

Tips to Reduce Financial Stress of kidney disease- Resource List:

The Kidney Foundation Resources:

- Tax Tips
- Short Term Financial Assistance
- Living Organ Donor Expense Reimbursement Program
- Insurance Tips

Kidney Community Kitchen Resources:

- Maximizing Your Food Dollars
- Kidney Friendly Eating: Saving Cost and Reducing Food Waste
- Kidney Friendly Eating on a Budget
- Navigating The Food Bank

Other Resources:

Federal Programs

- Employment Insurance (EI): https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find.aipob
- Employment Insurance Sickness Benefits (Medical EI):
 https://www.canada.ca/en/services/benefits/ei/ei-sickness.html . The Employment Insurance (EI) program offers temporary financial assistance to unemployed workers. This assistance includes providing sickness benefits to people unable to work because of sickness, injury, or quarantine.

- Canadian Pension Plan Retirement Application (CPP):
 https://www.canada.ca/en/services/benefits/publicpensions/cpp.html
 .The Canada
 Pension Plan (CPP) provides contributors and their families with partial replacement of earnings in the case of retirement, disability or death. The standard age for starting to receive CPP is 65; however, recipients can take a permanently reduced pension as early as age 60.
- Canadian Pension Plan Disability Application (CPP-D):
 https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html
 .Benefits for people under the age of 65 who have made enough contributions to the CPP and who are disabled and cannot work at any job on a regular basis as a result. Benefits may also be available to their dependent children.
- RDSP: https://www.rdsp.com/
 Helpful site that walks you through the process: https://www.rdsp.com/

Transportation:

- **Greyhound Bus:** Persons with a disability who require a personal care attendant can request that their attendant travel with them for free. A letter from a healthcare professional or equivalent organization is required as proof of need for the attendant. Contact Greyhound Accessible Travel Office at 1-800-752-4841.
- **Community Drivers:** Check through your local health unit or senior's centre to see if your community has a volunteer driver program. Transportation has a cost that is sometimes partially subsidized, and some programs require patient to pay for parking and mileage reimbursement (per km).
- Transportation for Ministry of Social Development and Poverty Reduction Clients:
 Assistance to pay for most appropriate method of transportation for the patient, which includes private transportation company, taxi, HandyDart, patient transfer vehicle, mileage or bus.
 Offers reimbursement on mileage to and from appointments and offers a meal per diem if applicable. Social Work can recommend the best method of transport for the patient.
- **Hope Air:** https://hopeair.ca/healthcare-and-social-work-professionals/. Hope Air provides free flights to get low-income Canadians to specialized healthcare that is not available in their home communities.
- Travel Expenses Canada Revenue Agency: Patients can claim mileage for all medical
 appointments where travel is required more that 40kms each way as a medical expense
 tax credit.
- Federal Excise Gasoline Tax Refund Canada Revenue Agency:
 https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/excise-gasoline-tax-refund.html
 .You must register for the Federal Disability Tax Credit. Call Canada Revenue Agency at 1-877-432-5472 for further information.

Nutrition:

Food Banks Canada: https://foodbankscanada.ca/

Apps help cut food waste and costs in Canada as prices rise: https://theworld.org/stories/2022-03-22/apps-help-cut-food-waste-and-costs-canada-prices-rise

Helpful infographics on reducing the cost of your grocery budget:

https://www.canva.com/design/DAFsW4Ls5kc/qPccYkcAoW7j4cKij2K9ng/view?utm_content=DAFsW4Ls5kc&utm_campaign=designshare&utm_medium=link&utm_source=publishsharelink

If you have any questions about resources connected to kidney disease reach out to your local The Kidney Foundation branch:

Ontario: <u>ontario.programs@kidney.ca</u>

Quebec: <u>infoquebec@kidney.ca</u>

• BC and Yukon: <u>bcyprograms@kidney.ca</u>

• South Alberta: info.sab@kidney.ca

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Northern Alberta and the territories: Daisy.Escoto@Kidney.ca

The materials shared in this document are not intended to be financial advice. The information provided is general in nature and does not necessarily cover all circumstances. While we make every effort to be accurate, we recommend that you seek professional financial advice for your individual questions.