

Applying for financial benefits

— money concerns and cancer —

Your doctor has discussed the possibility of cancer and has referred you to an oncologist (cancer doctor) and/or cancer centre. Often with a serious illness you may need to take time off work. Even though you may not know what illness you have or its related treatment, it is important to find out what types of financial benefits you may have.

Applying and being approved for benefits can take time so we suggest that you start right away. It can take months before you receive any benefits.

If you are employed, we suggest that you contact your employer first about your benefits. Ask: What short term and long term disability does my employer provide? What are the terms of the policy?

There are other types of benefits that may be available to you and/or your family. This booklet provides information about government benefits:

- Employment Insurance (EI)
 - Sickness Benefits
 - Compassionate Care
 - Family Caregiver Benefit for Adults
- Canadian Pension Plan Disability (CPP-D)
- CPP-D – Terminal Illness Application
- Ontario Works (OW)
- Ontario Disability Support Program (ODSP)

**If you have questions or need help filling out the forms,
contact the Social Worker in Supportive Care.**

Employment Insurance (EI) Sickness benefit

Requirements

- Contribution based, you must have paid into to EI. It is NOT based on your assets or needs.
- Must have worked 600 hours in the last 52 weeks and made contributions.
- Is available to self-employed persons if they joined the EI program.

Definition

- Unable to work due to sickness or injury.
- Medical certificate needed from doctor.

Process

- EI applications are done on-line.
- Require Record of Employment (ROE) from employer (mostly done on-line).
- Need to apply as soon as possible after stopping work.
- A 1 week waiting period is served for all EI claims.
- It takes 6 to 8 weeks to receive first payment.
- Maximum 15 week benefit.

Amount

- 55% of average earnings to maximum of \$547.00 per week (2018).
- Paid for maximum 15 weeks or time indicated by doctor on medical certificate.
- Must submit reports every 2 weeks.

Tips

- Mail medical report or drop off at Service Canada office.
- Can complete application at Service Canada office if you have no computer.

Employment Insurance (EI) Compassionate Care

Requirements

- Contribution based, you must have paid into to EI. It is NOT based on your assets or needs.
- Must have decreased work by 40%.
- Must have worked 600 hours in the last 52 weeks and made contributions.
- Must be providing care and support to a family member or loved one.

Definition

- Family member must be “gravely ill” and at significant risk of death within next 26 weeks.
- Medical certificate needed from doctor treating the family member/loved one.

Process

- Same as other EI applications; online.
- Submit Record of Employment, Medical Certificate, Release of Medical Certificate consent form.
- 6 to 8 weeks before first payment.

Amount

- 55% of earnings up to a maximum.
- 26 week benefit.
- Can be shared between family members, but cannot exceed 6 week benefit period when combined.

Other

- Can be transferred to a sickness benefit if person becomes ill before end of claim or within one year. Must file a medical certificate to do so.

**For more information about EI benefits
search the website: servicecanada.gc.ca**

Family Caregiver Benefit for Adults

Requirements

- Contribution based, you must have paid into to EI. It is NOT based on your assets or needs.
- Must have decreased work by 40%.
- Must have worked 600 hours in the last 52 weeks and made contributions.
- Must be providing care and support to a family member or loved one.

Definition

- Individuals defined as participating in the care of a critically ill or injured adult.
- Support is defined as providing psychological or emotional support to ill or injured adult over 18 years old.
- Immediate family, other relatives individuals considered family.

Amount

- 15 week benefit.

CPP Disability (CPP-D)

Requirement

- Contribution based, you must have paid into CPP. It is NOT based on your assets or needs.
- Contributed 4 of the last 6 years OR contributed 3 of the last 6 years and a total of 25 years of contribution overall.
- People over 18 and under 65.

Exceptions

- Contribution not made while child-rearing or collecting CPP-D.
- Under certain conditions a person may submit a late application for CPP-D. The Social Worker can discuss these conditions with you.

Definition

- Severe (unable to do any job).
- Prolonged (1 year from time of application or longer).
- Potentially life threatening

Process

- **Application includes;** personal information, questionnaire, consent forms, medical report.
- Takes at least 4 months (or longer) to process application and make a decision.
- Will be sent “Notice of Entitlement” with start date and monthly amount along with any back or retroactive payments.

General information

- Benefits are taxable.
- Benefits for children; if less than 18, or if 18 to 25 enrolled full-time in school.
- Has return to work incentives and if your same disability returns within 2 years, benefits are automatically restarted once CPP is notified.
- No medication or dental coverage.

CPP-D Terminal Illness Application

The information for completing a terminal illness application is similar to CPP-D with a few differences.

- For people who have an illness and have less than a year to live.
- Shorter application (8 pages).
- There are no return to work incentives.
- Processed faster but still a waiting period for payment.
- Can be faxed to Service Canada and original mailed.

Tips for CPP-D

- Keep copies of all records.
- Contact Service Canada to request “Statement of Contributions” in order to know CPP-D monthly amount.

**For more information on CPP-D
search the website: servicecanada.gc.ca**

Ontario Works (OW)

A municipal program through Social Services. Basic monthly support to those in financial need (short term assistance).

Requirement

- Is asset-tested, must demonstrate financial need and limited resources and household income.
- You will need to provide financial information (previous income, housing costs, income tax, bank records, family size, assets) dating back several months.

Allowable assets

- There is a list of allowable assets such as your home that your worker can review with you. They will not include these assets when figuring out what is available to you.

Three categories for OW

- Employable.
- Restrictions to participate because temporarily ill or caring for ill person.
- Disabled, a permanent barrier to employment and will be applying for Ontario Disability Support Program.

Process

- Online application.
- Contact local office for telephone application.
- Then, intake appointment (if long term disability then inform OW worker so ODSP application can be started).
- Payment usually within 4 working days.

Other benefits

- Ontario Drug Benefit card (ODB).
- Other benefits both mandatory and discretionary.
- Please discuss your specific situation with your worker.

**For more information on OW
search the website: mcss.gov.on.ca**

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Ontario Disability Support Program (ODSP)

A provincial program through Ministry of Community and Social Services.

Requirement

- Is asset-tested for those with a disability and financial need.
- Must verify limited assets and household income from all sources.
- Will need to show financial records from several months back.

Allowable Assets

- Some assets are allowable, which your worker can review with you. They will not include these assets when figuring out your benefits.

Definition of Disability

- A Disability Determination package will be given to you containing:
 - Health Status Report for doctor
 - Activities of Daily Living report for your doctor or allowable health professional
 - Self report
 - Consent form
- Disability: Substantial physical or mental impairment, continuous or recurrent, lasting one year or more, and limits your ability to work, look after yourself or function in the community.

Process

- Online or contact local office for telephone application.
- Scheduled appointment to supply required information.
- Must demonstrate financial need to continue application, then disability is determined.
- Takes 4 to 6 months.
- If you have qualified for CPP-D, then you do not need further medical clearance from ODSP. Must just meet asset determination.
- If you have immediate financial needs then you must apply for OW.

Other benefits:

- Please discuss any other benefits with you ODSP worker such as medication coverage.

**For more information on ODSP
search the website: mcss.gov.on.ca**

Senior benefits (over 65) that may be available

If you are over 65, you currently receive a pension income. You do not need to apply for further disability income. If you have areas of financial need, please speak with a Social Worker with your concerns.

Senior's income sources (over 65)

For more information on the below benefits search the website: servicecanada.gc.ca

- Canada Pension Plan (CPP)
 - Old Age Security (OAS)
 - Guaranteed Income Supplement (GIS)
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- Ontario Guaranteed Annual Income System (GAINS)
<http://www.fin.gov.on.ca/en/credit/gains/>
 - Ontario Drug Benefit (ODB)
<http://www.drugcoverage.ca/en-ca/Provincial-Coverage/ontario/drug-benefit-programs.aspx>

Thank you to *Wellspring Centre of Innovation*. The information in this handout has been adapted with permission from a series of documents in their Money Matters program. We also thank our regional cancer care colleagues for their information and expertise.