



PRACTICAL MATTERS: WORK, MONEY AND INSURANCE





Practical matters: work, money and insurance

Find out what you're eligible for

When you're living with kidney failure, work (or school), finances and insurance may seem overwhelming. Your income may decrease just as your expenses are increasing for medications, transportation to treatment and other costs. To avoid some of the frustration and stress this can create, make sure you understand any insurance coverage you may have, such as deductibles, co-payments, etc. Keep track of your monthly out-of-pocket expenses so that you can try to plan for extra costs such as parking at the clinic. Make sure you obtain any benefits, tax credits or other assistance that you may be eligible for.

Living with kidney failure is about more than just managing your physical symptoms with treatment. Many questions arise about the practical side of life including work, finances, taxes and insurance when living with a chronic illness. This chapter includes helpful information about these practical matters.

Working with kidney failure

The decision to continue to work or not, or to change jobs, is an important one and there are several factors to consider. To help you think about your choices, we'll examine several aspects of working and living with kidney failure.





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Leaving work

For different reasons, some people leave work or decide to change to a less demanding job. Sometimes anemia or the side effects of medications leave them with less energy. Sometimes people with diabetes and kidney failure have problems with poor vision or nerve damage. Whatever the reason, if you are thinking about leaving work, there are issues for you to consider.

Many employers provide extended health benefits including drug plans. If you leave your job, you will no longer have access to those benefits.



Sometimes people wonder why they should work if disability benefits are available. If you continue to work while on dialysis, you will have a job to go back to if you have a transplant (instead of having to look for a job). In addition, for most people, jobs provide not just income, but a sense of identity and self-esteem as well. Returning to work (or continuing to work) when it is medically, physically and emotionally possible may help improve your sense of self-esteem and reduce depression. Before you decide to leave work, consider what your job means to you, besides income.



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If you require help completing your applications or need more information about the different government programs, speak to your social worker.

What happens if I cannot work?

Employment Insurance Sick Benefits

If you are unable to work, you may qualify for Employment Insurance Sick Benefits for a period of time. You can find more information through Service Canada at servicecanada.gc.ca or by contacting your local Service Canada office.

Canada Pension Plan Disability Benefits

If you are not able to do work of any kind, have paid into Canada Pension, and your condition is considered “severe and prolonged”, you may be eligible for Disability Benefits under the Canada Pension Plan. Contact your local Service Canada office or visit servicecanada.gc.ca for an application or information.

Other resources

If you are not eligible for Employment Insurance Sick Benefits, or Canada Pension Plan Disability Benefits, or if you require short-term assistance, you should contact your municipal and/or provincial/territorial social services programs.





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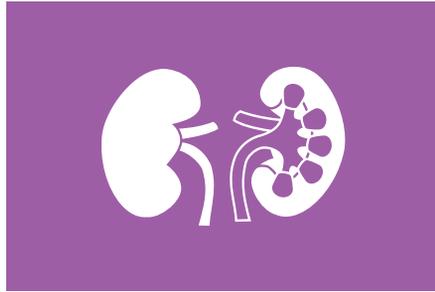
Insurance

Many people think that they cannot get life insurance (or other types of personal insurance such as health, travel or disability) if they have kidney disease. While it can be difficult, it is possible in many situations. The information and tips presented here may help you obtain personal insurance when living with kidney disease. *However, this information is general in nature, does not necessarily cover all circumstances and does not guarantee that you will be insured. It is best to seek professional advice for your individual questions.*

General insurance

- Make sure you understand all the exclusions and limitations of your insurance policy, especially when you have a pre-existing condition.
- Be honest on your insurance application and declare any known health issues. If you do not, you may make the contract invalid and a claim may not be paid.
- Insurance can sometimes be easier to obtain the longer you have been on dialysis or living with a kidney transplant (and your disease is considered "stable" and well-managed).
- Check with your employer about your group insurance plans and coverage. Group benefits are often easier to qualify for and may be issued (up to a certain amount) without the need to provide medical information.
- Shop around. Look for an insurance agent or broker who is familiar with kidney disease and/or other chronic conditions. Some questions you may want to ask a potential insurance agent or broker include:
 - Do you have experience helping people with kidney disease or other chronic illnesses?
 - Do you have access to several insurers/companies? (That way, if an application is declined or costs more than the standard rate from one insurer, you can more easily check with another.)

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Travel insurance

- *Make sure you understand all the exclusions and limitations of any policy.* For example, some policies will not provide coverage if you have changed medications, stopped taking a medication (even if it is because your condition has improved) or raised or lowered the amount (dose) of the medication within a certain number of weeks or months before travelling. Always carefully check these details.
- If you are relying on travel insurance provided through your credit card, make sure you understand all the exclusions, limitations and clauses for pre-existing conditions so that you know how much you are truly covered for and how the insurance company will handle any pre-existing conditions if you need to make a claim.
- Look for insurance that covers the *person* (which is assessed at the time you apply for coverage) rather than the *trip* (which is assessed at the time you make a claim).
- Most travel insurance policies will limit the number of days of travel coverage. Make sure that your trip does not last longer than your insurance coverage.



If you've had a kidney transplant, it may be difficult to get travel insurance. If you do get travel insurance, some policies will not cover any incidents related to the transplant, but will cover other medical costs.

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Disability or income replacement insurance

- Disability or income replacement insurance may be available under an employer's group insurance plan, however it is unlikely to be portable if you change employers.
- Disability or income replacement insurance may be available to people with kidney disease at an increased cost or with an exclusion for any disabilities relating to pre-existing conditions.
- You may want to explore Long Term Care insurance. It is another form of disability insurance.



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Life insurance

- If you belong to a workplace life insurance plan, you may be able to take your group life insurance with you, even if you switch employers.
- Do not apply and then wait and see if you are declined - it will go on record. A better option is to have your insurance agent or broker explore coverage options before *formally* applying. They can do this by providing all of your information (without your name) to an insurer so that you can get a preliminary decision on whether they would provide coverage, how much it would cost, etc.
- You may want to explore Partner Insurance as an option: a couple shares an insurance plan (even if one has kidney disease) and the benefit is paid to the beneficiaries/estate when both partners have passed away.



Summary

- If you're deciding whether to continue to work with kidney failure, you may consider a temporary leave of absence, and flexible treatment or work arrangements.
- Leaving work permanently may mean loss of company insurance benefits and sometimes, people may feel a loss of self-esteem.
- If you're unable to work, you may qualify for government benefits such as Employment Insurance Sick Benefits and Canada Pension Plan Disability Benefits.
- Regardless of whether you work or not, there are income tax credits and deductions that you may be eligible for.
- Obtaining insurance (including general, travel, disability or income replacement and life) when you have kidney disease can be challenging, but it is possible in many situations.