



## Getting a Grip

on arthritis

# Financial and Other Resources

## for People with Arthritis

At some point in our lives, many of us find ourselves in need of support or financial assistance. There are many national and provincial programs and services for people who have conditions such as arthritis. Finding these services, or getting in touch with them, is not always easy. This booklet describes some of what is available and how to get more information.

There may be other programs and services that have not been listed here that your health care providers may recommend.

## General Financial Assistance

### **Disability Insurance**

Consult with your personal insurance company and the human resources department in your workplace to determine if you have financial assistance for income and expenses through disability insurance. This is insurance you arrange privately or through your employer in the event of illness or disability. Some plans provide coverage for short-term and long-term disability based on the length of illness. Each policy is different and the amount of financial coverage, as well as the items covered, varies. Expert advice may be necessary in dealing with complex situations.

### **Employment Insurance Sick Benefits**

Toll-free: 1-800-206-7218

Contact Human Resources and Skills Development Canada (HRSDC). See your local telephone book under Government of Canada (employment) for local office locations and telephone numbers.

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

If you are employed and unable to work due to illness, you may be eligible for up to 15 weeks of Sickness Benefits. You must provide a medical certificate from a physician and have worked 600 hours in the last 52 weeks. There is a two-week waiting period and you can apply on-line or go to your local HRSDC office. Some exceptions apply and eligibility is best discussed with HRSDC staff.



### **Canada Pension Plan (CPP) Disability** \*

Toll-free services in English: 1-800-277-9914

Toll-free services in French: 1-800-277-9915

Website: [www.sdc.gc.ca/asp/gateway.asp?hr=en/isp/cpp/disaben.shtml&hs=cdp](http://www.sdc.gc.ca/asp/gateway.asp?hr=en/isp/cpp/disaben.shtml&hs=cdp)

This program is available to workers under the age of 65 who have contributed to the CPP in four of the six years just prior to the date of disability. Under the CPP legislation, your disability must be “severe and prolonged” and prevent you from working at any job on a regular basis. Social Development Canada administers the CPP disability benefit and staff is available to answer any questions. You can request that an application kit be sent to your home. The application process can take some time and there is an appeal process if you wish to have your application reviewed or reconsidered.

### **Tax Credits for People with Disabilities** \*

Toll-free: 1-800-959-8281

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

The federal taxation system in Canada provides tax credits for people living with severe or prolonged physical disabilities and their family/support persons. You may be eligible for such credits as the Disability Tax Credit, the Goods and Services Tax Credit (GST/HST) or the Federal Excise Gasoline Tax Refund. Contact the Canada Revenue Agency to determine your eligibility for these tax credits and to ask if there are other credits and deductions that may apply to your situation.

## Financial Assistance for Assistive Devices

### **Canadian Red Cross**

Calgary: 403-541-4445

Toll-free: 1-800-418-1111

Website: [www.redcross.ca](http://www.redcross.ca)

In some communities, the Canadian Red Cross offers short-term loans of equipment, such as walkers, wheelchairs, and bathroom safety devices. The Red Cross also operates the Medical Equipment Loan Service and provides health care equipment free of charge on a three-month basis to individuals recovering from illness and surgery. Donations of basic mobility equipment in good condition are also accepted. Please note that persons with disabilities can purchase items on a retail basis. However, if a person goes through the Alberta Aids to Daily Living programs and has a needs assessment performed a portion of the cost of the assistive device may be covered.

## Employment Training and Assistance

There are various government programs, community organizations and educational facilities providing career and vocational services. Some of these services and programs may be free or discounted, or may offer financial assistance.

### **Canada Pension Plan Disability Vocational Rehabilitation Program** 🍁

Toll-free: 1-800-461-3422

Website: [www.hrsdc.gc.ca/asp/gateway.asp?hr=en/isp/pub/factsheets/vocrehab.shtml&hs=dyp](http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/isp/pub/factsheets/vocrehab.shtml&hs=dyp)

This program is designed to help people who receive a Canada Pension Plan disability benefit to return to work. New technologies, medical treatments and skills training can help people with a disability become employed. Candidates for this program must be willing to return to work and must have the approval of their doctors.

### **Canadian Federal Government Opportunities Fund for Persons with Disabilities** 🍁

Toll-free: 1-800-206-7218

Website: [www.hrsdc.gc.ca/asp/gateway.asp?hr=en/epb/sid/cia/grants/of/desc\\_of.shtml&hs=oxf#8](http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/epb/sid/cia/grants/of/desc_of.shtml&hs=oxf#8)

The Opportunities Fund helps people with disabilities prepare for, obtain and keep employment. Individuals can apply for the program by contacting their local Human Resource Centre of Canada office.



**Canadian Council on Rehabilitation and Work (CCRW)  
- Job Accommodation Service (JAS) **

Toll-free: 1-800-664-0925

Website: [www.ccrw.org/en/programs/index.asp](http://www.ccrw.org/en/programs/index.asp)

The Canadian Council on Rehabilitation and Work (CCRW) offers programs and services for job seekers with disabilities and for their employers. CCRW services provide solutions that enable the individual to perform the essential duties of his or her job. The Job Accommodation Service assists in the hiring, training, retention, and/or advancement of persons with disabilities and operates a fee-based service for employers to proactively address job accommodation issues

**Workink **

Toll-free: 1-866-945-4633

Website: [www.workink.com](http://www.workink.com)

Workink is Canada's Internet-based employment resource centre for job seekers with disabilities, entrepreneurs with disabilities, Aboriginal people with disabilities, employers, and career practitioners. The Website contains job postings, training opportunities, and useful links.

## Home/Vehicle Repairs, Modifications and Adaptations

### **Canada Mortgage and Housing Corporation and Residential Rehabilitation Assistance Program (RRAP) 🍁**

Toll-free: 1-877-499-7245

Website: [www.cmhc-schl.gc.ca/en/prfias/rerepr/index.cfm](http://www.cmhc-schl.gc.ca/en/prfias/rerepr/index.cfm)

Residential Rehabilitation Assistance Programs (RRAP) assist people with low incomes and people with disabilities to live in safe and affordable housing.

Homeowner RRAP provides financial assistance to repair substandard housing to a minimum level of health and safety.

[www.cmhc-schl.gc.ca/en/prfias/rerepr/readaspr\\_003.cfm](http://www.cmhc-schl.gc.ca/en/prfias/rerepr/readaspr_003.cfm)

RRAP for Persons with Disabilities provides assistance for homeowners and landlords to improve accessibility for people with disabilities.

[www.cmhc-schl.gc.ca/en/prfias/rerepr/readaspr\\_005.cfm](http://www.cmhc-schl.gc.ca/en/prfias/rerepr/readaspr_005.cfm)

Rental RRAP provides assistance for landlords of affordable housing to pay for repairs to units occupied by low-income tenants.

[www.cmhc-schl.gc.ca/en/prfias/rerepr/readaspr\\_004.cfm](http://www.cmhc-schl.gc.ca/en/prfias/rerepr/readaspr_004.cfm)

For more information about these programs, check the Government of Canada blue pages of your phone book for Canada Mortgage and Housing Corporation - general inquiries, or visit

[www.cmhc-schl.gc.ca/en/contact/contacten\\_049.cfm](http://www.cmhc-schl.gc.ca/en/contact/contacten_049.cfm) to find the office nearest you.



**Canada Mortgage and Housing Corporation Home  
Adaptation for Seniors Independence (HASI) **

Toll-free: 1-877-499-7245

Website: [www.cmhc-schl.gc.ca/en/prfias/hasi/readaspr\\_002.cfm](http://www.cmhc-schl.gc.ca/en/prfias/hasi/readaspr_002.cfm)

This program is for low-income seniors who have difficulties with activities of daily living in the home. The Home Adaptation for Seniors Independence (HASI) provides financial assistance to homeowners and landlords in the form of forgivable loans. These loans are intended to help with minor home adaptations, such as the installation of handrails, easy-to-reach work and storage areas in the kitchen, lever handles on doors, walk-in showers with grab bars, and bathtub grab bars and seats. Check the Government of Canada blue pages of your phone book for Canada Mortgage and Housing Corporation—general inquiries—for an office nearest to your home.



## Home Support Services

### **Meals on Wheels**

Calgary: 403-243-2834

Website: [www.mealsonwheels.com](http://www.mealsonwheels.com)

Meals on Wheels is a non-profit organization that delivers nutritious, low cost meals to the homes of seniors (age 60+), people recovering from an injury or illness, and people with mental or physical disabilities. Meal programs may also be available to local residents through seniors' centres. To find local meal programs in your community, visit MealCall at [www.mealcall.org/canada/alberta/index.htm](http://www.mealcall.org/canada/alberta/index.htm).

### **Grocery Delivery**

Some grocery stores offer delivery services to seniors and people with disabilities free or for a small charge. Contact stores directly, or call your local Health Authority in the blue pages of your telephone directory.



## Transportation Assistance

If you are required to travel away from your home community for medical care, consult your health care provider before you travel to determine if there is any assistance available to you.

There may be special services transportation available in your community if you have difficulty using public transportation due to limited mobility. Consult your health care provider or municipal office.

### **Hope Air** 🍁

Telephone: 416-222-6335

Toll-free: 1-877-346-4673

Website: [www.hopeair.org](http://www.hopeair.org)

Hope Air is an organization dedicated to arranging free air transportation for Canadians who are sick and in financial need, requiring non-emergency medical care outside of their home communities.



## **Access to Travel**

Toll-free: 1-800-622-6232

Website: [www.accesstotravel.gc.ca/about/about-e.asp](http://www.accesstotravel.gc.ca/about/about-e.asp)

The Access to Travel Website of the Government of Canada provides information about accessible transportation and travel across Canada with the aim of making travel easy and enjoyable for people with disabilities. This Website includes information about public and private transportation, government programs and policies.

When traveling, ask what special services exist for people with disabilities, such as advanced boarding, reduced fees for companion travelers, or seats with additional space to accommodate your needs. Airlines provide the use of a wheelchair or electric cart for people who have difficulty walking long distances.

## **Parking Permits for People with Disabilities**



Applications for parking permits for people with disabilities can be requested through your local Motor Vehicle Registry office.

## General Information

The availability of programs, services, and benefits listed in this booklet may change from time to time as may the contact information.

Please note that eligibility for some of the programs listed is based on your total family income and that applications may take several weeks or months to process. Additionally, fees may apply for the processing of some applications.

Also, consider whether you might be eligible for assistance through:

- First Nations and Inuit Health Branch of Health Canada   
([www.hc-sc.gc.ca/fnihb-dgspni/fnihb/index.htm](http://www.hc-sc.gc.ca/fnihb-dgspni/fnihb/index.htm))
- Veterans Affairs Canada ([www.vac-acc.gc.ca](http://www.vac-acc.gc.ca)) 
- Provincial services for workers injured on the job

If you require additional information about health benefits and / or programs and services, you may wish to contact:

### **Information on Federal Government Programs and Services**

Toll-free: 1-800-622-6232.

Website: [www.canada.gc.ca](http://www.canada.gc.ca)

This service provides information about federal government programs and services. Health Canada also provides a free publication, *Seniors Guide to Federal Programs and Services*, that can be accessed by visiting its Website at: [www.phac-aspc.gc.ca/seniors-aines/pubs/guide\\_2001/intro\\_e.htm](http://www.phac-aspc.gc.ca/seniors-aines/pubs/guide_2001/intro_e.htm)



**PovNet** 

Website: [www.povnet.org/advocate\\_map.html](http://www.povnet.org/advocate_map.html)

PovNet is an Internet site designed to provide national and regional information about government programs and services, advocacy issues and resources in your area.

Your private insurance company or employer may provide coverage for medications, equipment, or home/vehicle adaptations. In addition, there are many non-governmental organizations, such as The Arthritis Society, that offer programs and services to assist people living with arthritis and other conditions.

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For more information on this and other arthritis-related topics, please contact:



**Telephone:** 1-800-321-1433



**Email:** [info@arthritis.ca](mailto:info@arthritis.ca)



**Website:** [www.arthritis.ca](http://www.arthritis.ca)

