

# Government Benefits for Caregivers & Care Partners

## Reduce the Financial Stress

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Caring for a loved one with a serious illness or disability can be physically and emotionally demanding. Trying to balance work, daily living, increasing needs on a loved one, and your own mental and physical health can be challenging; and you may find yourself needing to take some time off work. Fortunately, there are federal programs that may help alleviate some of the financial stress that can come with caring for someone with Parkinson's. Both Employment Insurance (EI) Caregiving Benefits and the Canada Caregiver Credit (CCC) offer valuable support to Care Partners/Caregivers.

### Employment Insurance Caregiving Benefits

The Employment Insurance (EI) Caregiving Benefits provide financial assistance to Care Partners/Caregivers who need to take time off work to care for a critically ill, injured, or palliative family member. These benefits replace a portion of your income in the same way regular Employment Insurance would, ensuring that you can focus on providing care without the added stress of a loss of income.

There are two main types of caregiving benefits under EI: the Family Caregiver Benefit for Adults and the Compassionate Care Benefit. The Family Caregiver Benefit for Adults supports Care Partners/Caregivers of family members aged 18 or older who are critically ill or injured. When looking at Parkinson disease, the Government of Canada has classified it as a critical illness under the program unless they have moved to end of life care. The Compassionate Care Benefit is designed for those providing end of life care to a family member. These benefits allow caregivers to take time off work either continuously or intermittently, depending on their needs.

To qualify, Care Partners/Caregivers must provide a medical certificate confirming the family member's condition and meet the requirement of having worked enough insurable hours (typically around 600 hours) within the past 52 weeks. It is important to note that if a person is already living with a chronic medical condition such as Parkinson's, caregivers aren't eligible for benefits unless there is a change in their loved one's health or symptoms.

### Canada Caregiver Credit (CCC)

The Canada Caregiver Credit (CCC) is a non-refundable tax credit that supports Care Partners/Caregivers who assist a spouse, common law partner, or dependent with a physical or mental impairment. The Canada Caregiver Credit is very similar to the Disability Tax Credit but is specifically for those providing care. Unlike direct financial payments, the Canada Caregiver Credit helps reduce the amount of taxes a Care Partners/Caregivers pays each year. This again looks

at helping free up funds to manage caregiving related expenses such as medical visits, home care, and assistive devices.

This tax credit applies to individuals providing daily living assistance or essential care for someone with a recognized condition such as Parkinson's. Care Partners/Caregivers need to provide a medical certificate to confirm the condition of the person they are supporting. They do not need a signed statement from a medical practitioner if the CRA already has an approved Form T2201, Disability Tax Credit Certificate for the person being cared for. Although it does not provide direct payments, the Canada Caregiver Credit offers significant annual relief that can make a big difference at the end of the year.

To summarize, the Employment Insurance (EI) Caregiving Benefits can provide essential income replacement during times of acute need, such as



hospitalization or worsening symptoms. While the Canada Caregiver Credit helps offset ongoing caregiving costs through tax relief, ensuring as caregivers you can focus more on your loved ones well being. For Care Partners/Caregivers supporting individuals with Parkinson's, both programs offer crucial support. Parkinson disease and Atypical Parkinsonism (Parkinson's Plus Syndromes) involve progressive symptoms, such as motor control difficulties, cognitive challenges, and emotional

strain, which require continuous care over many years. Care Partners/Caregivers are a significant part of maintaining a good quality of life and living well with Parkinson's; this is why programs such as these aim at making a substantial impact on reducing financial stress so that they can continue to provide the amazing support they always do.

## May is National Care Partner & Caregiver Awareness Month



Activities include:

- Care Partner Panel Q&A
- Care Partner 101's, Programs & Support Groups
- Care Partner Yoga