The Ottawa Hospital
Cancer Centre

Psychosocial Oncology Program

Coping...
With Loss of Income
and
Other Financial Issues
Disclaimer
This is general information developed by The Ottawa Hospital. It is not intended to replace the advice of a qualified health-care provider. Please consult your health-care provider who will be able to determine the appropriateness of the information for your specific situation.
**Coping...with loss of income and other financial issues**

Whether you are living with cancer, or acting as a caregiver to a person with cancer, your income can be affected through unexpected expenses or time away from work. This section discusses: A. options patients can explore to replace lost income, and B. options caregivers can explore to replace lost income.

**A. Replacing lost income – Options for patients**

Some people who have cancer may be unable to continue to work either temporarily or permanently. The resulting loss of income can cause additional stress to an already stressful situation. Options you can explore to replace lost income are discussed below.

1. **Taking leave from your place of employment**

   Talk to Human Resources personnel at your place of employment about your coverage for sick leave, vacation leave, and short or long-term disability.

2. **Employment Insurance Sickness Benefit**

   This is a federal program accessed through Service Canada. Sickness benefits are paid up to 15 weeks.

   - **Eligibility:** 600 hours of insurable employment in the last 52 weeks, or since the start of the last Employment Insurance (EI) claim. Some exceptions are allowed. You can collect EI sickness benefits and Canada
Pension Plan disability at the same time without being penalized.

- **How Much:** Most claimants receive the basic rate of 55% of their earnings, up to a weekly maximum. If you are a low-income family with children, you could receive a higher rate.

- **When Benefits Start:** There is a two-week waiting period. However, if you get paid sick leave from your employer or group insurance benefits, you may not have to wait the two weeks. Earnings such as vacation and severance pay made during the 2 week waiting period will be deducted in the first 3 weeks in which you receive the EI benefit. The claim takes four to six weeks to process. Ontario Works (Social Services) may assist in the interim, however an agreement to reimburse is signed by the applicant and the money is clawed back from the EI claim.

- **To Apply:** You should apply as soon as possible upon stopping work. You will loss some benefits if you do not apply within 4 weeks of your last day of work. Applications are to be submitted on-line at www.servicecanada.gc.ca. Only in exceptional circumstances, will they accept hard copies of applications.

For more information on the Employment Insurance Sickness Benefit, contact your local office or call 1-800-622-6232. For phone numbers and addresses, look in the blue pages of the telephone directory, or see their web page: www.servicecanada.gc.ca.
3. Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) Disability Benefit

CPP Disability Benefit

The CPP Disability Benefit is a federal program run by Service Canada, Income Security Programs. Qualification for this program is based on medical need, not financial need.

- **Eligibility:** The applicant must be:
  - between the ages of 18 and 65
  - have a disability that is “severe and prolonged”
  - have enough CPP contributions. Contact your local CPP office or speak with your social worker regarding this matter (see below).

  **Contributions:**
  To qualify for a disability benefit, you must have earned an amount higher than $4,600 in 2009 (see updated amounts on the CPP Web site) and have made CPP contributions in four of the last six years, or in three of the last six years provided you have made CPP contributions for at least 25 years.

- **How Much:** This is dependent on contributions to the plan. Call 1-800-277-9914 to determine the amount for which you might be eligible. CPP Disability Benefits are deducted from the Ontario Disability Support Program, or from your private insurer. Benefits are taxable. Please ensure that you disclose to your long term disability provider that you are also in receipt of Canada Pension Plan.

- **Disabled Contributor’s Child Benefit:** Dependent children may be eligible for benefits if they are less than age 18, or are between 18 and 25 and attending school full time.
• *When Benefits Start:* Benefits start in the fourth month after you are deemed to have become disabled. You can receive up to twelve months of retroactive payments.

• *To Apply:* Application forms are available from a Social Worker at the Hospital or Cancer Centre, on-line or from Service Canada.

For more information on the Canada Pension Plan, call 1-800-277-9914, or see their web page: www.servicecanada.gc.ca.

**QPP Disability Benefit**

The QPP Disability Benefit is similar to CPP Disability Benefits. If you have contributed only to the QPP, or if you contributed to both plans but reside in Quebec, you should contact: La Régie des rentes du Quebec at 819-772-3049, or 1-800-463-5185. Web site: www.rrq.gouv.ca.

**4. Ontario or Quebec Social Assistance**

**Ontario Works**

Ontario Works replaces General Welfare Assistance. This program is for people who need financial assistance to pay for day-to-day living expenses such as food, housing, and utility costs.

• *Eligibility:* It is based on a financial needs test. You can have only a certain amount of assets, savings and income. People applying for the Ontario Disability Support Program (ODSP) are allowed higher levels of assets, savings and income.

• *How Much:* This depends on various factors. Contact an income support specialist for more details. An Ontario Drug Benefit Card is provided.
Extra financial help is available for special dietary needs, medical transportation, dental and vision care for children, and the balance for medical equipment or prostheses not covered by the Assistive Devices Program.

- **When Benefits Start:** Once the application as been submitted, your benefits will typically begin by the end of the month in which you have applied, however some exceptions may apply. You can contact your income support specialist for more information.

- **To Apply:** Phone the local office of Ontario Works, as shown in Table 1.

### Table 1 – Phone numbers for Ontario Works

<table>
<thead>
<tr>
<th>City or Region</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ottawa</td>
<td>613-560-6000</td>
</tr>
<tr>
<td>Lanark County (Smith Falls, Perth, Almonte, Carleton Place)</td>
<td>613-267-4200, 1-866-878-9588</td>
</tr>
<tr>
<td>United Counties of Leeds/Grenville (Brockville)</td>
<td>613-345-4101, 1-800-267-8146</td>
</tr>
<tr>
<td>Renfrew County (Renfrew, Pembroke, Arnprior)</td>
<td>613-433-9846, 1-888-281-7526</td>
</tr>
<tr>
<td>Stormont, Dundas, Glengarry County (Cornwall)</td>
<td>613-933-6282</td>
</tr>
<tr>
<td>Prescott, Russell County</td>
<td>613-675-4642, 1-800-667-9825</td>
</tr>
</tbody>
</table>
Quebec Social Assistance

For information on financial resources, contact your local CLSC, at the phone numbers shown in Table 2.

**Table 2 – CLSC phone numbers**

<table>
<thead>
<tr>
<th>City or Region</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hull Sector</td>
<td>819-770-6900</td>
</tr>
<tr>
<td>Gatineau Sector</td>
<td>819-561-2550</td>
</tr>
<tr>
<td>Aylmer Sector</td>
<td>819-684-2251</td>
</tr>
</tbody>
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5. **Ontario Disability Support Program (ODSP)**

ODSP is a provincially funded disability benefit. This program is based on medical needs as well as financial needs. An application for ODSP goes through a medical determination process by the Disability Adjudication Unit in Toronto (medical decisions are not made locally).

- **Eligibility:** The applicant must “have a substantial health condition expected to last more than 1 year”. ODSP allows you to have more assets than what is allowed by Ontario Works.

- **How Much:** This depends on various factors. The amount received is higher than what is received under Ontario Works. An Ontario Drug Card is provided. Extra financial help may be available for special dietary needs, medical transportation, dental and vision care and the balance for medical equipment or prosthetics not covered by the assistive devices program. Forms can be accessed through the ODSP worker, and must be signed by your physician. ODSP also provides a special allowance for those
needing to reside outside of their home for medical treatments. Please inquire with your ODSP income support specialist.

- **When Benefits Start:** Application process can take three to four months or longer to process. If you do not have other income or assets, you should apply for Ontario Works in the interim.

- **To Apply:** Social Services Dept. takes applications for Ontario Works and ODSP.

If you don’t qualify for Ontario Works, call ODSP directly, using the numbers listed in Table 3.

For more information on ODSP, contact your local office, or see their web page: [www.mcss.gov.on.ca/cfcs/default.htm](http://www.mcss.gov.on.ca/cfcs/default.htm).

**Table 3 – Phone numbers for ODSP**

<table>
<thead>
<tr>
<th>City or Region</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ottawa</td>
<td>613-234-1188</td>
</tr>
<tr>
<td>Lanark County</td>
<td>613-283-1165, 1-800-267-7911</td>
</tr>
<tr>
<td>Leeds-Grenville County</td>
<td>613-345-1200, 1-800-267-0834</td>
</tr>
<tr>
<td>Stormont, Dundas, Glengarry County</td>
<td>613-932-3381, 1-800-565-5374</td>
</tr>
<tr>
<td>Prescott, Russell County</td>
<td>613-632-1171, 1-800-565-4431</td>
</tr>
<tr>
<td>Renfrew County</td>
<td>613-735-1073, 1-800-267-0112</td>
</tr>
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6. Workplace Safety and Insurance Board (WSIB/CSST)

This is a provincially funded program which provides a benefits program for those who have been injured at work or become sick as a result of their work. You can claim benefits for a work related accident or illness if you have received related health care, have lost time or wages from work beyond the day of the accident/illness or continued to work but on partial hours only. Note that some benefits can be allowed for environmental exposures years after your work has ended.

- **To apply:** You must complete a “Form 6” Worker’s Report of Injury and Disease. You have six months from the date of the accident or from the date that you became aware of the disease to make a claim. Some extenuating circumstances may apply. For more information visit the web site at [http://www.wsib.on.ca](http://www.wsib.on.ca).

  Location: Minto Place, 180 Kent St. Tower 4, Suite 400, Ottawa, ON K1P0B6

  Fax: 1-888-313-7373 or 416-344-4684

- **CSST:** This is the provincially funded program for those who were working in the province of Québec when they were potentially exposed or injured. Further information is available through their web site: [http://www.csst.qc.ca/portail/en/index.htm](http://www.csst.qc.ca/portail/en/index.htm) or by phone at 1-866-302-CSST (2778).

7. Private Retirement Plans/CPP/QPP Retirement Plans

Some people may choose to take early retirement. Talk to Human Resources personnel at your place of employment. Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) benefits are accessible as early as age 60; but are
reduced by 0.5% for each month that the beneficiary falls short of age 65.

8. Other Sources of Financial Assistance

1. Specific disability insurance
   Check to see if you have disability insurance on your mortgage, your line of credit, etc. Talk to your bank consultant to see if they can assist.

2. Essential Health and Social Support (EHSS)
   In Ottawa, for those of low income, financial assistance may be provided for:
   • Trillium Prescription Drug Plan Deductible
   • Dental and vision care for children and adults
   • Medical transportation
   • Mobility aids
   • Assistive Devices Program top-up

   If you live in Ottawa, for information, call Social Services at 613-560-6000. If you live outside Ottawa, call Social Services in your local municipality to determine whether they provide any financial assistance for these items.

3. Assistive Devices Program (ADP)
   This program, sponsored by the Ontario Ministry of Health and Long Term Care, is responsible for this program which assists people with long term physical disabilities in accessing equipment and supplies. There is no financial means test for this program. There are a wide range of equipment needs available through this program. Refer to their web site at www.health.gov.on.ca/english/public/program/adp/adp_mn.html.

   Phone: 416-314-5518 or 1-800-268-1154
4. Claiming medical expenses related to treatment

Patients are eligible to claim certain medical expenses related to treatment as a tax deduction. This includes but is not limited to; travel expenses, lodging, equipment, attendant care, and medication.

5. Travel and lodging

Patients who live 40 km or more from a Regional Cancer Centre are eligible for income tax deductions for their mileage. Patients who live 80 km or more from a Regional Cancer Centre can also claim for meals and accommodations. You must keep track of the number of kilometres driven for the purpose of medical treatment in order to claim this as a tax deduction. You must also submit a certificate of all of your medical appointments. This information can be requested through the Health Records department at the Ottawa Regional Cancer Centre.

For additional information, visit Canada Revenue Agency web site [http://www.cra-arc.gc.ca/E/pub/tp/it519r2-consolid/it519r2-consolid-e.html#P86_4038](http://www.cra-arc.gc.ca/E/pub/tp/it519r2-consolid/it519r2-consolid-e.html#P86_4038) or see Bulletin IT-519.

6. Disability Tax Credit (Revenue Canada–Taxation Office: Form T2201)

The Disability Tax Credit is a non refundable tax credit that reduces the amount of federal income tax you pay. Apply if you “have a severe and prolonged (at least 12 months) mental or physical impairment such that you are markedly restricted in your ability to perform one or more basic activities of daily living.” For more information visit the Canada Revenue Agency at [http://www.cra-arc.gc.ca/E/pbg/tf/t2201/t2201-08e.pdf](http://www.cra-arc.gc.ca/E/pbg/tf/t2201/t2201-08e.pdf).
7. **Student Loan Forgiveness**

The Canada Student Loans program offers a loan forgiveness program for people with a permanent disability. The applicant must contact the National Student Loans Service Centre to be pre-screened for eligibility and account verification before applying. Once pre-screened the applicant must request an application kit for the Permanent Disability Benefit. This application kit is not available on-line.

Web site: [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)

*For more information contact:*

The National Student Loans Service Centre  
Toll free 1-888-815-4514 (within North America)  
*or* 800-2-225-2501 (outside North America)  
Teletypewriter users call 1-888-815-4556  
Fax: 1-888-815-4657  
P.O. Box 4030  
Mississauga, ON  L5A 4M4
B. Replacing lost income — Options for caregivers

When a loved one is seriously ill, a caregiver may want to take time off work to help care for them. The following are some options to replace income lost due to caregiving responsibilities.

1. Taking leave from your place of employment

Talk to Human Resources personnel at your place of employment to determine if you are eligible for sick leave, personal leave and/or vacation leave accumulated over time.

2. Employment Insurance Compassionate Care Benefits

This program provides a maximum of six weeks of benefits to “eligible workers who must be absent from work to provide care to a family member who has a serious medical condition with a significant risk of death within 26 weeks (6 months)”. To qualify, you will need a medical certificate from the physician treating the ill family member. You will also need a Record of Employment (ROE) from your employer.

You can share the six weeks of compassionate care benefits with other family members as long as they also meet (1) the eligibility criteria and (2) apply for the benefits, however the number of weeks shared by family members can not exceed six weeks.

A two-week (14-day) unpaid waiting period applies.
For further information, phone Automated Telephone Information Service, at 1-800-206-7218, or visit the website at www.servicecanada.gc.ca/eng/ei/types/compassionate_care.shtml.

For more information on financial assistance, the Social Workers at The Ottawa Hospital Cancer Centre will gladly assist you.

Originally compiled by D. Ford
Updated by S. Cyrenne, E. Doucette, and T. Mantle, January 2010