

Income Support

Financial planning.

There may come a time when you are unable to continue working because of your MS. One of your primary concerns will be how to support yourself financially. The best time to consider this is long before it happens. Start planning now. Look at your financial situation, responsibilities and resources.

- How many people depend on your income?
- What alternative income can you access when you are not working?
- How will you pay for the additional expenses resulting from your illness?
- How will you manage your debts, loans, rent, mortgage payments?
- Do you have savings and income-producing investments?
- How long would your savings last?
- How would your plans for retirement be affected if you wiped out your savings?
- How much do you need to live on?
- What do you have to draw on?
- What other money can you draw on or borrow against?

Developing a Plan	✓
Review your household and personal expenses and set up a budget.	
Can you supplement your disability income with part-time income?	
Find out the eligibility criteria for provincial government social assistance programs.	
Make a list of alternative sources of financial support, such as service clubs, alumni associations or other group affiliations.	

Income replacement options.

If you are unable to work, your major sources of income will likely be disability insurance, government benefits and your personal savings.

Disability and health benefits checklist.

Understand the sickness and long-term disability or retirement packages offered through your employer, union, or private insurance plan before you need to make a claim. Determine whether your benefits would be greater if you continue to work for a few more months. Benefits are usually based on the total number of hours, weeks or years worked and/or the amount of income you earned before leaving work. It is generally a better idea to work full-time until you cannot work any more and then apply for disability benefits rather than to reduce your work to accommodate your disability and apply for insurance afterwards. Ask your doctor if he or she will support your claim

for disability benefits, that is, provide a detailed description of how your disability affects your daily living activities.

Look in to [government benefits](#): Employment Insurance sickness benefits, Canada Pension Plan disability benefit, Quebec Pension Plan disability benefit.

Find out if your medical expenses, including prescription drugs, adaptive equipment and home care costs, will be covered by your employer, union or private benefits plan, and/or by the provincial government.

Provincial government social assistance.

If you have no other income and/or have used up all of your savings, provincial government social assistance programs may become your main source of income. These benefit payments help pay for food, shelter, fuel, clothing, prescription drugs and other health services. The eligibility criteria for social assistance vary from province to province. In some provinces, people with disabilities may receive higher levels of support than people without disabilities. To receive this extra support, you may have to be designated as “unemployable.” Visit [Canada.ca](#) for more information on government programs and benefits.

For additional information, please contact an MS Navigator at 1-844-859-6789 or msnavigators@mssociety.ca