical Report for a Canada Pension Plan Disability Benefit –**
Applicant must complete and sign the consent section, then give the form to their doctor to complete.

Government Social Insurance Programs

Other information about CPP-PRDB

- The amount of the benefit is a fixed amount. For example, in 2019 the monthly benefit rate is \$496.13
- The benefit is paid until age 65 and then the PRDB payment stops and the person continues to receive the CPP retirement pension
- If you have any dependent children a disabled contributor's child benefit is payable
- CPP-PRDB is taxable income

Government Social Assistance Programs

Types of Programs

Ontario Works (OW)

OW provides temporary/emergency financial assistance for people who are in financial need. This means they have low income and low assets. For more information about OW see this link:

<https://mcss.gov.on.ca/en/mcss/programs/social/ow/index.aspx>

Ontario Disability Support Program (ODSP)

ODSP provides financial assistance to people who have both a proven disability and are in financial need (low income and low assets). For more information about ODSP see this link:

<https://mcss.gov.on.ca/en/mcss/programs/social/odsp/index.aspx>

OW and ODSP provide other benefits such as prescription medication coverage, basic dental and vision care. For more information call Service Ontario at 1 888 789 4199. Press 1 and then 0 to speak to a representative.

Ontario Works (OW)

Ontario Works is usually short term with the goal of helping people return to work or while waiting for help from other government programs such as Employment Insurance (EI), Canada Pension Plan (CPP) or the Ontario Disability Support Program (ODSP). If you qualify for ODSP because you have a disability that is expected to last more than 1 year, ask your OW caseworker to help you to apply.

The amount you receive from Ontario Works will depend on the size of your family and the amount of rent or housing expenses you have. For example, here are the 2018 rates:

- A single person receives about \$733/month
- A couple receives about \$1,136/month
- A couple with one child receives about \$1,191/month

<http://incomesecurity.org/publications/ow-and-odsp-rates-and-ocb-as-of-sept-2018-english-docx>

Government Social Assistance Programs

Am I eligible for OW?

To be eligible, Ontario Works reviews the following:

- family size, income, employment status, shelter costs
- assets – liquid assets below a specific amount (\$10,000 for a single person, \$15,000 for a couple + \$500 for each dependent child)
- status in Canada, proof of identity and date of birth
- Social Insurance Number and Health Card Number
- **AND** you must be employable or have a temporary restriction from working (such as an illness) or be disabled and applying for the Ontario Disability Support Program.

How do I apply for OW?

There are 3 ways you can apply for Ontario Works:

1. Online https://www.mcsc.gov.on.ca/en/mcsc/programs/social/apply_online.aspx
2. In person at your local Ontario Works office. Use the office finder link to get the address of your local office.
3. By phone. Use the office finder link to get the phone number of your local office.
 - Ontario Social Assistance Office Finder link: <http://www.officelocator.mcsc.gov.on.ca>

Government Social Assistance Programs

Ontario Disability Support Program (ODSP)

The Ontario Disability Support Program is a provincial government program that provides financial assistance and other benefits (such as prescription medication, basic dental and vision care) to people who have a disability and are in financial need.

The amount you receive from ODSP will depend on the size of your family and the amount of rent or housing expenses you have. For example, here are the 2018 rates:

- A single person receives about \$1,169/month
- A couple receives about \$1,750/month
- A couple with once child receives about \$1,815/month
 - See <http://incomesecurity.org/publications/ow-and-odsp-rates-and-ocb-as-of-sept-2018-english-docx>

Am I eligible for ODSP?

To be eligible, you must:

- be at least 18 years old
- an Ontario resident
- **AND** be in financial need – Liquid assets below a specific amount (\$40,000 for a single person, \$50,000 for a couple + \$500 for each dependent child)

AND meet the criteria of having a disability:

- Living with a serious physical or mental limitation (severe)
- Limitation will likely last for 12 months or longer (prolonged)
- Limitation causes you trouble with personal care and day to day activities such as bathing, dressing, grooming, banking, shopping, preparing meals or working.

Government Social Assistance Programs

How do I apply for ODSP?

There are 3 ways you can apply for ODSP:

1. Online https://www.mcsc.gov.on.ca/en/mcsc/programs/social/apply_online.aspx.
2. In person at your local ODSP office. Use the office finder link to get the address of your local office.
3. By phone. Use the office finder link to find the phone number of your local office.
 - Ontario Social Assistance Office Finder link:
<http://www.officelocator.mcsc.gov.on.ca>

When you apply, ODSP will ask you for specific documents that show:

- your personal information and information about member's of your household—birth certificates, immigration documents, social insurance and health card numbers
- your household's housing costs and other shelter-related costs—rent or mortgage papers, utility bills, property tax
- your household's income and assets—pay stubs, tax returns, bank and RRSP statements, vehicles you own
- other expenses—child care, disability related work expenses

If you are financially eligible for ODSP, you will receive application forms (Disability Determination Package) for you and your doctor to complete.

Financial Programs for Patients and Caregivers Over Age 65

Types of Benefits

Canada Pension Plan (CPP) – Retirement

Canada Pension Plan (CPP) is a taxable Federal Government pension paid monthly to retired people who have made contributions to CPP. You can apply for Early Retirement at age 60 in exchange for a lower monthly amount or you can apply for Late Retirement at age 70 in exchange for a higher monthly amount.

Old Age Security (OAS)

Old Age Security (OAS) is a taxable monthly payment from the federal pension program available to most Canadians over 65.

Guarantee Income Supplement (GIS)

Guaranteed Income Supplement (GIS) provides a monthly non-taxable benefit to Old Age Security (OAS) pension recipients who have a low income and are living in Canada.

Guaranteed Annual Income System (GAINS)

Guaranteed Annual Income System (GAINS) provides a monthly non-taxable benefit to low income Ontario seniors. If you are not satisfied with a decision regarding your GAINS eligibility or payments, contact the Ontario Ministry of Finance at 1 866 668 8297.

For more information on these programs call Service Canada 1 800 277 9914 and press 0 to speak to a representative.

Financial Programs for Patients and Caregivers Over Age 65

Canada Pension Plan (CPP) – Retirement

Your CPP retirement pension does not start automatically. You must apply for it.

Am I eligible for CPP – Retirement?

You must be:

- at least a month past your 59th birthday
- have worked in Canada
- made at least one valid contribution to CPP
- **AND** want your CPP retirement pension payments to begin within 12 months.

How do I apply for CPP – Retirement?

You can apply online or find the printable application at:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/apply.html>

Printed application forms must be mailed or brought to your closest Service Canada office.

Other information

- You will need a My Service Canada account and a personal access code if you are creating a new account.
- If you provided banking information, your benefits will get direct deposited, otherwise, you will be mailed a cheque.
- You must provide the date you would like your pension to start.

Financial Programs for Patients and Caregivers Over Age 65

Old Age Security (OAS)

You will be automatically enrolled in OAS and receive a notification in the mail from Service Canada.

Am I eligible for OAS?

You must be:

- 65 years old or older
- be a Canadian citizen or a legal resident at the time of your OAS pension application
- **AND** have lived in Canada for at least 10 years since the age of 18

How do I apply for OAS?

If you did not receive a letter from Service Canada you must print the application and mail or bring it to your closest Service Canada.

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/apply.html>

Other information

- You will need a My Service Canada account and provide your banking information for a direct deposit
- You can defer receiving your OAS for up to 60 months after you become eligible in exchange for a higher monthly amount

Financial Programs for Patients and Caregivers Over Age 65

Guarantee Income Supplement (GIS)

You will be automatically enrolled in GIS and receive a notification in the mail from Service Canada.

Am I eligible for GIS?

You must be:

- receiving OAS
- **AND** your annual income is lower than the maximum annual threshold

How do I apply for GIS?

If you did not receive a letter from Service Canada you must print the application and mail to your closest Service Canada <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/apply.html>

Guaranteed Annual Income System (GAINS)

You will be automatically enrolled if you are receiving OAS and GIS and meet the eligibility criteria.

Am I eligible for GAINS?

You must be:

- 65 years or older
- have lived in Ontario for the past 12 months or for a total of 20 years since turning age 18
- have been a Canadian resident for 10 years or more
- receive OAS and GIS
- **AND** meet the GAINS financial eligibility criteria

Government Tax Credits and Benefits

Ontario Tax Credits/Benefits

<https://www.ontario.ca/page/tax-credits-and-benefits-topic>

Canada Tax Credits/Benefits

<http://www.servicecanada.gc.ca/eng/subjects/benefits//index.shtml>

Canada Revenue Agency (CRA) – Disability Tax Credit

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay. A medical practitioner has to fill out and certify that you have a severe and prolonged impairment and describe how it affects you.

Here is the link:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

Canada Revenue Agency (CRA) —Medical Expenses

To find out how to claim medical expenses on your income tax return contact CRA Individual Tax Inquiry Service at 1 800 959 8281 or visit CRA website online at:

<https://www.canada.ca/en/services/taxes/income-tax/personal-income-tax.html>

Who Can I Call if I Have Questions?

If you have questions or need more information on any of the programs listed in this booklet, these resources can help you.

Wellspring “Money Matters” Program

What is Wellspring “Money Matters”? Money Matters is a free and completely confidential program for Ontario residents diagnosed with cancer. This program helps patients with cancer related financial issues. One-to-one private appointments are available.

How does “Money Matters” help?

Gives you information on:

- government, insurance company and workplace income support and benefits programs
- drug coverage programs
- programs to help you manage some “out of pocket” medical expenses
- how to complete application forms
- how to connect to specialized clinics related to financial advice, employment and disability law, seasonal income tax for those with low income/assets

How do I book an appointment?

To book an appointment contact your local Wellspring Centre or visit their website: <https://wellspring.ca/online-resources/money-matters/>

Wellspring Downtown Toronto | Phone: 416 961 1928

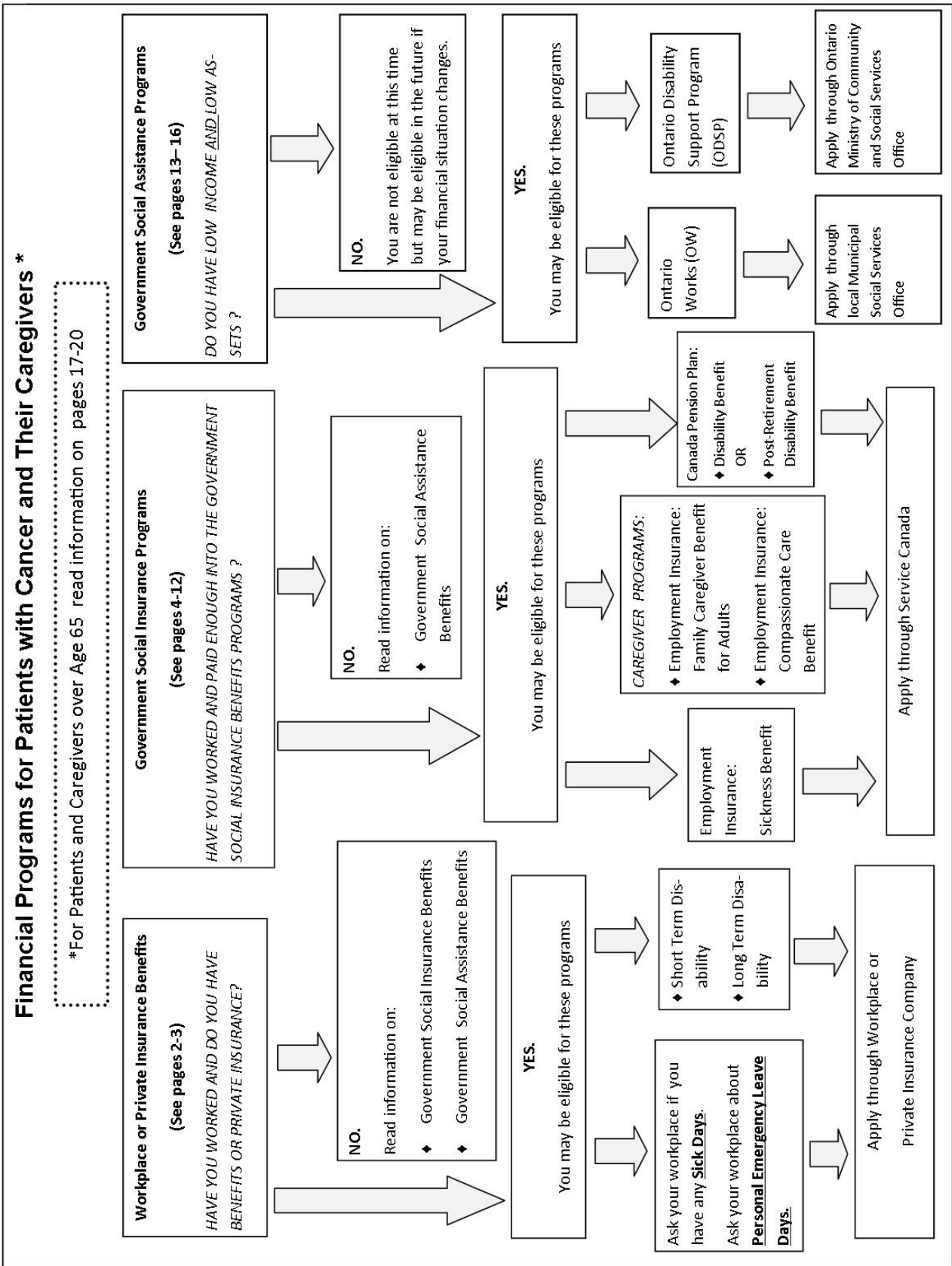
Wellspring Westerkirk House (Sunnybrook Hospital) | Phone: 416 480 4440

Wellspring Chinguacousy (Brampton) | Phone: 905 792 6480

Wellspring Birmingham Gilgan House (Oakville) | Phone: P: 905 257 1988

Financial Programs for Patients with Cancer and Their Caregivers *

*For Patients and Caregivers over Age 65 read information on pages 17-20



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