

kidney
FOUNDATION TM

Financial Support for Kidney Patients
L'aide Financière pour les Patients

Federal Programs and Finding Resources

1. E.I.
2. CPP-D
3. DTC
4. RDSP
5. Kidney Foundation
6. Tips for Finding resources for yourself

Employment Insurance (EI) - Sickness Benefits

Eligibility:

- Medically unable to work
- Worked 600 hrs in previous year
- Need supporting documents from medical staff
- Length of payment - up to 15 weeks
- Apply online through Service Canada
- Receive 55% of average weekly earnings, up to a maximum of \$547/wk, which your employer may “top-up”



Important to pay in to EI, even if you're self-employed!

Canada Pension Plan – Disability (CPP-D)

Eligibility:

- Must have contributed to Canada Pension Plan in 4 of last 6 years under 65
- Must have a mental or physical disability that is both severe and prolonged, likely to persist for more than 1 year, and prevents you from gainful employment
- Apply online or via mail; wait time 4-6 months, may be possible to expedite
- Amount depends on how much you've contributed
- Apply early – earlier always better than later.


It's important to pay into CPP, even if you're self-employed!

Disability Tax Credit Benefit

- A non-refundable tax credit that helps individuals with disabilities reduce the amount of income tax they pay.
- Chronic dialysis is a life-sustaining therapy that meets the criteria for this credit.
- It is important to apply for this as soon as you start dialysis.
- Once you have a transplant, you will not be eligible, and it may be more difficult to have it completed retroactively.
- Your social worker can help you with this paperwork.



Retirement Disability Support Program - RDSP

- The RDSP is a federal government program that encourages people with disabilities to save in order to become more financially secure.
 - It is similar to paying into a private pension plan, but the government may also make contributions for you, up to a certain amount. It's FREE money!
 - Canadian residents under the age of 60, who qualify for the Disability Tax Credit, may be eligible if they meet certain criteria.
 - Stay tuned for an upcoming Kidney Foundation webinar about the RDSP.
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Kidney Foundation of Canada

Short Term Financial Assistance (STFA)

- Each province has branches that can help.
- Short term financial assistance may be available to patients to cover medical and other expenses associated with kidney disease and its treatment. This assistance is provided only when all other sources of funding have been exhausted.

*Only your Renal Social Worker is able to fill out this form.
Please make sure to contact them.*



Financial Supports By Province

Each province has programs to help with the
COST OF MEDICATIONS.

Talk with your renal social worker and/or your renal pharmacist about what's available to you in your province.

Financial Supports By Province

- Each province has income assistance programs.
- Eligibility, processes, and benefits vary on a case-by-case basis

**Always consult with your
Renal Social Worker**

We want to ensure you receive all you are eligible for!

Tips for finding resources for yourself

- Google search in different ways.
 - For example, you can look for “food banks”, “food security programs”, “anti-poverty organizations”
- There may be a provincial site you can access for information on local health and community services, for eg:

www.thehealthline.ca local health and community services across Ontario

<https://www.healthlinkbc.ca/health-services/search-services-your-area>



Coping With Chronic Illness, COVID and Poverty

Fight Fear

Educate yourself with facts from reputable sources only. Limit your time on social media posts and the news.

Coping Mechanisms

Self Care, Video chats, Reduce news consumption.

Self-care: Mindfulness, Exercise, Eat healthy, ***Get enough Sleep***, Spend time in nature/ with pets, Engage in Spiritual Activities, Enjoy Leisure activities, etc.

Resources

- Legal information

stepstojustice.ca/covid-19

- Advance Care Planning

<http://www.advancecareplanning.ca>

- Service Canada – EI Sickness Benefits

<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

- RDSP

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html>

Helpful site that walks you through the process: <https://www.rdsp.com>



Resources...

COVID-19

- Refer to your local Public Health Unit resources for the most up-to-date information about COVID-19 in your region and to Health Canada www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html
- Check in with your Social Worker or any member of your Kidney Health Team for concerns or guidance kidney.ca/Kidney-Health/Living-With-Kidney-Disease/COVID-19-Comment-vous-proteger

Mental Health

- Talk to Kidney Foundation Peer Support: 1-866-390-PEER (7337) OR <https://kidney.ca/Support/Peer-Support>
- Canadian Mental Health Association (CAMH): www.camh.ca/en/health-info/mental-health-and-covid-19
- Text4Hope: www.albertahealthservices.ca/topics/Page17019.aspx

Resources...

Mental Health

- Guide to Living with Worry and Anxiety Amidst Global Uncertainty: [www.psychologytools.com/assets/covid-19/guide to living with worry and anxiety amidst global uncertainty en-us.pdf](http://www.psychologytools.com/assets/covid-19/guide%20to%20living%20with%20worry%20and%20anxiety%20amidst%20global%20uncertainty%20en-us.pdf)
- Worry vs. Anxiety: <https://www.psychologytoday.com/ca/blog/the-squeaky-wheel/201603/10-crucial-differences-between-worry-and-anxiety>
- Self Compassion: self-compassion.org
- Tolerance for Uncertainty: A guide to accept your feelings, tolerate distress, and thrive: [www.childdevelop.ca/sites/default/files/files/Tolerance for Uncertainty Covid-19.pdf](http://www.childdevelop.ca/sites/default/files/files/Tolerance%20for%20Uncertainty%20Covid-19.pdf)

Resources...

Mental Health

- www.healthyminds.ca

APA website, has links to other websites, helpful for basic information about diagnoses

- www.getselfhelp.co.uk

British website with worksheets and resources for patients and professionals

- www.lltff.com

Living Life to the Full – for depression

- www.moodgym.com.au

Australian website for depression, also has a link for anxiety – you need to join but membership is free

Resources...

Grief

- mygrief.ca
- kidsgrief.ca
- griefftoolbox.ca
- theconversationproject.org/tcp-blog/ritual-and-grief-in-the-time-of-covid-19

Mindfulness

- www.mindfulnessexercises.com
- Insighttimer.com

Exercise

- Yoga: www.youtube.com/user/yogawithadriene



Questions?

Contact Janice Melanson for further information:

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