UNIVERSITY OF OTTAWA HEART INSTITUTE
INSTITUT DE CARDIOLOGIE DE L'UNIVERSITÉ D'OTTAWA

Financial Support for Patients

Living with a cardiac condition can bring about all kinds of changes—including financial ones. You may be unable to work for a period of time or incur new medical expenses.

These challenges can be stressful, but you are not alone. This page is designed to help you understand the financial and employment supports that may be available to you.

If you have questions or concerns about money, work, or planning your return to work, you can also ask to speak with a social worker or a vocational counselor. At the University of Ottawa Heart Institute, they are available through the Cardiac Rehabilitation Program (ottawaheart.ca/cardiac-rehabilitation-program).

Income supports

If you're unable to work because of your heart condition, financial help may be available. Some supports can be accessed through your workplace, while others are offered by the government. You may qualify for one or more, depending on your situation.

Taking a leave from your workplace

If you have benefits through your employer, you may be entitled to income support. Talk with your employer's human resources staff about your sick leave, vacation leave, and short- or long-term disability coverage.

Employment Insurance (EI) sickness benefits

Federal government EI sickness benefits can provide you with up to 26 weeks of financial assistance. To qualify, you need to demonstrate that:

- you are unable to work for medical reasons
- your regular weekly earnings from work decreased by more than 40% for at least 1 week
- you have accumulated 600 insured hours of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter

Apply as soon as possible after you stop working. If you apply more than 4 weeks after your last day of work, you may lose benefits.

Website: canada.ca/en/services/benefits/ei

Canada Pension Plan (CPP) disability benefit

The Canada Pension Plan (CPP) disability benefit is a **monthly payment** that you might receive if you are unable to work because of a disability. Qualification for this program is based on medical need, not financial need. You can get this benefit if you:

- are under 65 years of age
- contributed enough to the Canada Pension Plan
- have a mental or physical disability that regularly stops you from doing any type of substantially gainful work
- have a disability that is long-term and of indefinite duration, or is likely to result in death

Website: canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit

Quebec Pension Plan (QPP) disability benefit

Disability benefits under the Quebec Pension Plan (QPP) are payments that you could receive each month if you:

- are deemed to have a severe and permanent disability by Retraite Québec medical advisors
- have contributed enough to the Quebec Pension Plan
- are under 65 years of age
- are not entitled to an unreduced income replacement indemnity from the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)
- are not receiving a pension under the Canada Pension Plan

Website: retraitequebec.gouv.qc.ca/en/invalidite/prestations-invalidite-rrq/Pages/prestations-invalidite-rrq.aspx

Ontario Works

Ontario Works is a provincial program for people who need financial assistance to pay for day-to-day living expenses such as food, housing, and utility costs.

To qualify for Ontario Works financial assistance, you must:

- be at least 16 years of age
- be an Ontario resident
- have assets no greater than the limits set out in the program
- be in financial need
- participate in employment activities

Please note, an Ontario Drug Benefit Card is provided to all eligible recipients.

You can use the Ontario Social Assistance Office Finder to find the Ontario Works or Ontario Disability Support Program (ODSP) office near you.

Websites:

- Ontario Works: ontario.ca/page/ontario-works
- Ontario Social Assistance Office Finder: officelocator.mcss.gov.on.ca

Quebec Social Assistance and Social Solidarity

The Ministère du Travail, de l'Emploi et de la Solidarité sociale (MTESS) administers the Social Assistance Program and the Social Solidarity Program. These programs allow low-income people who meet certain criteria to obtain a certain amount of money (benefit). This money is used to pay for food, shelter, and so on.

For information on financial resources available in Quebec, contact your local CLSC.

Websites:

- Quebec Social Assistance and Social Solidarity: quebec.ca/en/family-and-support-for-individuals/social-assistance-social-solidarity
- Find your local CLSC: sante.gouv.qc.ca/en/repertoire-ressources/clsc

Ontario Disability Support Program (ODSP)

The Ontario Disability Support Program is a disability benefit that is based on medical as well as financial needs. To be eligible for ODSP as a person with a disability, you must meet the definition of disability under the Ontario Disability Support Program Act.

Being a person with a disability means:

- you have a substantial mental or physical impairment that is continuous or recurrent, and is expected to last one year or more
- the direct and cumulative effect of your impairment results in a substantial restriction in your ability to work, care for yourself, or take part in community life
- your impairment, its likely duration and restrictions have been verified by an approved health care professional

Please note, the application process can take three to four months or longer to complete. If you do not have other income or assets, you should apply for Ontario Works in the interim.

Website: ontario.ca/page/ontario-disability-support-program

Private retirement plans / CPP/QPP retirement plans

Some people may choose to take early retirement. Talk to human resources staff at your workplace. Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) benefits are accessible as early as age 60 at a reduced pension amount.

Medication coverage

Prescription medications can be expensive, especially if you need them long-term. Depending on where you live and your personal situation, you may qualify for help with those expenses.

Ontario Trillium Drug Program

If you have high prescription-drug expenses — compared to your household income — you may qualify for the Trillium Drug Program.

You should apply if you:

- live in Ontario
- have a valid Ontario health card number
- do not already qualify for the Ontario Drug Benefit program (for example, you are not enrolled in a program such as Ontario Works, are under 24 years of age, or are 65 years and older)
- do not have an insurance plan that pays for 100% of your drugs
- spend about 4% or more of your after-tax household income on prescription drugs

Website: ontario.ca/page/get-help-high-prescription-drug-costs

Quebec Prescription Drug Insurance

Every permanent Quebec resident must have prescription drug coverage at all times. Two types of plans provide this:

- the public plan that is administered by the Régie de l'assurance maladie du Québec
- private plans (group insurance or employee benefit plans)

Only people who are not eligible for a private plan may register for the Public Prescription Drug Insurance Plan.

In most cases, if you are a temporary Quebec resident aged 18 and older, you are not eligible for the Public Prescription Drug Insurance Plan.

Website: ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/register-deregister

Other sources of financial assistance

Specific disability insurance

Check to see whether you have disability insurance on your mortgage, your line of credit, etc. Talk to your financial planner or bank advisor to see if they can assist.

Essential Health and Social Supports (EHSS) program

The Essential Health and Social Supports (EHSS) program helps Ottawa residents who cannot afford to pay for items or services needed to maintain their housing and for health items that are not available through other programs. EHSS may help to pay for things like:

- urgent dental care and dentures
- eye exams and glasses
- fuel/gas/hydro arrears, deposits and reconnection fees
- rent arrears and deposits
- the Assistive Devices Program (ADP) - 25% consumer contribution
- bathroom aids
- surgical and diabetic supplies
- cremations and burials

Website: ottawa.ca/en/family-and-social-services/financial-and-social-assistance/apply-financial-assistance/essential-health-and-social-supports-ehss

Assistive Devices Program (ADP)

The Assistive Devices Program (ADP) helps people with long-term physical disabilities pay for customized equipment like wheelchairs and hearing aids. ADP covers 75% of the cost for most equipment and supplies for eligible applicants, regardless of their income.

To qualify, you must:

- be an Ontario resident
- have a valid Ontario health card
- have a disability requiring the equipment or supplies for **6 months or longer**

Please note, ADP assessments need to be completed with a community assessor and cannot be completed at the University of Ottawa Heart Institute.

Website: ontario.ca/page/assistive-devices-program

Everyday living and health needs

- The Credit Counselling Society provides expert advice on managing debt, budgeting, and financial planning. **Website:** nomoredebts.org
- Tax relief and savings:
  - Disability tax credit
    Website: canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html
  - Free tax clinics offer ways to reduce tax burdens and access free help with filing
    Website: canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html
- Hydro bill assistance programs can help ease the strain of rising utility bills
  Website: oeb.ca/consumer-information-and-protection/bill-assistance-programs
- Northern Health Travel Grant supports travel expenses for accessing specialized care in northern Ontario
  Website: ontario.ca/page/northern-health-travel-grant-program