

# Financial Support for Dystonia Patients

Federal and provincial governments provide income support to Canadians with dystonia in the form of tax credits and saving accounts. To help simplify the process, we have compiled a list of tax credits that may apply to your situation and needs.

**Note:** You will need to further investigate the criteria. In some cases, such as the Disability Tax Credit, you will need to apply in order to qualify. Please note that tax credits are classified as 'refundable' or 'non-refundable'. Non-refundable credits generally reduce your taxes owing. If a tax credit is identified as non-refundable, you will not get extra money back if you have more tax credits than taxes owing. We have included links to help you learn about these requirements and how to apply. Be aware that programs and requirements can change. These benefits will also require support from your medical practitioner in order to qualify.

## 1. Federal Government Tax Credits and Benefits:

The Disability Tax Credit (DTC) is a non-refundable tax that helps individuals living with a 'severe and prolonged impairment in physical or mental functions' receive credit on their annual personal taxes.

You must first meet the requirements and then apply to the federal government in order to claim the DTC on your income tax. The requirements to qualify for the DTC is listed here:

[www.cra-arc.gc.ca/tx/ndvdl/sgmnts/dsblts/dtc/glssry-eng.html#prlngd](http://www.cra-arc.gc.ca/tx/ndvdl/sgmnts/dsblts/dtc/glssry-eng.html#prlngd)

The federal government issues credits for the Medical Expense Tax Credit. At the link below you will find a list of items that can be claimed and how to make the claim on annual returns:

[www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/330/llwbl-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/330/llwbl-eng.html)

The **Canada Pension Plan disability benefit (CPP-D)** is a taxable monthly payment that is available to people, under the age of 65, who have contributed to CPP and who are not able to work regularly at any job because of a disability.

There are two types of disabilities through which a dystonia patient may be eligible to go through: severe and prolonged. According to CPP Disability:

- Severe means that you have a mental or physical disability that regularly stops you from doing any type of substantially gainful work.
- Prolonged means that your disability is long-term and of indefinite duration or is likely to result in death.
- Individuals must have both disabilities simultaneously and be under the age of 65 in order to qualify for CPP Disability.

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The CPP-D benefit is not designed to pay for such things as medications and assistive devices.

**[www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/benefit/index.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/benefit/index.shtml)**

The Registered Disability Savings Plan (RDSP) is a long-term savings plan to help Canadians with disabilities, under the age of 60, and their families save for the future. This savings plan helps parents and others save for the long-term financial security of a disabled person. The Government of Canada assists by paying a matching Canada Disability Savings Grant. Individuals who open an RDSP may also be eligible to receive a Canada Disability Savings Bond.

**[www.esdc.gc.ca/eng/disability/savings/index.shtml](http://www.esdc.gc.ca/eng/disability/savings/index.shtml)**

Launched in 2013, the Family Caregiver Tax Credit is a non-refundable credit that provides tax relief to those who care for a person who is dependent on the individual because of an impairment in mental or physical functions. The family caregiver amount is not tied to the disability tax credit.

Take an online quiz to see if you qualify:

**[www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/315/qstns/q1-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/315/qstns/q1-eng.html)**

You can read more about the Family Caregiver Tax Credit by visiting:

**[www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/315/menu-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/315/menu-eng.html)**

To learn more about provincial and other federal tax benefits, visit the Canada Benefits website.

It is a useful tool where individuals view available tax credits and programs based on their individual circumstances: **[www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca)**

As of January 3rd, 2016 the Employment Insurance Compassionate Care Benefits were extended from 6 to up to 26 weeks. These benefits can also be taken within an expanded period of 52 weeks (up from 26 weeks) and can be shared between family members. To learn more about these expanded benefits, please visit: **[www.esdc.gc.ca/en/reports/ei/compassionate\\_care.page](http://www.esdc.gc.ca/en/reports/ei/compassionate_care.page)**.

The Canada Revenue Agency provides general information about all the above related disability credits at **[www.cra-adrc.gc.ca/disability](http://www.cra-adrc.gc.ca/disability)**. You can view short video segments that discuss each disability related tax credit.

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## 2. Private Insurance:

Individuals who are under 65 with private insurance will receive coverage for cervical dystonia, blepharospasm, hemifacial spasm. For questions related to your specific case, you will need to contact your provider to learn more about your coverage options.

## 3. Provincial Support Programs:

Each province or territory in Canada has its own government health care program. For information on health care programs and insurance in your jurisdiction, please visit our website at:

***<http://dystoniacanada.org/resources/provincial-health-insurance/>***

*For more details and information visit **[www.dystoniacanada.org/financialsupport](http://www.dystoniacanada.org/financialsupport)** or contact us at **1.800.361.8061** or **[info@dystoniacanada.org](mailto:info@dystoniacanada.org)**.*