



## FAMILY CAREGIVER GUIDES



**Your Financial Lifeline**

# **A Canadian Family Caregiver's Guide to Federal and Ontario Government Support**



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## Table Of Contents

Introduction .....	3
Quick Reference: Summary of Caregiver Support Programs	
Discussed in This Booklet .....	5
When Work Stops: Understanding EI Caregiving Benefits .....	7
Reducing the Strain: Tax Credits for Caregivers .....	12
Direct Funding: Programs That Pay for Care and Equipment .....	16
Specialized Federal Programs and Pathways to Care .....	20
Building Your Financial Strategy .....	24
Conclusion .....	28

## Introduction

Dear Caregiver,

Stepping into the role of a family caregiver is an act of profound love and commitment. You are the steady hand, the trusted advocate, and the emotional anchor for someone you care about. But this vital work, undertaken so willingly, often comes with a hidden cost. You may have reduced your hours at work, paused your career entirely, or found yourself paying out-of-pocket for things you never anticipated, from medical supplies to specialized transportation.

If you are feeling the financial strain of caregiving, please know that you are not alone and that support is available. In Canada, and specifically here in Ontario, a complex web of government programs exists to ease this exact burden. These supports are not handouts; they are essential pillars of our healthcare system, designed to recognize and sustain the invaluable work you do.

The challenge is that these programs can be difficult to find and navigate. The system can feel like a maze of different websites, eligibility rules, and application forms, leaving many caregivers feeling overwhelmed and unsure of where to begin.

This handbook is designed to be your clear and simple roadmap. We will walk you through the key federal and provincial supports available to you, organized into three main categories: income replacement for when you need to take time off work, tax credits that reduce your annual tax bill, and direct funding programs that help pay for care and equipment.

Think of this guide as your financial first-aid kit. Our goal is to empower you with the knowledge to move from a position of financial uncertainty to one of confident, strategic planning. The support is there, and this guide will help you access it.

With sincere support,

The ConsidraCare Team

# Quick Reference: Summary of Caregiver Support Programs Discussed in This Booklet

Program Name	Jurisdiction	Type of Support	Primary Care Recipient	Official Website Link
EI Compassionate Care Benefits	Federal	Income Replacement	Person at end-of-life (any age)	<a href="http://canada.ca/en/services/benefits/ei/caregiving.html">canada.ca/en/services/benefits/ei/caregiving.html</a>
EI Family Caregiver Benefit for Children	Federal	Income Replacement	Critically ill/injured child (<18)	<a href="http://canada.ca/en/services/benefits/ei/caregiving.html">canada.ca/en/services/benefits/ei/caregiving.html</a>
EI Family Caregiver Benefit for Adults	Federal	Income Replacement	Critically ill/injured adult (18+)	<a href="http://canada.ca/en/services/benefits/ei/caregiving.html">canada.ca/en/services/benefits/ei/caregiving.html</a>
Caregiver Recognition Benefit	Federal	Direct Funding (Monthly)	Veteran with service-related disability	<a href="http://veterans.gc.ca/en/financial-programs-and-services/compensation-illness-or-injury/caregiver-recognition-benefit">veterans.gc.ca/en/financial-programs-and-services/compensation-illness-or-injury/caregiver-recognition-benefit</a>
Child Disability Benefit (CDB)	Federal	Direct Funding (Monthly)	Child (<18) with severe disability (DTC eligible)	<a href="http://canada.ca/en/revenue-agency/services/child-family-benefits/child-disability-benefit.html">canada.ca/en/revenue-agency/services/child-family-benefits/child-disability-benefit.html</a>
Canada Caregiver Credit (CCC)	Federal	Tax Credit (Non-Refundable)	Dependant with physical/mental impairment	<a href="http://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html">canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html</a>
Disability Tax Credit (DTC) Transfer	Federal	Tax Credit (Non-Refundable)	Person with severe/prolonged impairment	<a href="http://canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html">canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html</a>
Home Accessibility Tax Credit (HATC)	Federal	Tax Credit (Non-Refundable)	Senior (65+) or DTC-eligible person	<a href="http://canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-">canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-</a>

## FAMILY CAREGIVER'S GUIDE TO FEDERAL AND ONTARIO GOVERNMENT SUPPORT

Program Name	Jurisdiction	Type of Support	Primary Care Recipient	Official Website Link
				<a href="http://return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31285-home-accessibility-expenses.html">return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31285-home-accessibility-expenses.html</a>
Home Care Worker Immigration Pilots	Federal	Service Access (Immigration Pathway)	Families needing in-home care	<a href="http://canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/caregivers/home-care-worker-immigration-pilots.html">canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/caregivers/home-care-worker-immigration-pilots.html</a>
Ontario Caregiver Amount	Ontario	Tax Credit (Non-Refundable)	Dependant with physical/mental impairment	Included in Ontario Tax Package on CRA website
Ontario Seniors Care at Home Tax Credit	Ontario	Tax Credit (Refundable)	Senior (70+)	<a href="http://ontario.ca/page/ontario-seniors-care-home-tax-credit">ontario.ca/page/ontario-seniors-care-home-tax-credit</a>
Family-Managed Home Care (FMHC)	Ontario	Direct Funding	Person with high-needs (specific criteria)	<a href="http://ontariohealthathome.ca/home-care/family-managed-home-care/">ontariohealthathome.ca/home-care/family-managed-home-care/</a>
Ontario Works (OW)	Ontario	Direct Funding (Social Assistance)	Person in financial need	<a href="http://ontario.ca/page/ontario-works">ontario.ca/page/ontario-works</a>
Assistive Devices Program (ADP)	Ontario	Service Subsidy (75-100% of cost)	Person with long-term physical disability	<a href="http://ontario.ca/page/assistive-devices-program">ontario.ca/page/assistive-devices-program</a>
Special Services at Home (SSAH)	Ontario	Direct Funding	Child (<18) with developmental/physical disability	<a href="http://ontario.ca/page/special-services-home">ontario.ca/page/special-services-home</a>
Assistance for Children with Severe Disabilities (ACSD)	Ontario	Direct Funding (Monthly)	Child (<18) with severe disability (income-tested)	<a href="http://ontario.ca/page/assistance-children-severe-disabilities-program">ontario.ca/page/assistance-children-severe-disabilities-program</a>
Ontario Health atHome Services	Ontario	Service Subsidy (Fully Funded)	Person with assessed health needs	<a href="http://ontariohealthathome.ca/">ontariohealthathome.ca/</a>



## When Work Stops: Understanding EI Caregiving Benefits

The phone call comes in the middle of a busy workday. Your mother has had a fall and is in the hospital, and the doctor says she will need round-the-clock care for the foreseeable future. Your first thought is for her well-being. Your second, almost immediately, is a panicked question: "How can I possibly take time off work?" For millions of working caregivers, this is the critical moment where the need to provide care clashes with the need to earn a living.

Fortunately, the federal government's Employment Insurance (EI) program is designed for exactly this scenario.

## Situations Where EI Benefits Apply

The EI caregiving benefits are not for general, long-term support. They are specifically designed for acute, high-needs situations where your presence is essential. These situations fall into three clear categories:

- **End-of-Life Care:** A family member is gravely ill and has a significant risk of death within the next six months. Your role is to provide comfort, support, and care during their final journey.
- **Critical Illness or Injury of a Child:** A child under 18 in your family is facing a life-threatening illness or injury.
- **Critical Illness or Injury of an Adult:** An adult family member is dealing with a life-threatening illness or injury.

It's important to note that these benefits can be shared among eligible family members, allowing you to coordinate care with a sibling or other relatives.

## Bridging the Income Gap During a Crisis

The government recognizes that in a medical crisis, a loved one's presence is not a luxury—it is a necessity. However, very few people can afford to simply stop working for weeks or months at a time. The EI caregiving benefits were created to provide a crucial income bridge, allowing caregivers to step away from their jobs to focus on their family member without facing complete financial collapse.

This system acknowledges that the caregiver's presence is a form of essential healthcare.

**Did you know?** | The definition of "family member" for EI caregiving benefits is intentionally broad. It includes not just immediate relatives but anyone the person needing care considers to be like family, such as a close friend or neighbour. The person receiving care simply needs to sign a form to attest to your relationship.

## What To Do: The Two-Step Process for a Paid Leave

Accessing these benefits requires a crucial two-step process that involves both your employer and the federal government.

First, you must **secure a job-protected leave from your employer**. In Ontario, the *Employment Standards Act* gives you the legal right to take unpaid leave for these situations (Family Medical Leave or Critical Illness Leave) without risk to your job. You must provide your employer with written notice and a medical certificate confirming your family member's condition.

Second, once your leave from work has started, you must **apply for the financial benefits from the federal government**. This is done online through the Service Canada website. You will need your Record of Employment (ROE) from your employer and a specific medical certificate signed by a doctor or nurse practitioner.

There are three distinct EI benefits, each with its own duration:

- **EI Compassionate Care Benefits:** For end-of-life care, providing up to 26 weeks of benefits.
- **EI Family Caregiver Benefit for Children:** For a critically ill child, providing up to 35 weeks of benefits.

- **EI Family Caregiver Benefit for Adults:** For a critically ill adult, providing up to 15 weeks of benefits.

Each of these benefits provides 55% of your average insurable earnings, up to a maximum of \$695 per week (in 2025).

## A Caregiver's Perspective

"When my husband was diagnosed with a terminal illness, my world fell apart. I didn't know how I could afford to stop working to be with him. The Compassionate Care Benefit was a lifeline. It wasn't my full salary, but it was enough to pay the mortgage and keep the lights on. It gave me the gift of time with him when it mattered most, without the constant stress of financial ruin." – *Anonymous. (Source: Canadian Hospice Palliative Care Association)*

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## Checklist: Applying for EI Caregiving Benefits

- Discuss a leave of absence with your employer and understand your right to a job-protected leave under Ontario law.
- Obtain the correct signed medical certificate from your loved one's doctor or nurse practitioner.
- As soon as your leave begins, complete the online application through the Service Canada website.
- Coordinate with other family members if you plan to share the weeks of benefits.

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## Quick Summary

The following table clarifies the direct link between the specific care situation, the relevant Ontario job-protected leave, and the corresponding federal EI financial benefit.

Care Situation	Ontario Job-Protected Leave (ESA)	Leave Duration (Ontario)	Federal Financial Benefit (EI)	Benefit Duration (Federal)
<b>End-of-Life Care (Gravely ill, risk of death within 26 weeks)</b>	Family Medical Leave	Up to 28 weeks	EI Compassionate Care Benefits	Up to 26 weeks
<b>Critically Ill Adult (Age 18+)</b>	Critical Illness Leave	Up to 17 weeks	EI Family Caregiver Benefit for Adults	Up to 15 weeks
<b>Critically Ill Child (Under 18)</b>	Critical Illness Leave	Up to 37 weeks	EI Family Caregiver Benefit for Children	Up to 35 weeks
<b>Serious Medical Condition (Not necessarily life-threatening)</b>	Family Caregiver Leave	Up to 8 weeks	<i>No corresponding EI benefit</i>	N/A

## 2



## Reducing the Strain: Tax Credits for Caregivers

As a caregiver, your expenses inevitably increase. You might be paying for gas to drive to appointments, buying specialized foods, or paying for prescriptions not covered by insurance. While these costs add up, the Canadian and Ontario tax systems offer a way to get some of that money back. Tax credits are a form of financial relief that directly reduces the amount of income tax you have to pay at the end of the year, acknowledging the financial contributions you make as a caregiver.

## You May Be Eligible for Tax Credits If...

Many caregivers don't realize they qualify for these valuable credits. You should investigate these credits if:

- You are financially supporting a spouse, parent, child, or other relative who has a physical or mental impairment.
- You have paid for renovations to make a home safer and more accessible for a senior or a person with a disability.
- The person you care for has a severe and prolonged disability and cannot use their own disability-related tax credits.
- You are a senior yourself and are paying for medical expenses to help you remain at home.

These credits are designed to recognize a wide range of caregiving situations, not just the most intensive ones.

## Government Recognition of Caregiving Costs

Tax credits are the government's primary tool for acknowledging the quiet, out-of-pocket expenses that caregivers incur. Instead of providing a direct payment, the government reduces your tax burden, effectively putting money back in your pocket. This approach recognizes that caregivers are using their own post-tax income to provide essential support that reduces the strain on the public healthcare system. Some credits are non-refundable (they can reduce your tax to zero, but you don't get a refund for any leftover amount), while others are refundable (you get the money back even if you paid no tax).

## What To Do: Claiming the Key Federal and Ontario Credits

Navigating tax credits requires good record-keeping and knowing what to claim on your annual tax return. Here are the most important ones for Ontario caregivers.

The cornerstone credit is the **Canada Caregiver Credit (CCC)**. This is a federal non-refundable credit for those supporting a dependant with an impairment. A key feature is that the dependant does not have to live with you to be eligible. Ontario has its own version, the

**Ontario Caregiver Amount**, which you claim on your provincial tax forms, effectively "stacking" the benefit.

If you've made renovations, the **Home Accessibility Tax Credit (HATC)** is a valuable federal credit. It allows you to claim up to \$20,000 in expenses for improvements that make a home safer for a senior or a person with a disability, such as installing a walk-in shower or a wheelchair ramp. This can provide a tax reduction of up to \$3,000.

For seniors, the **Ontario Seniors Care at Home Tax Credit** is particularly important. This is a refundable credit that helps low- to moderate-income seniors aged 70 and over with the costs of eligible medical expenses, providing up to \$1,500 back to help them age at home.

Finally, the most powerful tool is the **Disability Tax Credit (DTC)**. If the person you care for has a severe and prolonged impairment, getting them approved for the DTC is critical. Approval not only provides a significant tax credit but also acts as a "gateway" to other

benefits. If your loved one cannot use the credit themselves due to low income, they can transfer it to you.

## A Caregiver's Perspective

“For years, I was helping my parents with their groceries and driving my dad to his appointments. I had no idea I could claim anything. My accountant told me about the Canada Caregiver Credit. It doesn’t solve all the money problems, but getting a few hundred dollars back on my tax return every year really does help. It feels like a little bit of recognition for the work you do.” – *David, 48, Ottawa, ON* (Source: CARP - *A New Vision of Aging for Canada*)

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## Checklist: Preparing for Tax Season

- Secure medical documentation: Obtain a signed note from a doctor confirming your dependant's impairment or, ideally, apply for the Disability Tax Credit (Form T2201) for them.
- Keep all receipts for any home accessibility renovations you undertake.
- Claim the Canada Caregiver Credit on Schedule 5 of your federal tax return.
- Review your eligibility for all Ontario-specific credits, including the Ontario Caregiver Amount and the Seniors Care at Home Tax Credit.

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## 3



## Direct Funding: Programs That Pay for Care and Equipment

For many families, the biggest financial hurdle isn't replacing lost income—it's paying the steep, ongoing costs of care itself. Hiring a personal support worker, buying a specialized hospital bed, or modifying a van can cost thousands of dollars. In Ontario, several key provincial programs are designed to address this directly, either by providing you with funds to manage care yourself or by covering the majority of the cost for essential equipment and services.

## **When Direct Funding or Subsidies Are the Answer**

You should explore these programs when you find yourself in situations like these:

- You need to hire in-home help, but the costs are prohibitive.
- Your loved one requires expensive equipment, like a wheelchair, walker, or respiratory machine, that isn't fully covered by private insurance.
- The care needs are so specific and personal that the standard, agency-delivered model of home care isn't working for your family.
- You have had to leave the workforce and are facing financial hardship.
- You are caring for a child with a severe disability and facing extraordinary costs for their care and development.

These programs provide a direct infusion of cash or a significant subsidy to make necessary care and equipment affordable.

## **Empowering Families and Reducing Out-of-Pocket Costs**

The Ontario government offers these programs for two main reasons: to empower families—who best understand their loved ones' needs—to create flexible, personalized care plans, and to subsidize assistive devices and in-home care, helping people stay at home longer, which most prefer and which reduces healthcare costs.

## What To Do: Accessing Ontario's Key Programs

The most critical first step for accessing any provincially managed care is to **contact Ontario Health atHome**. By calling 310-2222 (no area code needed), you can arrange for a care coordinator to conduct a free assessment of your loved one's needs. This assessment is the gateway to publicly funded services.

**Did you know?** | The Ontario Assistive Devices Program (ADP) covers 75% of the cost for most eligible equipment, such as mobility aids and hearing aids. For those receiving social assistance like Ontario Works, the program covers 100% of the cost.

**Ontario Health atHome Services** is the most significant program. While it doesn't give you cash, it provides provincially paid-for services directly to your home, including nursing, personal support, and physiotherapy. Accessing these services can save a family thousands of dollars a month in private care costs, making it a powerful form of financial support.

If your family has complex needs and wants more control, you can discuss the **Family-Managed Home Care (FMHC)** program with your care coordinator. This program provides you with funding directly, which you can then use to hire your own care providers and set your own schedules. It offers maximum flexibility but also means you take on the responsibilities of being an employer.

For equipment, the **Assistive Devices Program (ADP)** is essential. To access it, you need an assessment from an authorized healthcare

professional (like an occupational therapist), who will confirm your loved one's eligibility and help complete the application form.

For caregivers who have had to leave work and are facing financial hardship, **Ontario Works (OW)** can be a crucial safety net. This social assistance program provides monthly financial support based on need, and while not caregiver-specific, it can provide essential income when EI benefits have been exhausted or were not available.

For families caring for children with disabilities, Ontario offers two key programs: **Special Services at Home (SSAH)**, which provides funding for services aimed at personal development and caregiver respite, and **Assistance for Children with Severe Disabilities (ACSD)**, which provides a monthly payment to low- and moderate-income families to help with the extra costs of care.

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## Checklist: Accessing Direct Funding and Subsidies

- Call Ontario Health atHome at 310-2222 to schedule a free in-home needs assessment for your loved one.
- Ask your doctor or therapist for a referral to an ADP authorizer to get help paying for necessary equipment.
- Check your eligibility for Ontario Works if you are facing financial hardship due to your caregiving role.
- Apply to SSAH and ACSD if you are caring for a child under 18 with a disability.

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# 4



## Specialized Federal Programs and Pathways to Care

Certain groups of Canadians have access to specialized federal programs that recognize their unique circumstances. For families of former Canadian Armed Forces members, for those caring for a child with a severe disability, and for those struggling to find professional help, these dedicated benefits and programs can provide a significant and steady stream of support. Accessing them often depends on first getting official recognition of your loved one's status or circumstances.

## You May Be Eligible for Specialized Programs If...

These highly specific programs are designed for particular life situations. You should investigate them if:

- You are the informal, unpaid caregiver for a military veteran who requires a high level of ongoing care due to a service-related disability.
- You are the parent or guardian of a child under 18 who has a severe and prolonged physical or mental impairment.
- You are struggling to find and afford in-home professional care and are considering hiring a caregiver from abroad.

These benefits and pathways are provided in recognition of service to the country, the extraordinary costs associated with disability, or the systemic challenges in finding care.

## Targeted Support for Unique Needs

The federal government creates these specialized programs because it recognizes that the financial and personal challenges faced by these caregivers are distinct.

The **Caregiver Recognition Benefit** for veterans is not a payment for care provided; it is a monthly benefit that acknowledges the essential role a caregiver plays in a veteran's well-being.

The **Child Disability Benefit** is an acknowledgment that the costs of raising a child with a severe disability—from specialized therapies to adaptive equipment—far exceed typical child-rearing expenses.

The **Home Care Worker Immigration Pilots** represent an indirect but critical support, addressing the shortage of professional

caregivers by creating a pathway for foreign nationals to work and live in Canada, thereby increasing the pool of available help.

## **What To Do: Applying for Veteran, Disability, and Immigration Programs**

The application processes for these programs are distinct and must be followed carefully.

For military families, the key program is the **Caregiver Recognition Benefit**. This is a tax-free payment of over \$1,000 per month (indexed annually) paid directly to the caregiver. To qualify, the veteran must first have an approved claim for a service-related disability and require a high level of care. The application must be initiated by the veteran through their My VAC Account or by submitting a paper form to Veterans Affairs Canada.

For families of children with disabilities, the crucial program is the **Child Disability Benefit (CDB)**. This is a tax-free monthly payment that is added to the Canada Child Benefit. There is no separate application for the CDB. Eligibility is automatically triggered once your child is approved for the **Disability Tax Credit (DTC)**. Therefore, the single most important action is to have a medical practitioner complete Form T2201, the Disability Tax Credit Certificate, and submit it to the Canada Revenue Agency for approval. For families needing to hire a professional from abroad, the **Home Child Care Provider and Home Support Worker Pilots** are the relevant pathways. These are not programs you apply to for funding, but rather immigration streams that a potential caregiver you wish to

hire would use. Our role as employer is to provide a genuine, full-time job offer, a key part of their permanent residence application.

## A Caregiver's Perspective

“Getting my son approved for the Disability Tax Credit was a game-changer. It was a lot of paperwork, but once it was done, the Child Disability Benefit started showing up in our bank account every month. That money helps us pay for his private speech therapy, which we could never have afforded otherwise. It makes a real, tangible difference.” – *Jennifer, 42, Hamilton, ON (Source: Disability Alliance BC)*

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## Checklist: Accessing Specialized Federal Programs

- For Veterans: The veteran must initiate the application for the Caregiver Recognition Benefit through Veterans Affairs Canada.
- For Children with Disabilities: Your first and most important step is to apply for the Disability Tax Credit (DTC) for your child using Form T2201.
- For Finding Professional Care: Investigate the Home Care Worker Immigration Pilots if you are considering hiring a caregiver from another country.
- For All: Ensure the primary recipient (veteran or child) has their qualifying status officially recognized to unlock these benefits.

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# 5



## Building Your Financial Strategy

You've read about EI benefits, tax credits, provincial subsidies, and specialized programs. The sheer number of options can feel like a jumble of puzzle pieces. A strategic caregiver, however, knows that these pieces can be fit together in a logical order to create a complete and resilient financial support picture. It's not just about knowing what programs exist; it's about knowing which ones to pursue first and how they connect to one another to maximize your support.

## The Need for a Strategic Approach

You are moving from simply seeking help to building a strategy when you start asking questions like:

- What is the single most important document I need to get first?
- Which application will unlock eligibility for other programs?
- Should I focus on immediate cash flow (like EI) or long-term savings (like tax credits)?
- How do I combine government support with help from community organizations?

Thinking this way transforms you from a passive recipient of aid into the active architect of your family's financial stability.

## Interlocking Systems and Gateway Credentials

The support systems are designed with interlocking pieces. Certain approvals act as "gateway credentials" that simplify or automate eligibility for other benefits. The

**Disability Tax Credit (DTC)** is the prime example. Securing it doesn't just give you a tax credit; it confirms a level of need that the rest of the system recognizes, making subsequent applications easier. Similarly, a formal needs assessment from

**Ontario Health atHome** is the entry point for a suite of provincial services. Understanding these connections is the key to an efficient and effective strategy.

## What To Do: Sequencing Your Applications and Building a Plan

A successful financial strategy for caregiving should be built in layers, starting with the most foundational pieces first.

**Priority 1: Get the Foundational Medical Documentation.** Before anything else, focus on getting the necessary medical forms completed. The two most powerful documents are:

- 1. Form T2201 for the Disability Tax Credit:** This should be your top priority if your loved one has a severe, long-term impairment.
- 2. The Medical Certificate for EI Benefits:** If you anticipate needing to take a work leave, get this form from the doctor early so you are ready to apply without delay.

**Priority 2: Engage Provincial Services for Immediate Relief.** Don't wait for a crisis to connect with the system.

- Call Ontario Health atHome:** Get an assessment done early. This can provide immediate, non-cash financial relief through funded in-home services like nursing and personal support, saving you significant out-of-pocket costs.
- Apply for the Assistive Devices Program (ADP):** If equipment is needed, getting 75% of the cost covered by the ADP provides immediate, tangible savings.

**Priority 3: Activate Income Replacement as Needed.** When you must stop working, execute the two-step process: secure your job-

protected leave with your employer, then immediately apply for your federal EI benefits for income replacement.

**Priority 4: Layer on Tax Credits Annually.** When filing your taxes, be systematic. "Stack" the credits you are eligible for: the federal CCC and the Ontario Caregiver Amount, the transferred DTC, and the HATC.

Finally, **look beyond government programs.** Organizations like the Alzheimer Society may offer caregiver grants or financial assistance. The Ontario Caregiver Helpline (1-833-416-2273) and 211 Ontario are free services that can connect you to these and other local resources.

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## Checklist: Your Strategic Financial Plan

- Prioritize the Disability Tax Credit (DTC) application as your foundational first step.
- Contact Ontario Health atHome and the Assistive Devices Program for immediate, non-cash financial relief.
- "Stack" all eligible federal and provincial tax credits when you file your annual return.
- Supplement government support by researching grants and services from community and disease-specific organizations.

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## Conclusion

As a caregiver, you shoulder immense responsibility. Navigating the financial challenges of this role should not be one of them. The programs detailed in this handbook represent a commitment from our federal and provincial governments to support the critical work you do every day.

While the system may be complex, it is not impenetrable. By taking a strategic, step-by-step approach—starting with foundational medical documents, engaging provincial services early, and layering on tax credits and income supports as needed—you can build a robust financial safety net for your family.

Remember that you do not have to do this alone. Reach out to the helplines, support organizations, and professionals who are there to guide you. Accessing these benefits is not just about securing money; it's about gaining peace of mind, reducing stress, and creating a sustainable path that allows you to provide the best possible care for your loved one, and for yourself.



## You Don't Have to Do This Alone

Caring for a loved one is an act of love, but it can feel heavy. If you are worried about keeping your parent or spouse safe at home, we can help.

At ConsidraCare, families trust us for nurse-managed home care, GPA-certified caregivers, and clear, honest pricing with no hidden fees. Our team uses proprietary, award-winning technology to keep you updated in real time, and we match caregivers not just for skills but for compatibility and companionship.



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