

# Coping with Cancer: Know how to get financial help



UHN

## For patients living with cancer

Read this booklet to learn about:

- What programs are available to you
- How to apply for and use the programs
- Programs for caregivers and families

Patient Education

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Author: Oncology Social Workers; revised by Rhonda Kibrick-Lazear, M.S.W., R.S.W.  
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## **What are “income maintenance programs”?**

Many people who are living with cancer, and/or getting treatment for cancer, will not be able to work for some amount of time.

The amount of time that you will not be able to work will depend on your health, and the type of work that you do. Speak to a Social Worker at the Princess Margaret Cancer Centre to know what to expect and how to prepare for this.

There are many programs that may be able to give you financial help. These programs are also called “income maintenance programs”. Details about each of these programs are listed in this pamphlet.

If you would like help learning more about these services, contact the following:

Social Worker - Psychosocial Oncology Clinic  
Princess Margaret Cancer Centre  
16<sup>th</sup> Floor, Room 718  
To book an appointment call: 416-946-4525

A Social Worker can help you find out:

- If there are any financial support programs that can assist you,
- How these programs work, and
- How you can apply for them.

Wellspring Money Matters Resource Centre  
4 Charles Street East, 4<sup>th</sup> Floor  
To book an appointment call 416-961-1928

A Money Matters Case Manager can give you:

- Information and guidance on government and employer-based income and benefits programs.
- Private, one-to-one appointments at no charge.
- Financial advice. Wellspring offers a Financial Advice Clinic, Ontario Works on-site intakes and a Long-Term Disability and Employment Law Clinic.
- Case Managers can also help you complete application forms and can refer you to services in the community.

## **What programs are available to you?**

You may qualify for financial assistance from one or more of the programs below:

- Work Related Benefits
- Employment Insurance (EI) Sickness Benefits
- Canada Pension Plan (CPP) Disability Benefits
- Ontario Works (OW)
- Ontario Disability Support Program (ODSP)

## **Work-related benefits**

### **What are work-related benefits?**

These benefits are part of workplace insurance plans. They are not run by the government. If you work and your employer has a plan, you have probably been paying into a work-related benefit plan.

### **Who are they for?**

These benefits are for people who have paid into insurance plans through their workplace.

### **What kinds of benefits are there?**

- Sick Pay (covers all, or only part of your regular pay)
- Short-Term Disability Pay
- Long-Term Disability Pay

### **How do I apply?**

You apply through the “Personnel” or “Human Resources Department” at your workplace.

### **What else should I know?**

The benefits you can get will depend on the plan your employer has. Different employers have different plans. Talk to the Personnel or Human Resources Department at your workplace to see what you can apply for.

These plans usually offer different kinds of help. The help might be short-term or long-term. It might be the same as your regular pay (full pay) or cover only part of it (partial pay).

## Government Social Insurance Benefits (Federal)

### What are government Social Insurance Benefits?

These benefits are run by the federal government. The money comes from payments people must make through their workplace. If you work, you have likely paid into these government social insurance benefits, and programs.

### Who are they for?

These benefits are for people who have paid enough into government social insurance plans through their workplace. In order to qualify:

- You must have paid into the plan. This would show up as a deduction (money taken off) from your paycheque.
- Ask your workplace's Personnel or Human Resources Department if you are not sure.

### What kinds of benefits are there?

1. Employment Insurance (EI) – Sickness Benefits
2. Canada Pension Plan – Disability Benefits.

The amount of financial support you can get is based on the contributions you have made to the benefit.

Read below to know more about how these 2 programs work.

## Employment Insurance (EI) – Sickness Benefits

For the most up-to-date and complete information, call Service Canada at 1-800-206-7218, or visit <http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml>

### How do I qualify for EI Sickness Benefits?

This is a short-term sick benefit that you can get for up to 15 weeks. You must have worked a minimum of 600 hours in the last 52 weeks to qualify for EI Sickness Benefits.

### When should I apply?

You should apply as soon as you can, after you stop working. You should apply even if your employer has not given you your Record of Employment (ROE) yet. If you apply for benefits later than 4 weeks after your last day of work, you risk losing benefits.

### **What is the 2-week waiting period?**

Before you can start getting EI benefits, there is a 2-week waiting period during which you will not be paid. This waiting period is like the deductible (money you pay into) for other types of insurance.

### **How do I apply?**

You must apply online or in-person at a Service Canada Centre. After you apply, it can take about 6 weeks for the government to process and respond to your application.

It will take about 60 minutes to complete the online application. The Service Canada website takes you through the application process, step-by-step. The Service Canada website also gives you details on how to complete the form.

To apply online, visit: <http://www.esdc.gc.ca/eng/home.shtml>

For a list of Service Canada Centres to apply at in-person, visit:  
<http://www.servicecanada.gc.ca/cgi-bin/sc-srch.cgi?ln=eng>

### **What information do I need to apply?**

You will need to have personal information, such as your:

- Social Insurance Number (SIN). If your SIN begins with a “9”, you need to provide proof of your immigration status and work permit.
- Mother's maiden name (her last name before marriage)
- Mailing and home address
- Complete banking information. If you want your benefits payments put straight into your bank account, you will need to have the following employment information:
  - Record of Employment (ROE)
  - Names and addresses of all your employers over the last 52 weeks.
  - The dates that you worked for all your employers over the last 52 weeks, and the reasons for leaving each job (e.g. quit, dismissed or fired, sick leave)
  - If your employer provides ROEs in paper format, you must request copies of all ROEs given to you over the last 52 weeks. After you submit your EI application online, you will also need to submit your ROE by mail or in-person.
- If your employer submits ROEs directly to Service Canada online, you do not need to request a copy of your ROE from your employer. You will not need to submit your ROE.

If you are having problems getting your ROEs from your employers, call Service Canada at 1-800-206-7218 for help.

### **What other information do I need?**

You will also need to gather other information, such as:

- A Medical Certificate Form (you can get this form online)
  
- The Medical Certificate Form:
  - Says how long you are likely to be off work (start and recovery dates).
  - Must be signed by your doctor
  - You should keep a copy of the completed form for your records.
  - You will need to submit the original Medical Certificate Form by mail or in-person at your local Service Canada Centre.

### **How much financial support can I get?**

Most people will get EI benefits that amount to about 55% of their average insurable weekly earnings, up until a maximum amount.

For more information on Employment Insurance, contact Service Canada directly, or read more at this website link:

<http://www.servicecanada.gc.ca/eng/ei/types/sickness.shtml#much>

## **Canada Pension Plan (CPP) – Disability Benefits**

For the most up-to-date and complete information, call Service Canada at 1-800-277-9914 or visit:

<http://www.servicecanada.gc.ca/eng/sc/cpp/disability/disabilitypension.shtml>

### **What is the CPP Disability Benefit?**

The CPP Disability Benefit is a monthly payment made to people who recently paid into the Canada Pension Plan (CPP) while they worked, and then become unable to work due to a disability.

### **How do I qualify for CPP Disability Benefit?**

You must have a severe and prolonged illness. “Severe” means that you cannot work at any job on a regular basis. “Prolonged” means that you cannot work for at least 1 year.

You may qualify for the CPP Disability Benefit if:

- You are under 65 years of age
- You stopped working because of your medical condition
- You paid into the CPP for at least 4 of the last 6 years, OR you paid into the CPP for at least 25 years and made contributions to the plan in 3 of the last 6 years

If you are not sure if you qualify for CPP Disability Benefits, contact Service Canada at 1-800-277-9914 for assistance.

### **How do I apply for the CPP Disability Benefit?**

You must apply in writing. You can get the forms to apply on the Service Canada website, or you can contact Service Canada and ask to have the forms mailed to you.

You can also pick-up the forms to apply at the reception desk of the Psychosocial Oncology Clinic, 16<sup>th</sup> Floor, Room 718. Your doctor will need to complete the Medical Report.

Before you apply, you can do few things to prepare:

- Read the “General Information and Guide”, which is part of the package of forms you get to apply. This guide includes:
  - The steps to complete your application,
  - Changes you should know of that may affect your benefits,
  - A mailing checklist, and
  - Other useful information about disability benefits.
- If you are a parent or guardian, you could request the child-rearing provision (form is in the package of forms). You could also request the children's benefit (a section of the main application form).
- If you are unable to fill out the forms, a family member or a friend can help you. Make sure that you allow them to do this by signing where necessary.

Service Canada takes about 4 months to decide if you qualify or not.

### **When will my payments start?**

Your payments start 4 months after the date Service Canada decides if you were found to be disabled under CPP rules.

## **How much financial support can I get?**

The amount of money you get depends on how much you paid into the CPP while you were working. You will receive the basic fixed monthly amount, plus an amount based on how much you contributed to the CPP during your entire working career. There is a maximum limit to the financial support you can get.

If you qualify for a CPP disability benefit, you also get an allowance (a certain amount of money) for every child you have that is still financially dependent on you.

If you are getting a CPP disability benefit, your dependent children may also qualify for a children's benefit. For more information on CPP disability payments, contact Service Canada directly, or visit this website:

<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/payments/index.shtml>

## **Government Social Assistance Benefits (Provincial)**

### **What are government Social Assistance Benefits?**

Social Assistance Benefits are different than Social Insurance Benefits. Social Assistance Benefits are different in a few ways:

1. They are run by the provincial government.
2. People who get Social Assistance Benefits do not need to have paid into the program through workplace contributions in order to qualify.
3. The money for Social Assistance Benefits comes from taxes.

### **Who are these benefits for?**

These benefits are for people who have:

- No income,
- Low income,
- No assets (things you own, or have) (e.g. property, savings), and/or
- Low amount of assets.

### **What kinds of benefits are there?**

1. Ontario Works: Emergency/Short-Term Financial Assistance
2. Ontario Disability Support Program: Long-term assistance for people who cannot work because of an illness.

Read below to know more about these 2 programs.



## **Ontario Works (OW)**

For the most up-to-date and complete information, call the Ontario Works Client Services and Information Unit at 416-392-2956 or visit:

<http://www.toronto.ca/socialservices/>

Or

<http://www.mcass.gov.on.ca/en/mcass/programs/social/ow/>

### **What is Ontario Works?**

Ontario Works is a province-wide social assistance program. The program includes employment services and financial assistance.

Ontario Works can give you:

- Financial help right away, but only for the short-term. Ontario Works might meet your needs while you are waiting for help from another government program (e.g. EI, CPP, or ODSP).
- Special assistance, if you qualify for “special needs”. This means you can get money for things related to your illness (e.g. special diet, dental bills, transportation, medical supplies, or wigs)
- A drug benefit card that you can use at the pharmacy to pay for prescribed (given to you by a doctor) medications.

### **How do I qualify for Ontario Works financial assistance?**

Whether you qualify for Ontario Works or not depends on your:

- Income,
- Assets,
- Family size,
- Housing situation,
- and more.

You must have very little income or assets to qualify.

## **How do I apply for Ontario Works?**

There are 2 ways to apply. You can choose to apply:

1. Online. Go to <http://www.toronto.ca/socialservices/> to apply online.
2. Over the phone. For residents of Toronto, call 416-397-0330 to apply.

If you think you qualify, you will need to attend an in-person interview. If you are too sick to go to the interview, you can ask to have one in your home.

## **What information do I need to apply?**

1. Personal ID, including (all of these):
  - Your birth certificate, or proof of citizenship or immigration document (e.g. record of landing, permanent resident card)
  - Your Social Insurance Number (SIN) card
  - Your Ontario Health Insurance Program (OHIP) card
2. Proof of what you pay for housing
  - For example, a copy of your lease, rent receipts, landlord information, or mortgage papers
3. Proof of your income
  - For example, pay stubs, copies of paychecks, Employment Insurance stubs, or details about any other income
4. Proof of your assets (things you own, or have)
  - Bank book updates for the last 3 months
  - Registered Retirement Savings Plans (RRSPs)
  - Life insurance documents
  - Vehicle ownership papers
  - Property ownership papers
  - Any other investments

## **How much financial support will I get?**

The amount of money you get depends on your family size and housing situation. There is a limit put on the amount that you can get. For more information on the City of Toronto Ontario Works payments, contact Ontario Works, or visit this website:

[www1.toronto.ca/wps/portal/contentonly?vnextoid=2179707b1a280410VgnVCM10000071d60f89RCRD&vnextchannel=c275dac365280410VgnVCM10000071d60f89RCRD](http://www1.toronto.ca/wps/portal/contentonly?vnextoid=2179707b1a280410VgnVCM10000071d60f89RCRD&vnextchannel=c275dac365280410VgnVCM10000071d60f89RCRD)

## **Ontario Disability Support Program (ODSP)**

For the most up-to-date and complete information:

- Call the General Inquiry line at 416-326-5079,
- Contact the Client Service and Information Unit at 416-325-5666, or
- Visit: <http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/index.aspx>

### **What is the Ontario Disability Support Program?**

The Ontario Disability Support Program gives financial assistance and other benefits to people with disabilities who qualify, and their families.

This assistance can include help with:

- Housing and basic living expenses,
- Prescription drugs,
- Basic dental care, and
- Medical expenses.

ODSP can give you long-term financial help, such as:

- Special assistance, if you qualify for “special needs”. This means you can get money for things related to your illness (e.g. special diet, dental bills, transportation, medical supplies, or wigs.)
- A drug benefit card that you can use at the pharmacy to pay for prescribed (given to you by a doctor) medications.

### **How do I qualify for ODSP?**

To qualify for ODSP, you must be:

- 18 years of age or older
- Too ill to return to work for more than 1 year
- Have a very limited income and limited assets (things you own, or have)
- A “person with a disability.” This means that:
  - You are living with a serious physical or mental limitation
  - The limitation is probably going to last 12 months or longer
  - The limitation means you have trouble with: Personal care (e.g. bathing, grooming, dressing), errands like banking and shopping, or working (e.g. you are not able to follow instructions)

## **How do I apply for ODSP?**

There are 2 parts to the application process: financial assessment and disability assessment.

To begin the first part of the application process, contact your local ODSP office and ask to set up an appointment to determine your financial eligibility.

In Toronto, there are 4 ODSP offices:

### **Downtown**

Ministry of Community and Social Services - ODSP  
385 Yonge Street, 2nd Floor  
Toronto, ON M5B 1S1  
Phone: 416-314-5700

### **Toronto West**

Ministry of Community and Social Services - ODSP  
1870 Wilson Ave  
North York, ON M9M 1A5  
Phone: 416-325-5900

### **Toronto Central**

Ministry of Community and Social Services - ODSP  
47 Sheppard Ave E, 6th Floor  
Toronto ON M2N 5X5  
Phone: 416-314-6514

### **Toronto East**

Ministry of Community and Social Services - ODSP  
770 Birchmount Rd. Unit # 30  
Scarborough, ON M1K 5H3  
Phone: 416- 325-0123

If you cannot get to your local office for the appointment, an ODSP worker can arrange to meet with you at another location.

Contact information for all ODSP offices can be found on the ODSP website.

## **What information do I need at the first appointment?**

1. Personal identification (all of these):
  - Birth certificate or proof of citizenship or immigration document (e.g., record of landing, permanent residents card)
  - Social Insurance Number (SIN) card
  - Ontario Health Insurance Plan (OHIP) card
2. Proof of what you pay for housing
  - For example, a copy your copy of lease, rent receipts, landlord information, mortgage papers, or utility bills
3. Proof of your income
  - For example, pay stubs, copies of paychecks, Employment Insurance stubs, details about any other income
4. Proof of your assets (things you own, or have)
  - bank book updates for the last 3 months
  - RRSP's
  - life insurance documents
  - vehicle ownership papers
  - property ownership papers
  - any investments

## **What happens after the appointment?**

If you qualify financially, you will be given a Disability Determination Package to provide information about your disability. You will need to get a health professional, such as a doctor, to fill out the appropriate forms. This information will tell staff in the Disability Adjudication Unit about your ability to work, look after yourself or get out in the community.

## **When will I know if I am eligible for ODSP?**

It can take up to 4 months to find out if you are eligible.

You can apply for help first from Ontario Works. That might give you a temporary income while you are waiting for your ODSP application to be approved. Ontario Works will also help you apply for ODSP.

### **How much financial support will I receive?**

The amount of money you receive depends on your family size and housing situation. There is a maximum amount that you can receive. For more information on Ontario Disability Support Program rates refer to the website below, or contact the Ontario Disability Support Program directly:

[www.mcass.gov.on.ca/documents/en/mcass/social/directives/odsp/income\\_Support/6\\_1.pdf](http://www.mcass.gov.on.ca/documents/en/mcass/social/directives/odsp/income_Support/6_1.pdf)

## **Programs for caregivers**

Below you will find details on programs that offer financial help to caregivers. Caregivers are people who help care for family members, or friends, who are ill.

### **Family Medical Leave**

For the most up-to-date and complete information, visit the Ontario Ministry of Labour's website: <http://www.labour.gov.on.ca/english/es/pubs/guide/family.php>

#### **What is family medical leave?**

Family medical leave is unpaid, job-protected leave of up to 8 weeks in a 26-week period.

Caregivers can take family medical leave to give care or support to certain family members. This can include the caregiver's:

- Parent,
- Grandparent,
- Spouse,
- Sibling (sister or brother),
- Child,
- Niece or nephew,
- and more.

For a complete list, visit the Ontario Ministry of Labour's website listed above.

Caregivers can also take leave to give care or support to non-family members. But, they can only do this if the person who is ill gets a medical certificate as proof that they need care or support, and that they are at risk of dying within 26 weeks.

The medical condition and risk of death must be confirmed in a certificate issued by a qualified health practitioner. Visit this website to see a copy of the certificate:

<http://www.labour.gov.on.ca/english/es/pdf/medcert.pdf>

### **Who can take family medical leave?**

All employees, whether full-time, part-time, permanent, or term contract, who are covered by the Employment Standards Act, 2000 (ESA) are able to take family medical leave.

### **How do caregivers apply?**

There is no application process to go on family medical leave. Instead, caregivers must inform their employer (workplace) in writing that they will be taking a family medical leave, and will be absent (away) from work.

If a caregiver has to start their family medical leave before informing their employer, they must inform their employer as soon as possible after starting the leave.

Caregivers who do not give notice to their employer before they go on family medical leave do not lose their right to go on leave.

## **Compassionate Care Benefits**

For the most up-to-date and complete information, call Service Canada at 1-800-206-7218, or visit [http://www.servicecanada.gc.ca/eng/ei/types/compassionate\\_care.shtml](http://www.servicecanada.gc.ca/eng/ei/types/compassionate_care.shtml)

### **What are compassionate care benefits?**

Compassionate care benefits are offered through Employment Insurance (EI) and the Government of Canada. The benefits are paid to people who have to be away from work temporarily to give care or support to a family member who is gravely ill, and at a high risk of dying within 26 weeks. Under the benefits, caregivers are offered a maximum of 6 weeks of paid leave.

When requesting compassionate care benefits, caregivers must provide a medical certificate as proof that the ill family member needs care or support and is at risk of dying within 26 weeks. This medical certificate is called a “Medical certificate for Employment Insurance Compassionate Care Benefits”. It must be filled out and signed by a medical doctor, or another member of the health care team treating the gravely ill family member.

### **Who can get compassionate care benefits?**

Any caregivers who have to be away from work in order to give care or support to their family member can get compassionate care benefits.

“Care or support” to a family member means:

- Providing psychological or emotional support, or
- Arranging for care by a third party, or
- Directly providing or participating in the care.

Caregivers can also get compassionate care benefits to care for a gravely ill person who considers them “like a family member”.

### **How do caregivers apply?**

Caregivers must apply online or in-person at a Service Canada Centre. After applying, it can take about 6 weeks for the government to process and respond to the application.

To apply online, visit: <http://www.esdc.gc.ca/eng/home.shtml>

For a list of Service Canada Centres to apply at in-person, visit: <http://www.servicecanada.gc.ca/cgi-bin/sc-srch.cgi?ln=eng>

### **What else should I know?**

Caregivers can share the 6 weeks compassionate care benefits with other members of their family who must also apply and be eligible for these benefits.

## **Benefits for families after death**

### **Employer & Private Insurance Providers**

After the death of a loved one, family members may be eligible for financial benefits through their place of work, or through their private insurance. These benefits will differ from one employer or insurance company to another.

It is best for family members to contact the Personnel/Human Resources Department at their work, or to contact their insurance provider directly, to find out what is available to them.



## **Canada Pension Plan (CPP) Death Benefit**

For the most up-to-date and complete information, call the Government of Canada at 1-800-277-9914, or visit the Canada Pension Plan Death Benefit page:

<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/death-benefit.shtml>

### **What are CPP death benefits?**

CPP death benefits are a one-time, lump-sum payment made to the estate of a CPP contributor who has recently died. An “estate” includes a person’s total property and things they own.

There are 3 types of benefits.

- The death benefit is a one-time payment to, or on behalf of, the estate of a deceased CPP contributor;
- The survivor's pension is a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor;
- The children's benefit is a monthly benefit for dependent children of a deceased contributor.

It is important to apply for CPP benefits. If you do not apply, you may lose benefits you are entitled to get.

### **How long must I contribute to CPP for my survivors to get CPP death benefits?**

For your survivors to be able to get CPP death benefits, you must have made contributions to the CPP for at least 3 years.

If the amount of time you contribute to the CPP is longer than 9 years, you must have contributed in:

- one third of the calendar years in your contributory period; or
- 10 calendar years, whichever is less.

### **Who can get CPP death benefits?**

The CPP death benefit is a one-time, lump-sum payment made to the deceased contributor's estate. If there is no estate, the person responsible for the funeral expenses, or the surviving spouse or common-law partner, or the next of kin may be eligible, in that order.

The CPP death benefit is paid to the person who, at the time of death, is the legal spouse or common-law partner of the deceased contributor (in the case of same-sex partners, the

date of death of the contributor must be January 1, 1998 or later. Even if a previous opposite-sex spouse is getting the survivor pension, you may still qualify).

If you are a legally separated spouse and there is no live-in common-law partner, you may qualify for this benefit.

The CPP children's benefit is paid to the natural or adopted child of the deceased contributor, or a child in the care and control of the deceased contributor at the time of death. The child must be either under age 18, or between the ages of 18 and 25 and in full-time attendance at a recognized educational institution.

### **How do my survivor's apply for CPP death benefits?**

To apply for CPP death benefits, the survivors of a deceased CPP contributor must fill out an Application for a Canada Pension Plan Death Benefit (form #ISP1200), and mail it to the address below:

Service Canada  
PO Box 2020 Station Main  
Chatham, Ontario N7M 6B2

To view and print a copy of the application form, visit:

<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/death-benefit.shtml>

### **Who qualifies for the CPP children's benefit, and how much is it?**

A child who has lost at least one parent who was a CPP contributor may qualify. For the benefit to be paid, the deceased parent must have met the requirements.

A child may get up to two benefits if:

- both parents paid into the CPP; and
- each parent is either disabled (according to CPP rules) or deceased.

For information on disability benefits, contact Employment and Social Development Canada (ESDC) and ask for the booklet on "Disability Benefits - Canada Pension Plan".

To apply online, you can visit:

<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/index.shtml>

Note: If the child is under the age of 18, the benefit is normally paid to the person with whom the child is living. However, in some cases, the benefit can be paid to the child who has applied. If the child is 18 or older and qualifies because of full-time attendance at a recognized educational institution, the benefit is paid directly to him or her on application.

## Overview of Financial Programs – Income Assistance

