

## Financial Resources in Diabetes Care

- **Private Insurance Benefits**

Some workplaces and educational institutions offer private insurance benefit plans which may include coverage for diabetes supplies such as insulin pump supplies or continuous glucose monitors. Please check if you are eligible for coverage with your workplace, Human Resources department, or educational institution.

- **Disability Tax Credit (DTC)**

The DTC is a non-refundable tax credit that helps persons with disabilities, or their supporting persons, reduce the amount of income tax they may have to pay. People with type 1 diabetes meet the eligibility criteria under life-sustaining therapy. The CRA must approve the credit before you can make a claim.

- Visit: [canada.ca/disability-tax-credit](https://canada.ca/disability-tax-credit)

- **Canada Worker's Benefit – Disability Supplement**

This additional refundable amount tops up the Canada worker's benefit for individuals and families who are working and earning a low income when also eligible for the disability tax credit.

- Visit: [canada.ca/canada-workers-benefit](https://canada.ca/canada-workers-benefit)

- **Income Tax Deductions for Medical Expenses**

Eligible medical expenses including some diabetes and pump supplies can be claimed on income tax returns.

If you must travel at least 40km one way from your home to receive medical services, you may be eligible to claim travel expenses. If you travel at least 80km one way to receive medical services, you may be eligible to claim travel expenses including accommodations, meals, and parking.

You may only claim the part of the expense that has not been and will not be reimbursed. For details on what and how to claim, please visit:

- [Lines 33099 and 33199 – Eligible medical expenses you can claim on your tax return - Canada.ca](#)
- [Details of medical expenses - Canada.ca](#)

- **Where Can I Find A Free Tax Clinic?**

Community Volunteer Income Tax Program (CVITP) is a collaboration between the Canada Revenue Agency and community organizations to offer free income tax preparation to individuals with low to modest income and a simple tax situation.

- For more information or to find a free tax clinic in your area, go to

<http://www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html>  
or call the CRA general inquiries line at 1-800-959-8281.

- Additional free tax clinics and information can be found by searching 211 Manitoba – [mb.211.ca/](http://mb.211.ca/)

- **Registered Disability Savings Plan (RDSP)**

The RDSP is a **long-term savings plan** to help people with disabilities **under age 60** who are approved for the Disability Tax Credit save for the future. When you open a plan through a bank, financial institution or financial advisor, you may also get **grants and bonds** from the Government of Canada to help with your long-term savings. The government will match your savings **up to 300%**. Even if you have a low-income and cannot put money in your plan, the government may still contribute up to \$1,000 each year.

- Visit: [canada.ca/RDSP](http://canada.ca/RDSP)
- Visit: <https://www.jdrf.ca/resources/information-on-the-rdsp/>

- **Benefits Wayfinder**

Prosper Canada offers this online tool to help simplify the search for government benefits for people seeking ways to boost their incomes and/or reduce their expenses. The bilingual tool provides customized benefit recommendations from provincial, territorial, and federal governments based on the life circumstances of each user. Visit [www.benefitswayfinder.org](http://www.benefitswayfinder.org)

- **Employment & Income Assistance (EIA)**

The Employment & Income Assistance (EIA) program provides financial help to Manitobans who have no other way to provide for their basic needs. Those receiving EIA can receive coverage for prescription drugs, including insulin pump supplies, and other health-related supplies not provided by other programs. For more information visit: [www.gov.mb.ca/fs/eia](http://www.gov.mb.ca/fs/eia)

- **Rent Assist**

For those who do not receive EIA and are living in eligible private rental or room and board spaces, a monthly benefit may be available and will vary depending on the annual income of each adult in the household. For more info or to review eligibility criteria, please visit: [https://www.gov.mb.ca/fs/eia/rent\\_assist.html](https://www.gov.mb.ca/fs/eia/rent_assist.html).

- To apply for non-EIA Rent Assist go to: [www.gov.mb.ca/fs/eia/pubs/rentassist\\_appform.pdf](http://www.gov.mb.ca/fs/eia/pubs/rentassist_appform.pdf) or call Provincial Services at 204-948-7368 in Winnipeg, or toll-free at 1-877-587-6224, to have an application form mailed to you.

- **Manitoba Pharmacare Program**

Pharmacare is a drug benefit program for eligible Manitobans whose income is seriously affected by high prescription drug costs.

**Each year you are required to pay a portion of the cost of your eligible prescription drugs, called your Pharmacare deductible. Pharmacare sets your deductible based on your adjusted family income. Once the yearly deductible has been reached through the purchase of eligible prescription drugs at a pharmacy, Pharmacare will pay 100 per cent of eligible prescription costs for the remainder of the benefit year.**

You qualify for the Manitoba Pharmacare program if you meet all of the following criteria:

- You are eligible for Manitoba Health coverage.
- Your prescriptions are not covered by other provincial or federal programs.

*Applying for Pharmacare*

There are two ways to apply to the Manitoba Pharmacare Program:

- Option A - One-Time Enrolment or Option B - Annual Application

- o Option A: One-Time Enrolment

When Manitoba residents fill out and **sign both the consent and declaration sections** of the [Pharmacare Application and Consent Authorization Form](#) and send it to Manitoba Health, the Canada Revenue Agency will forward the most recent income information to Manitoba Health. The annual deductible is established on April 1 of each benefit year. **The one-time program enrolment eliminates the need to submit a completed application form every year.**

Please note that Manitoba residents may apply to Pharmacare anytime during the benefit year (between April 1 and March 31). Manitobans that choose to withdraw from the one-time enrolment must do so in writing to the Pharmacare office.

**For more information or to explore the Deductible Estimator, please visit:**  
<https://www.gov.mb.ca/health/pharmacare/>

**Adjustment of Pharmacare Deductible**

If you are enrolled in the Manitoba Pharmacare program and your family's income has changed by more than 10%, you can complete the Pharmacare Benefit Year Projected Income Worksheet for the specific benefit year.

- For more information, please call the Pharmacare office at 204-786-7141 or toll free at 1-800-297-8099
- To access the application form or for more info, please visit:  
<https://www.gov.mb.ca/health/pharmacare/forms.html>

- **Deductible Instalment Payment Program for Pharmacare**

The Payment Program is an option for eligible Manitobans to pay their annual Pharmacare deductible in monthly instalments. This provides Manitobans who have high monthly drug costs compared to their monthly income a way to pay their Pharmacare deductible in interest-free monthly instalments as part of their monthly Manitoba Hydro energy bill.

The financing program is administered by Manitoba Health. Manitoba Hydro's role is to withdraw monthly payments from your account with your bank or credit union for the bill payment portion of the program.

To be considered for the program, applicants and/or their families must:

- First be enrolled with the Manitoba Pharmacare program;
- Have eligible Pharmacare specified drug costs over a 30-day period that are equal to or above 20 per cent of their average monthly adjusted family income;
- Have, as of the application date for enrolment in the program, reached or gone above their benefit limit for specified prescription drug coverage through another drug insurance or benefit plan\*; and
- Pre-authorize Manitoba Hydro to make automated monthly withdrawals from their bank or credit union account to pay for their Pharmacare annual deductible by way of monthly instalments as well as their monthly Manitoba Hydro energy bill.

*\* Other health and/or drug coverage that contributes towards or pays your prescription drug costs. Participation in the program could complicate and/or delay the reimbursement of those other benefits. You may be eligible to apply once all other benefits have been exhausted.*

If you are not currently a Manitoba Hydro customer or do not receive a monthly Manitoba Hydro energy bill, an account can be set up to issue monthly billings for the monthly instalments of your Pharmacare annual deductible.

**For more information about the program or to apply, please visit:**  
<https://www.gov.mb.ca/health/pharmacare/dippp.html>

*For more information on current supports and benefits available, please visit*  
[www.getyourbenefits.ca](http://www.getyourbenefits.ca)