

## A Note about Power of Attorney (POA)

For somebody to help you with your finances, including signing a form for you, they **MUST** have a valid Power of Attorney. **BC Employment and Assistance will not take applications if you are not able to sign or consent.**

**If you need ongoing help with finances, or are planning for the future, an Enduring Power of Attorney is a good idea.**

Enduring POA's can be printed from: <http://www2.gov.bc.ca/gov/content/health/managing-your-health/incapacity-planning> and filled in – they do not need a lawyer or notary. You **MUST** be able to sign the form and give your consent.

This brochure is for basic information. It does not cover all the exceptions for each program.

This brochure also does not cover tax credit programs for persons with disabilities or children. Please visit <http://www.cra-arc.gc.ca> for more information.

For more detailed information, visit the websites listed for each program or speak with the social worker on your ward.

## Notes

# Basic Financial Information for Patients and Families

For more copies, go online at <http://vch.eduhealth.ca> or email [phe@vch.ca](mailto:phe@vch.ca) and quote Catalogue No. **ID.200.B37**  
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The information in this document is intended solely for the person to whom it was given by the health care team.  
[www.vch.ca](http://www.vch.ca)

## **Employment Insurance Benefits (EI)** (Federal Program)

- You can get 15 weeks sick benefits if you have worked 600 hours in last 52 weeks **AND paid into the program**
- There is two week waiting period when your sick days are used
- You can apply online or in person. You will need a medical certificate – talk to your ward social worker
- Family can apply for EI Compassionate Benefits **if they qualify**
- The greatest benefit is 55% of your average weekly earnings, up to \$537 per week
- If you are not able to apply because of being sick, a doctor can sign a form so that somebody else can apply for you.
- For more information visit <http://www.esdc.gc.ca/en/ei/sickness/index.page>

## **Canada Pension Plan Disability Benefits (CPP)** (Federal Program)

- You can apply if you have paid into CPP for four out of the past six years
- The disability needs to be “severe and prolonged”
- You can get life long benefits and this will not change your CPP retirement payments

- This process can take 4 months from when you apply until you get paid
- If you have a terminal illness, your application will be reviewed within 48 hours
- You need to apply in writing and fill out a medical report - you may want to talk a social worker
- The most amount paid is \$1290.81 monthly, and can be more if you have children
- For more information visit <http://www.esdc.gc.ca/en/cpp/disability/index.page>

## **BC Employment and Assistance** (Provincial)

- You can apply to the Ministry of Social Development for
  - Income Assistance
  - Disability Assistance
  - Hardship Assistance
- You will need to do a 3 to 5 week work search and take part in work programs, unless
  - You are fleeing abuse
  - Have an emergency need for food, shelter, or medical care
  - You have a disability
- You will need to apply online or in person, have an interview to see if you qualify, and then fill out the paperwork

- If you are in the hospital, Hospital Liaisons can help with applications. Talk to a social worker to help you plan a visit
- For more information visit <http://www.gov.bc.ca> and click on “Family and Social supports”

## **Short Term Disability (STD)** **Long Term Disability (LTD)**

- You might have STD and LTD through your work
- Check with your Human Resources/Benefits department to help you with this
- They will need medical records

## **Helpful Checklist for Other Options**

- If you have a mortgage, check to see if you bought critical illness insurance
- Do you have private life or critical illness insurance?
- Do your credit cards have insurance for illness? You can check with your credit card company to see if they would help while you are sick, for example they may stop the interest, or lower the rate while you are sick.
- Are there any bills or services that you can cancel or lower while you are in the hospital?