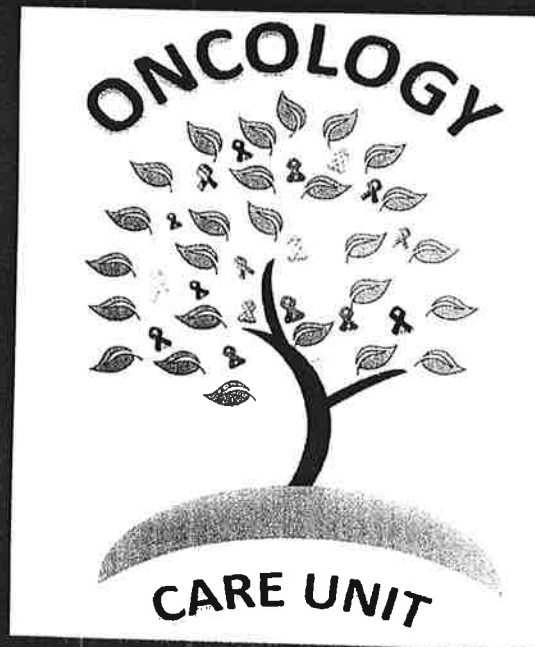




Timmins and District Hospital  
L'Hôpital de Timmins et du district

# MONEY MATTERS

## INCOME AND FINANCIAL PROGRAMS



Therese Bergeron-Hopson (705) – 267-2131 ext 2712





# MONEY MATTERS

Social Work is also available to connect you with the following programs:

1. Income replacement
2. Income Tax
3. Retirement Benefits
4. Financial assistance
5. Drug coverage
6. Legal issues



# MONEY MATTERS

## 1. INCOME REPLACEMENT – Contribution Based

### Employment Insurance (EI) – regular benefits

1-800-206-7218

[www.hrdc-drhc.gc.ca](http://www.hrdc-drhc.gc.ca)

- Patient has to have worked a minimum amount of hours (600) over the last year
- 55 % of your weekly income to a maximum of \$413
- Must be ready and able to work

# MONEY MATTERS

## 1. INCOME REPLACEMENT – Contribution Based

### Employment Insurance (EI) – sickness benefits

1-800-206-7218

[www.hrdc-drhc.gc.ca](http://www.hrdc-drhc.gc.ca)

- Patient has to have worked a minimum amount of hours (600) over the last year
- Patient will require medical confirmation of an inability to work
- Maximum 15 weeks of payment, 2 week waiting period
- takes 6 weeks to receive payment
- Not retroactive
- Minimum 4 week turnaround for updated medical information (indefinite, or max time off)

# MONEY MATTERS

## 1. INCOME REPLACEMENT – Contribution Based

### Employment Insurance (EI) – compassionate care benefits

1-800-206-7218

[www.hrdc-drhc.gc.ca](http://www.hrdc-drhc.gc.ca)

- For family members of patient with a prognosis of less than 6 months.
- applicant has to have worked a minimum amount of hours (600) over the last year to qualify
- The applicant will require medical confirmation of patient's prognosis.
- Maximum 6 weeks, 4 week waiting period

# MONEY MATTERS

## 1. INCOME REPLACEMENT – Asset Based

### Ontario Works (OW)

705-268-7722

[www.mcass.gov.on.ca](http://www.mcass.gov.on.ca)

- Patient has to meet financial need criteria to qualify
- Patient may receive income replacement, drug coverage, emergency dental coverage, transportation for medical appointments, a diet allowance, and assistance with purchasing equipment (eg. wheelchair)

# **MONEY MATTERS**

## **1. INCOME REPLACEMENT – Asset Based**

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

705-235-1700

[www.mcass.gov.on.ca](http://www.mcass.gov.on.ca)

- Patient has to meet financial need criteria to qualify
- Patient will require medical confirmation of diagnosis and functional limitations
- Patient may receive income replacement, drug coverage, standard dental coverage, transportation for medical appointments, and a diet allowance



# **MONEY MATTERS**

## **1. INCOME REPLACEMENT – Employer Based**

### **Short Term Disability (STD) Benefits**

- Some employers offer a STD or LTD as part of their benefit package.
- If employed, patients can contact their department of human resources or union for more information and/or for an application package.

### **Long Term Disability (LTD) Benefits**

# MONEY MATTERS

## 2. INCOME TAX

### DISABILITY TAX CREDIT

1-800-959-8281

[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)



- a non-refundable tax credit that reduces the amount of income tax a person may have to pay
- Patient's medical prognosis and function should reflect a disability that markedly restricts patient's ability to perform basic activities of daily living on a prolonged basis.

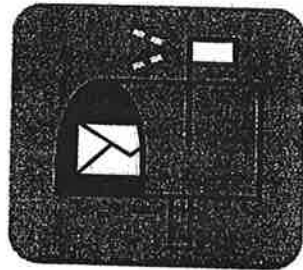
# MONEY MATTERS

## 2. INCOME TAX

### MEDICAL EXPENSES TAX CREDIT

**1-800-959-8281**

**[www.cra-arc.qc.ca](http://www.cra-arc.qc.ca)**



- a non-refundable tax credit for people who are spending 3 % of their Net Income or \$1884, whichever is less, on medical expenses.
- Some allowable expenses include:
  - Assistive devices
  - Related travel expenses
  - Eyeglasses, dentures, prescription drugs
  - Air conditioning
- Some expenses may require physician confirmation

# **MONEY MATTERS**

## **3. RETIREMENT BENEFITS**

### **CANADA PENSION PLAN (CPP)**

1-800-277-9915

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

- Can apply as early as age 60, but pension amount will be reduced
- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)

# MONEY MATTERS

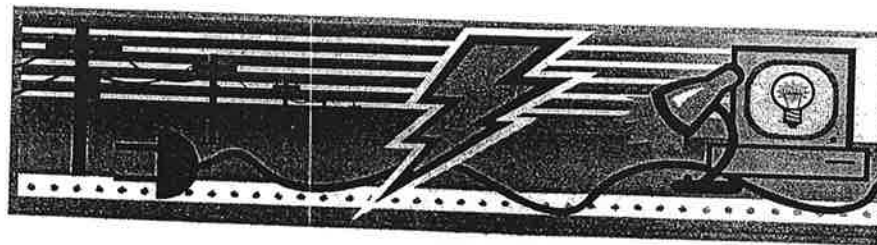
## 4. FINANCIAL ASSISTANCE

### Cancer Recovery Foundation of Canada

1-866-753-0303

[www.cancerrecovery.ca](http://www.cancerrecovery.ca)

- helps families in need by paying past-due rent or utility bills or other emergency cancer-related expenses
- Up to \$500/year per family
- Applications are made through Social Work and payments are made directly to the Creditor



# MONEY MATTERS

## 4. FINANCIAL ASSISTANCE

### Cottage Dreams

705-457-9100

[www.cottagedreams.ca](http://www.cottagedreams.ca)

- Provides a free cottage for one week for people who have completed cancer treatments (\$800 registration fee)
- Cottages are anywhere in Ontario
- Contact Cottage Dreams directly to apply to stay in a cottage or to offer your cottage



# MONEY MATTERS

## 5. DRUG COVERAGE

### Ontario Drug Benefit (ODB)



- Covers the cost of most medications prescribed by a physician
- Requires a co-pay
- Available to patients who
  - are 65 and over
  - are in receipt of OW/ODSP
  - require CCAC Nursing or other CCAC Professional services

# MONEY MATTERS

## 5. DRUG COVERAGE

### Trillium Drug Program (TDP)

416-642-3038

[www.health.gov.on.ca/english/public/pub/drugs/trillium/html](http://www.health.gov.on.ca/english/public/pub/drugs/trillium/html)

- Pays a portion of drug costs, not covered by any other plan (i.e private insurance)
- Patient and family will need to submit income information for each dependent family member over 16 who is financially dependent (not necessarily living with the family)



# MONEY MATTERS

## 5. DRUG COVERAGE

### Cancer Drug Assistance Program (C-DAP)

1-807-788-1246



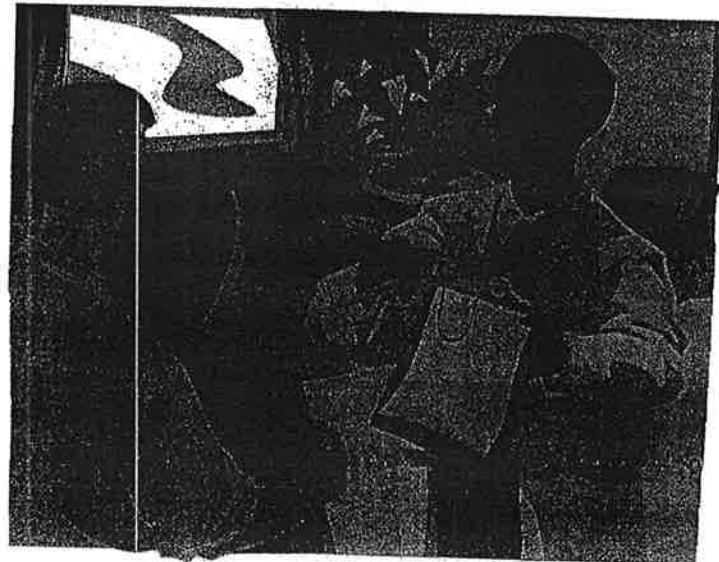
- For patients who are having difficulty with approval of some medications or cannot afford the TDP deductible
- Assists with assessing patients' options for drug coverage and facilitating appropriate applications

# MONEY MATTERS

## 6. LEGAL ISSUES

### Power Of Attorney (POA)

- Assigning a POA allows someone to make decisions on your behalf, if you are not capable of doing so



# **MONEY MATTERS**

## **6. LEGAL ISSUES**

### **Power Of Attorney (POA) – Personal Care**

- POA - Personal Care can make decisions regarding your personal care, including medical treatment decisions
- if a POA for personal care is not assigned, the government has established a hierarchy for determining who can serve as a Substitute Decision Maker (SDM)

# **MONEY MATTERS**

## **6. LEGAL ISSUES**

### **Power Of Attorney (POA) - Property**

- POA – Property can make decisions regarding your property or assets
- if a POA has not been assigned, patient's capacity has to be formally assessed
- if patient is deemed incapable, the Public Guardian & Trustee's (PG&T) office becomes Guardian of patient's property

# **MONEY MATTERS**

## **6. LEGAL ISSUES**

### **Power Of Attorney (POA)**

- POA booklets are available free of charge from the PG&T and require the signature of two witnesses, who are over 16 and are not being assigned the POA. They are legally binding documents once signed.
- Hospital staff cannot serve as witnesses
- POA ceases when patient dies.

# **MONEY MATTERS**

## **6. LEGAL ISSUES**

### **Wills**

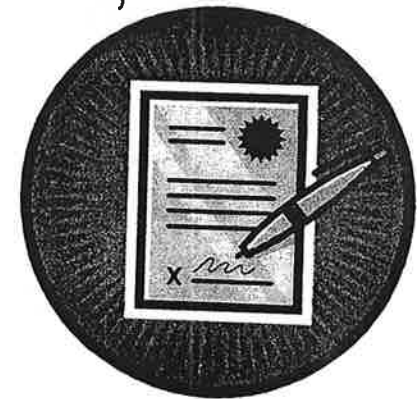
- Establishes what happens to your property and who will be the guardian of minor children in the event of your death
- The government has a process in place for disbursing of property in the event a person dies without a will, however the property is divided according to government rules, and the process is usually very lengthy and costly.

# MONEY MATTERS

## 6. LEGAL ISSUES

### Wills

- For a 30 minute legal consultation, contact 416-947-3330 (You will be given a 1-900 number and charged \$6.00 on your phone bill)
- Will kits are available from most book or business products stores (eg. Coles, Business Depot)



# MONEY MATTERS

Social Work is available for

- Supportive counselling for patients and their families in the following areas:
  - Relationships
  - Sexual intimacy
  - Identity
  - Mood
  - The impact of cancer
  - Talking with your children, colleagues, friends





# MONEY MATTERS

## Questions?

- Contact Social Work at 705-267-2131 ext 2712

## Acknowledgement:

Prepared by Elisa Rink and Lisa Roelfsema,  
Trillium Health Partners Credit Valle Hospital.



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