

Financial Information for Patients and Their Families

Employment Insurance Benefits (EI)

(HRDC Federal Program)

- Eligibility for 15 weeks sick benefits based on having worked 600 hours in last 52 weeks
- Two week waiting period (waived if you have been paid out sick days – need to have used up sick days but not vacation days)
- Can apply online or in person at local HRDC office but requires medical certificate (you may want to consult your ward social worker)
- Spouse/caregiver can also apply for EI (15 weeks stress leave, or six weeks compassionate benefit – need to provide medical information)
- Maximum benefit is 55% of total earnings (limit)
- For more information, call 1-800-206-7218 (with SIN) and/or search: www.sdc.gc.ca

Canada Pension Plan Disability Benefits

(CPP) (HRDC Federal Program)

- Based on having made contributions to CPP for four out of the past six years (if unsure of contributions, please call 1-800-277-9914 (with SIN))
- Benefits received indefinitely and does not affect entitlements to CPP retirement benefits
- Four-month waiting period from date of diagnosis (application process can take several months and benefits may be back dated to date of designation “disabled”)
- Dependent children 18 and under (25 and under if attending post-secondary schooling) may be eligible for dependent benefits
- Requires application in writing, medical report and birth certificates (you may want to consult your medical social worker)

- Amount based on basic flat rate and contributions
- For more information, call 1-800-206-7218 (with SIN) and/or search: www.sdc.gc.ca

Ministry of Human Resources Income Assistance (MHR IA) (Provincial)

- Based on financial need, criteria includes cash assets and vehicle value
- Three week waiting period for MHR IA is usually waived for medical reasons – need to let financial aid worker know re: “dealing with life limiting illness” and “urgent need for medical coverage”
- Provides basic monthly support and medical coverage - individual may be eligible for Persons With Disability (PWD) designation which increases basic amount and includes extended medical coverage
- Application for PWD designation may take up to two months and application process begins w/ MHR Financial Aid Worker
- May require medical letter stating diagnosis, inability to work and excusing from group orientation process (you may want to consult your doctor and/or medical social worker)
- May be eligible for additional high-protein diet benefit
- Arrangements can sometimes be made for clients to be seen in the hospital (comfort allowance may be available) – otherwise, apply by telephone or in person to nearest MHR office (see Blue Pages) and/or search: www.mhr.gov.bc.ca

Revenue Canada Disability Tax Credit/Medical Expense Deductions (Federal Program)

- May be eligible for tax credit under criteria “life sustaining therapy” which requires completion by physician
- May be eligible for deductions for medical expenses such as transportation, accommodations, parking, etc. – need to keep receipts for income tax.
- For further information on tax credits and deductions for medical expenses, search: www.cra-arc.gc.ca/tax

BC Medical Services Plan (MSP)

(Provincial Program)

- May be eligible for MSP premium waiver or subsidy
- For further information, please call 604-683-7151 or 1-800-663-7100 and/or search: www.healthservices.gov.bc.ca/msp

Ministry of Human Resources Childcare Subsidy (Provincial Program)

- May be eligible for financial assistance with childcare
- Apply by telephone and in person through local MHR office (Blue Pages)
- For further information, search: www.mcf.gov.bc.ca/childcare

Short Term Disability (STD) Long Term Disability (LTD) (Employer)

- May be eligible for STD and LTD through employer
- Check with your Human Resources/benefits personnel to clarify coverage
- Will require medical documentation

Auto/Personal Loans/Personal Lines of Credit (Insurance usually required)

- May be eligible for illness/disability provision if loan/line of credit is insured for same (review with loans officer or bank manager)
- Will require medical documentation
- NOTE: if you choose the illness/disability provision, it is unlikely you can continue to access any funds under the Line of Credit for the duration

Credit Cards (Insurance usually optional)

- May be eligible for illness/disability provision (usually monthly minimum payment made for duration) if credit card insured for same (review with credit card company)
- Will require medical documentation
- NOTE: if you choose the illness/disability provision, it is unlikely you can continue to use the credit card for the duration

Mortgage Loans (Insurance optional)

- May be eligible for disability provision if mortgage is insured for illness/disability (review with mortgage officer)
- Will require medical documentation

Note: If you have questions regarding any of the above, require assistance with accessing information, or with obtaining/completing any forms or documentation, please contact the social worker/clinical social worker in your medical area for more information.



How you want to be treated.

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Information on Financial Resources



Courtesy of
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