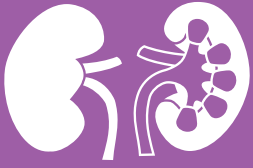




# PRACTICAL MATTERS: WORK, MONEY AND INSURANCE





## Practical matters: work, money and insurance

### Find out what you're eligible for

When you're living with kidney failure, work (or school), finances and insurance may seem overwhelming. Your income may decrease just as your expenses are increasing for medications, transportation to treatment and other costs. To avoid some of the frustration and stress this can create, make sure you understand any insurance coverage you may have, such as deductibles, co-payments, etc. Keep track of your monthly out-of-pocket expenses so that you can try to plan for extra costs such as parking at the clinic. Make sure you obtain any benefits, tax credits or other assistance that you may be eligible for.

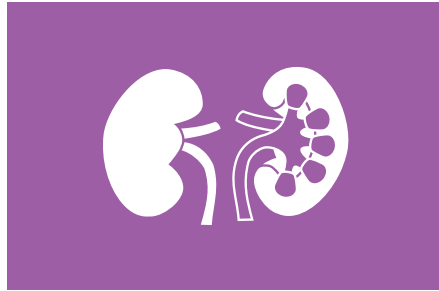
Living with kidney failure is about more than just managing your physical symptoms with treatment. Many questions arise about the practical side of life including work, finances, taxes and insurance when living with a chronic illness. This chapter includes helpful information about these practical matters.

### Working with kidney failure

The decision to continue to work or not, or to change jobs, is an important one and there are several factors to consider. To help you think about your choices, we'll examine several aspects of working and living with kidney failure.



# Practical matters: work, money and insurance



When you first find out that your kidneys are failing, the idea of continuing to work may seem overwhelming. While you are adjusting to dialysis or transplantation, your initial feelings about continuing to work may be different than how you'll feel later. This is not the time to make a decision to permanently stop working. Therefore, before you make any permanent plans, carefully consider all the options.

### Treatment type & working

The type of treatment you're receiving may affect your ability to continue working. Some types of treatment, such as home hemodialysis, can allow some people to return to work or school full time. You may want to review the earlier chapters concerning the advantages and limitations of the different treatments.

### Temporary leave of absence

If working doesn't seem feasible at this point, consider a temporary leave of absence. Your employer has invested a lot in you and probably doesn't want to lose you. You might even qualify for temporary disability payments. Some people on dialysis may draw disability benefits for a time. However, if they successfully receive a transplant, they may no longer be eligible for disability benefits.

### Flexible treatment and work arrangements

Before making a decision to take time off work, talk to your healthcare team. They might be able to adjust your treatment schedule to allow you to continue working either full time or part time.

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## Practical matters: work, money and insurance

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### Leaving work

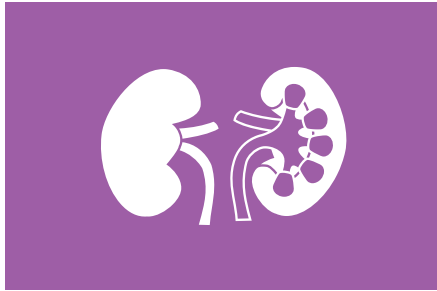
For different reasons, some people leave work or decide to change to a less demanding job. Sometimes anemia or the side effects of medications leave them with less energy. Sometimes people with diabetes and kidney failure have problems with poor vision or nerve damage. Whatever the reason, if you are thinking about leaving work, there are issues for you to consider.

Many employers provide extended health benefits including drug plans. If you leave your job, you will no longer have access to those benefits.



Sometimes people wonder why they should work if disability benefits are available. If you continue to work while on dialysis, you will have a job to go back to if you have a transplant (instead of having to look for a job). In addition, for most people, jobs provide not just income, but a sense of identity and self-esteem as well. Returning to work (or continuing to work) when it is medically, physically and emotionally possible may help improve your sense of self-esteem and reduce depression. Before you decide to leave work, consider what your job means to you, besides income.

# Practical matters: work, money and insurance



### What vocational resources are available?

The federal and provincial governments have programs to help people return to work or learn a new skill. Talk to your social worker about the programs in your region.

### What should I tell my employer?

You may be wondering what to tell your employer about your health or how to handle questions that arise during a job interview. During an interview, potential employers may ask if there are any particular circumstances that would impair your ability to do the specific job you are being hired for. No one with a chronic illness should put others at risk by withholding such information. For example, poor vision would affect your ability to operate heavy machinery. However, what you tell your employer or potential employer about your health is up to you. If you feel that as a dialysis or kidney transplant patient you can handle the job and will not require special consideration (such as scheduling work around hemodialysis), you may not need to say that you have chronic kidney disease or are on dialysis. What you do on your personal time may not necessarily be important to your employer.

Honesty is important and there may be implications concerning insurance coverage. If you think you will need special consideration, then you should be prepared to discuss it. If you run into problems or need to discuss this further, talk to a member of your healthcare team.

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## Practical matters: work, money and insurance

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If you require help completing your applications or need more information about the different government programs, speak to your social worker.

### What happens if I cannot work?

#### Employment Insurance Sick Benefits

If you are unable to work, you may qualify for Employment Insurance Sick Benefits for a period of time. You can find more information through Service Canada at [servicecanada.gc.ca](http://servicecanada.gc.ca) or by contacting your local Service Canada office.

#### Canada Pension Plan Disability Benefits

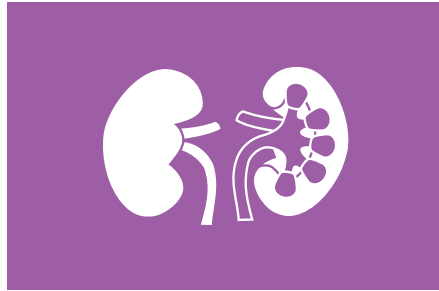
If you are not able to do work of any kind, have paid into Canada Pension, and your condition is considered “severe and prolonged”, you may be eligible for Disability Benefits under the Canada Pension Plan. Contact your local Service Canada office or visit [servicecanada.gc.ca](http://servicecanada.gc.ca) for an application or information.

#### Other resources

If you are not eligible for Employment Insurance Sick Benefits, or Canada Pension Plan Disability Benefits, or if you require short-term assistance, you should contact your municipal and/or provincial/territorial social services programs.



# Practical matters: work, money and insurance



## Resources for caregivers

Employment Insurance (EI) provides Compassionate Care Benefits to people who have to be temporarily away from work to provide care or support to a family member who is gravely ill with a significant risk of death. If you are caring for someone who has decided not to start or is choosing to stop dialysis, you may qualify for Compassionate Care Benefits. More information is available at [servicecanada.gc.ca](http://servicecanada.gc.ca).

## Income tax credits and deductions

Whether you work or not, there are various tax credits and deductions for which you may be eligible. These are briefly described below. Tax credits and deductions can be a confusing subject (even for tax experts!). We encourage you to talk to your social worker and to consult the appropriate federal and provincial/territorial government offices for more detailed information. In addition, each year during tax season The Kidney Foundation prepares general tax tips for dialysis and transplant patients. You can obtain a copy of this document from your local Kidney Foundation office or the web site at [kidney.ca](http://kidney.ca).

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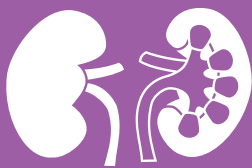
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### Seek professional tax advice

The information provided here 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 tax advice for your individual questions. The Canada Revenue Agency (CRA) also provides detailed instructions for claiming the available tax credits and deductions. These can be obtained from the CRA web site at [cra-arc.gc.ca](http://cra-arc.gc.ca) or your local tax services office, or by calling the CRA.



## Practical matters: work, money and insurance

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### What you can claim if you have an income

If you do have an income, you may be able to obtain a Medical Expense Tax Credit for medical expenses that have not been covered by your provincial/territorial health plan or extended health benefits. The Medical Expense Tax Credit is a non-refundable tax credit that can be claimed for a wide range of medical and related expenses such as healthcare services, travel expenses, home renovations to install a hemodialysis machine, medications, dental services and health insurance. Expenses incurred out of the country over and above provincial/territorial coverage may also be included. You can claim expenses for yourself, your spouse, and with some limitations, for your other dependents.

### Refundable Medical Expense Supplement

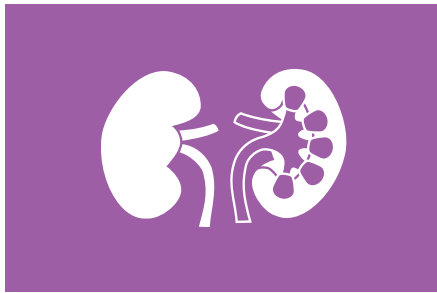
You may be able to claim a refundable credit for eligible working people with low incomes and high medical expenses. For more information, see the General Income Tax and Benefit Guide available from Canada Revenue Agency at [cra-arc.gc.ca](http://cra-arc.gc.ca).

### What you can claim if you have no income

Even people who do not have an income or pay taxes should usually file an income tax return. This is because there are various tax credits available, such as the Child Tax Benefit and the GST/HST Credit, which can result in money in your pocket. There are also provincial/territorial tax credits available to you.



# Practical matters: work, money and insurance



## Disability Tax Credit

You may be eligible for a Disability Tax Credit if your medical condition has left you disabled, regardless of whether you have an income or not. The Disability Tax Credit is a non-refundable tax credit that reduces the amount of income tax that may be owed by people with disabilities or the people who support them. If you qualify, the credit may reduce the amount of income tax you have to pay. If you have no tax payable, you may transfer the credit to a spouse or other supporting person. *All dialysis patients qualify under the "life-sustaining therapy" category in the Disability Tax Credit Certificate (T2201).*

Because the eligible medical and disability expenses all have conditions attached, and because these conditions and how they are applied change from year to year, it is best to talk to an income tax specialist when preparing your income tax return.

You may also be eligible for other tax benefits such as gasoline tax rebates and homeowner grants. Your social worker can give you additional information or direct you to your local district taxation office.

For more information, refer to the RC4064 Medical and Disability - Related Information document available from your district taxation office or the Canada Revenue Agency web site at [cra.gc.ca](http://cra.gc.ca).

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## Registered Disability Savings Plan (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 and the government matches personal contributions up to a certain amount. Canadian residents under the age of 60, who qualify for the Disability Tax Credit, may be eligible if they meet certain criteria. Parents can open an RDSP for their child. For more information, visit the Canada Revenue Agency web site at [cra.gc.ca](http://cra.gc.ca) or speak to your financial advisor.



## Practical matters: work, money and insurance

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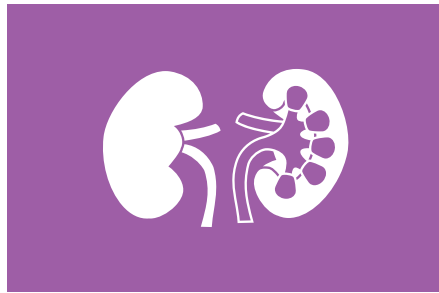
### Insurance

Many people think that they cannot get life insurance (or other types of personal insurance such as health, travel or disability) if they have kidney disease. While it can be difficult, it is possible in many situations. The information and tips presented here may help you obtain personal insurance when living with kidney disease. *However, this information is general in nature, does not necessarily cover all circumstances and does not guarantee that you will be insured. It is best to seek professional advice for your individual questions.*

#### General insurance

- Make sure you understand all the exclusions and limitations of your insurance policy, especially when you have a pre-existing condition.
- Be honest on your insurance application and declare any known health issues. If you do not, you may make the contract invalid and a claim may not be paid.
- Insurance can sometimes be easier to obtain the longer you have been on dialysis or living with a kidney transplant (and your disease is considered "stable" and well-managed).
- Check with your employer about your group insurance plans and coverage. Group benefits are often easier to qualify for and may be issued (up to a certain amount) without the need to provide medical information.
- Shop around. Look for an insurance agent or broker who is familiar with kidney disease and/or other chronic conditions. Some questions you may want to ask a potential insurance agent or broker include:
  - Do you have experience helping people with kidney disease or other chronic illnesses?
  - Do you have access to several insurers/companies? (That way, if an application is declined or costs more than the standard rate from one insurer, you can more easily check with another.)

# Practical matters: work, money and insurance



## Travel insurance

- *Make sure you understand all the exclusions and limitations of any policy.* For example, some policies will not provide coverage if you have changed medications, stopped taking a medication (even if it is because your condition has improved) or raised or lowered the amount (dose) of the medication within a certain number of weeks or months before travelling. Always carefully check these details.
- If you are relying on travel insurance provided through your credit card, make sure you understand all the exclusions, limitations and clauses for pre-existing conditions so that you know how much you are truly covered for and how the insurance company will handle any pre-existing conditions if you need to make a claim.
- Look for insurance that covers the *person* (which is assessed at the time you apply for coverage) rather than the *trip* (which is assessed at the time you make a claim).
- Most travel insurance policies will limit the number of days of travel coverage. Make sure that your trip does not last longer than your insurance coverage.



If you've had a kidney transplant, it may be difficult to get travel insurance. If you do get travel insurance, some policies will not cover any incidents related to the transplant, but will cover other medical costs.

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## Disability or income replacement insurance

- Disability or income replacement insurance may be available under an employer's group insurance plan, however it is unlikely to be portable if you change employers.
- Disability or income replacement insurance may be available to people with kidney disease at an increased cost or with an exclusion for any disabilities relating to pre-existing conditions.
- You may want to explore Long Term Care insurance. It is another form of disability insurance.



## Practical matters: work, money and insurance

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### Life insurance

- If you belong to a workplace life insurance plan, you may be able to take your group life insurance with you, even if you switch employers.
- Do not apply and then wait and see if you are declined - it will go on record. A better option is to have your insurance agent or broker explore coverage options before *formally* applying. They can do this by providing all of your information (without your name) to an insurer so that you can get a preliminary decision on whether they would provide coverage, how much it would cost, etc.
- You may want to explore Partner Insurance as an option: a couple shares an insurance plan (even if one has kidney disease) and the benefit is paid to the beneficiaries/estate when both partners have passed away.



## Summary

- If you're deciding whether to continue to work with kidney failure, you may consider a temporary leave of absence, and flexible treatment or work arrangements.
- Leaving work permanently may mean loss of company insurance benefits and sometimes, people may feel a loss of self-esteem.
- If you're unable to work, you may qualify for government benefits such as Employment Insurance Sick Benefits and Canada Pension Plan Disability Benefits.
- Regardless of whether you work or not, there are income tax credits and deductions that you may be eligible for.
- Obtaining insurance (including general, travel, disability or income replacement and life) when you have kidney disease can be challenging, but it is possible in many situations.