

Financial Support

Canadian and Provincial Government Programs

Learn more about several financial benefit programs that can help people living with chronic diseases, such as cystic fibrosis (CF), and their family members:

Federal Benefits

[Disability Tax Credit \(DTC\)](#)

The **DTC** helps to reduce the income tax that people with disabilities, or their supporting family members, may have to pay.

With the DTC, you can open a [Registered Disability Savings Plan \(RDSP\)](#). This is a special savings plan that aims to provide financial security for people who have a severe or prolonged impairment. People who qualify for the DTC are also eligible to receive the home accessibility tax credit (where applicable). People with CF can register themselves if they meet the eligibility criteria and parents can register their children with CF.

Depending on family income and contributions to the plan, people with an RDSP may also receive the [Canada Disability Savings Grant and/or Bond](#).

[Medical Expense Tax Credit](#)

The **medical expense tax credit** can be a valuable tax credit for people who accumulate medical expenses.

This tax credit can be claimed for a person, their spouse, common-law partner, and children. Learn more about what medical expenses are eligible for credit on the [list of approved expenses](#).

[Canada Pension Plan \(CPP\) Disability Benefits](#)

CPP disability benefits are designed to provide financial assistance to CPP and Quebec Pension Plan contributors who are unable to work because of a severe long-term disability.

Note that there are additional benefits that work in conjunction with the CPP depending on the province you live in.

[Canada Workers Benefit \(CWB\)](#)

The **CWB** is a refundable tax credit intended to supplement the earnings of low-income workers. This benefit has two parts: 1) a basic amount, and 2) a disability supplement. Please refer to the [eligibility requirements](#) to see if you are eligible, and learn more about how the benefit works [here](#).

[Employment Insurance \(EI\) Sickness Benefits](#)

EI Sickness Benefits can help if you experience multiple exacerbations throughout the year while working. This benefit has a one-week waiting period for any claim made in the same 12 months.



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Provincial Benefits

While each Canadian province and territory offers its own financial support programs for people living with chronic diseases such as CF, and their families, below are a few examples of what is available. This is not a comprehensive list of all programs. The [Government of Canada website](#) has details on all programs being offered across the country. Your CF clinic can also provide you with more information about programs for which you may be eligible.

Alberta

Assured Income for Severely Handicapped (AISH) provides disabled adults with further healthcare and financial benefits.

Manitoba

The Deductible Instalment Payment Program for Pharmacare is an interest-free financing program that allows eligible participants to pay their Pharmacare annual deductible in monthly installments.

Newfoundland & Labrador

The Medical Transportation Assistance Program (MTAP) provides financial assistance to residents who have substantial out-of-pocket expenses to access specialized care.

Nova Scotia

Stephen Russell Memorial Fund provides those with CF financial assistance for equipment, education, and travel expenses from their home to their clinic. *Note: a referral by a social worker is required.*

Ontario

The Ontario Disability Support Program (ODSP) provides support to individuals with a proven disability who are in financial need.

Quebec

Quebec offers tax credits for disabled individuals and disability pension for those who work while disabled. Quebec also offers tax credits for eligible caregivers.

