



## Financial Help for Medical Costs

Below is information about some programs and services that can assist with medical-related expenses.

### Persons with Disabilities Benefit (PWD)

The PWD benefit is a financial support program coordinated by the BC Ministry of Social Development (MSD). It is for individuals in BC with severe physical and/or mental impairment(s) that are expected to continue for at least two years, and who:

- Are significantly restricted in their ability to perform daily living activities
- Require assistance with daily living activities from another person, an assistive device, or an assistance animal
- Are unable to retain or seek employment
- Are over the age of 18

A person receiving the PWD benefit may be eligible for:

- Monthly financial support and subsidized housing
- Medical Services Plan (MSP) and PharmaCare coverage with no deductible, as well as coverage for expenses such as dental services, eye exams, and medical equipment
- A low-cost annual bus pass

Benefits are dependant on your income and assets. For example, if you are a single person with a monthly income over \$906 you will not usually qualify. As well, you cannot have more than \$5,000 in savings. However, you can own the home you live in and/or have a car. Individuals who receive this benefit can also keep up to \$800 in earned income each month.

A person with a disability living with a family member or roommate can qualify for disability benefits as a single person. If you live with a spouse or partner, you must claim the total income and assets of your household.

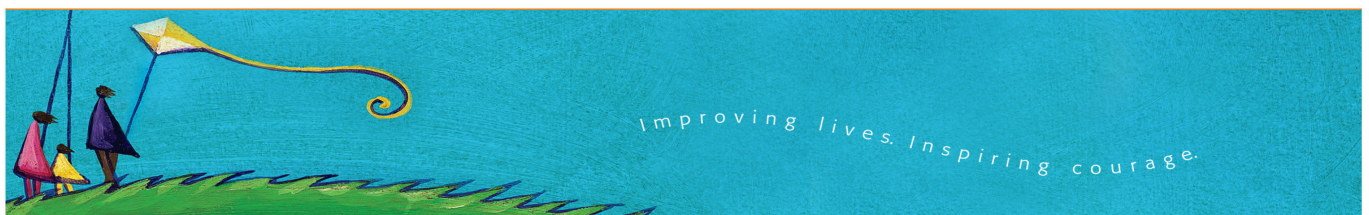
In order to apply for this benefit, you must first apply for the BC Employment and Assistance Program (BCEA) (*commonly referred to as social assistance or welfare*). If you are approved for BCEA and the caseworker thinks you are potentially eligible for the PWD benefit, you will be given an application form.

To apply for BCEA, you must make an appointment at a MSD office with a social worker. For office locations and contact information, call Service BC at 604-660-2421 or 1-800-663-7867.

You can read more about the PWD benefit and see a sample application form here: [www.hsd.gov.bc.ca/pwd.htm](http://www.hsd.gov.bc.ca/pwd.htm) Please note, it usually takes 3-6 months to process an application.

To get one-on-one help by phone or in person filling out the PWD application or appealing the denial of the PWD benefit, contact the BC Coalition of People with Disabilities. Website: [www.bccpd.bc.ca](http://www.bccpd.bc.ca) Phone: 604-872-1278 or 1-800-663-1278

*Note: If the person applying for disability benefits has or is going to have more than \$5000 worth of assets, contact the Planned Lifetime Advocacy Network (PLAN) about how to set up a trust that will protect these assets and still allow qualification for the PWD benefit. Website: [www.plan.ca](http://www.plan.ca) Phone: 604-439-9566*



### **At Home Program (AHP)**

This program is coordinated by the BC Ministry of Children and Family Development. It is intended to assist parents with some of the costs of caring for a child with disabilities. To qualify the child must be: a resident of BC, living at home with a parent or guardian, age 18 or younger for respite benefits, age 17 or younger for medical benefits, and assessed as dependant in at least three of four areas of daily living (these are defined as: eating, dressing, toileting, and washing). Children are considered dependent if they require more assistance with everyday tasks than other children of the same age. Application forms and more information is available here: [www.mcf.gov.bc.ca/at\\_home](http://www.mcf.gov.bc.ca/at_home)

### **Medical Expense Tax Credit (METC)**

You can claim a variety of medical expenses in your tax return, including from a dependent spouse or children under the age of 18. A medical practitioner must prescribe all expenses and original receipts must support claims. Eligible expenses must have been paid in the claim period and any reimbursements from insurance companies, work medical plans, etc. must be deducted from the amount claimed. For more information, call the Canada Revenue Agency at 1-800-959-8281 or go to [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

### **Disability Tax Credit (DTC)**

This is a non-refundable tax credit that reduces the amount of income tax that might be owed by people with disabilities or their caregivers. If you have no tax payable, you can transfer the credit to a spouse, or other supporting person. For more information, call the Canada Revenue Agency at 1-800-959-8281 or go to [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

### **Registered Disability Savings Plan (RDSP)**

This plan helps people with disabilities and their families save for long-term financial security. Contributions to the plan are matched by federal grants, low-income families receive additional bonds, and investment income is tax-exempt until withdrawal. To qualify for the RDSP, you must be eligible for the Disability Tax Credit (DTC). For more information, call the Canada Revenue Agency at 1-800-959-8281 or go to [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

### **Variety – The Children’s Charity**

Offers grants that benefit those with special needs under the age of 19 years. For individual requests; grants are primarily for equipment, therapy, or medical travel. They also offer an Emergency Response Fund for families requiring immediate financial assistance with medical costs (such as prescribed medication). Phone: 604-320-0505 Website: [www.variety.bc.ca](http://www.variety.bc.ca)

### **CKNW Orphan’s Fund**

Provides funding to children with special needs from low-income families for specialized equipment, therapies, and bursaries for camps or schools. Phone: 604-331-2711 Website: [www.cknw.com/orphans/index.aspx](http://www.cknw.com/orphans/index.aspx)

### **Travel Assistance Program (TAP)**

This program offers travel discounts to eligible B.C. residents who must travel within the province for non-emergency medical specialist services not available in their own community, and whose travel expenses are not covered by third-party insurance or other government programs. To be eligible you must have MSP coverage and have a referral from your physician to the closest location for these medical services. Phone: 604-660-2421 or 1-800-663-7867 Website: [www.health.gov.bc.ca/tapbc/index.html](http://www.health.gov.bc.ca/tapbc/index.html)

### **Hope Air**

This is a not-for-profit service offering flights for medical care outside of home communities. It’s available to Canadians and landed immigrants in financial need. Phone: 1-877-346-4673 Website: [www.hopeair.org](http://www.hopeair.org)

### **Shriners Care Cruiser**

This is a bus which provides free transportation for children who are receiving treatment at Shriners Hospitals, BC Children’s Hospital, BC Women’s Hospital and Health Centre, and Sunny Hill Hospital. Phone: 1-800-661-5437 Website: [www.shriners.bc.ca/bus/index.shtml](http://www.shriners.bc.ca/bus/index.shtml)

### **BC Family Residence Program**

Provides accommodation subsidies for families whose child (under 18) requires medical care at BC Children’s Hospital. These are available for one room for up to 30 days. To qualify, families must be residents of B.C., live outside of Metro Vancouver, and have MSP coverage. Families are placed in residences, such as the Ronald McDonald House and Easter Seal House. Phone: 1-866-496-6946 Website: [www.bcfamilyresidence.gov.bc.ca](http://www.bcfamilyresidence.gov.bc.ca)

### **Additional Supports**

Discounted or free dental services and/or counseling may be available at post-secondary institutions that offer training programs for these specialties. Many communities also have service clubs or organizations such as Lions, Rotary, or Kiwanis that may offer financial help for medical costs.

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**You can join the BC Epilepsy Society as a member and receive all the program and service benefits.**

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