



Government Income Assistance Programs (when you can't work)

If you need to stop working or you need more information on income supports such as PWD and CPP-D, consider watching the CCDP's Disability Income Support Resources video which you can find on the Patient Education section of the CCDP website or at this link:

<https://mediasite.phsa.ca/Mediasite/Play/bcd18c5ed3344d398c7c0fec1c9f280c1d>

1. Employment Insurance - Sickness Benefits

Short term (15 weeks max) federal government financial assistance for people unable to work because of sickness. Usually your first place to turn when you stop working. Must be paying into the EI program,

- Phone: 1-800-206-7218
- <https://www.canada.ca/en/services/benefits/ei.html>

2. BC Income Assistance (also known as Welfare)

If you can't work and your family has a low-income, or you live alone, you may be eligible for income assistance. This is also the first step to applying to Persons with Disability Benefits. If you have no other sources of support and are in a financial crisis while you wait for other benefits, you may be able to access Hardship Assistance through this program.

- The application:
 - Phone: 1-866-866-0800
 - <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/apply-for-assistance>
- How to apply for Income Assistance if you intend to apply for Persons with Disabilities:
 - <https://disabilityalliancebc.org/hs12a/>
- A guide to your welfare rights by Legal Aid BC
 - <https://lss.bc.ca/publications/pub/your-welfare-rights-welfare-benefits>

3. BC Persons with Disability (PWD)

For low-income people with disabilities in BC. You'll need to first apply for income assistance. Once you are on income assistance, you can ask a ministry worker for the PWD application.

- The Disability Alliance's helpsheets about BC Disability Benefits, including the application, the appeal process, and how to apply for other related supplements
 - <https://disabilityalliancebc.org/category/publications/help-sheets/>

4. Canada Pension Plan Disability (CPP-D)

A way to draw from your Canada Pension Plan (CPP) earlier due to disability. You need to be under age 65, have worked and contributed enough to your CPP, and have a severe and prolonged disability that prevents you from working. Does not reduce your CPP payments when you turn 65. There is a late applicant provision so even if time has passed since you stopped working, you may still be eligible. There are also provisions if you've taken time off work to raise children, and you may be able to split your ex-spouse's CPP credits.

- A guide to the Canada Pension Plan Disability (CPP-D) by the National ME/FM Action Network
***Has specific information on how people with Myalgic Encephalomyelitis/Chronic Fatigue Syndrome and Fibromyalgia can qualify for CPP-D. Has information on late applicant and child-rearing provisions. Also helpful to review when you are applying to other benefits in order to find language and examples of how your illness affects your functioning.*
 - http://www.mefmaction.com/index.php?option=com_content&view=article&id=425&Itemid=364
- Government of Canada information on Canada Pension Plan Disability (CPP-D)
 - Phone: 1-800-277-9914
 - <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>
- The Disability Alliance's CPP-D Helpsheets.
 - <https://disabilityalliancebc.org/category/publications/cpp-disability/>

The contents above are directly from the [Community and Financial Aid Resources in BC](#) guide pages 12 - 13.

A full copy of this resource guide is available at <https://www.mefm.bc.ca/additional-resources>.



Complex Chronic Diseases Program