

CHD, insurance, and support programs: what it means for you

If you have CHD you have a pre-existing health condition!

A pre-existing condition is any medical or health condition that existed or was previously diagnosed at the time of the insurance application. Since you were born with CHD, you have a pre-existing condition.

Public health insurance

In Canada there are two types of health insurance – public and private. As a Canadian, you have access to public health insurance, provided by the province you live in. This type of insurance covers:

- Treatment, diagnostics and health exams provided by a medical doctor
- Treatment provided in a hospital emergency room
- Hospitalization
- Any other health services provided by a medical doctor or surgeon

These services are paid for through your taxes, and there are no additional out-of-pocket expenses. You will be treated even if you have a pre-existing condition. Each province has its own way of offering health coverage, which you can find out about through their ministries of health:

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#)
- [New Brunswick](#)
- [Newfoundland and Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)
- [Nunavut](#)
- [Ontario](#)
- [Prince Edward Island](#)
- [Quebec](#)
- [Saskatchewan](#)
- [Yukon](#)

As well, the provincial government also pays prescription medications administered in a hospital setting.

Life insurance

You may have life insurance coverage if you work for a company or organization offering group benefits. To get beyond the basic coverage (e.g. \$25,000 pay-out upon death) you will likely have to provide medical evidence. This is where things get tricky. Life insurance companies tend to decline life insurance protection to people with pre-existing conditions. Note, if you fail to disclose your CHD, or provide false answers, then the policy could be invalidated.

If you have life insurance through your employer's group plan you are eligible for life insurance up to the **non-evidence maximum**. If you are switching jobs or retiring you are able to keep that coverage by converting it to a **personal permanent policy**. The applicant does not have to go through the process of a medical exam to convert the coverage. Generally, you will have 60 days to convert the plan.

Non-medical life insurance – how does it work?

It is possible to get life insurance when you have CHD but the policy will be modified with specific terms. It will be up to you to discuss the terms with your broker and decide if the benefits and peace of mind offered with having life insurance are worth the expense.

The best solution is non-medical term and whole life insurance. Typically the premiums are higher and the amount of coverage is lower than traditional insurers. Non-medical insurance requires less information and as result the insurer is taking on more risk, hence the higher premiums. Non-medical insurance protection is available starting at age 20.

A good strategy is to apply for non-medical life insurance first. If your application is successful then try the traditional life insurance application process. If your application is approved and you secure more traditional life insurance protection for less of a premium than the non-medical plan, you can then cancel the non-medical life insurance.

Provincial disability support programs

Canada Pension Plan (CPP)

The Federal government provides Canadians the Canada Pension Plan (CPP) disability benefits (disability pension and post-retirement disability benefit) to people who have made enough contributions to the CPP and who are disabled and cannot work at any job on a regular basis. Benefits may also be available to their dependent children. To qualify, a disability must be both "severe" and "prolonged," and it must prevent you from being able to work at any job on a regular basis.

- **Severe** means that you have a mental or physical disability that regularly stops you from doing any type of substantially gainful work.
- **Prolonged** means that your disability is long-term and of indefinite duration or is likely to result in death.

For more information visit

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>

Provincial and territorial disability programs

Each province and territory offers programs offers disability support for people

who are unable to work. In Ontario, for example, the Ontario Disability Support Program (ODSP) offers two types of support:

1. **Income support** - Financial assistance provided each month to help with the costs of basic needs, like food, clothing and shelter. Income support also includes benefits, like drug coverage and vision care, for clients and their eligible family members.
2. **Employment supports** - Services and supports to help clients with disabilities find and keep a job, and advance their careers.

Each type of support has its own eligibility requirements and application process.

- Income support
 - **Eligibility**
 - **Applying**
- **Employment supports**

For example, the ODSP eligibility requirement states that you:

- have a substantial mental or physical impairment that is continuous or recurrent, and is expected to last one year or more and
- your impairment directly results in a substantial restriction in your ability to work, care for yourself, or take part in community life and
- your impairment, its duration and restrictions have been verified by an approved health care professional

Eligibility requirements will differ among programs, and it can take anywhere from 3-12 months to get approved. ODSP, for example, also offers eligible candidates an allowance for medications and transportation to medical appointments. For information on a program in your location, search “disability programs” + your province or territory. Speak to your cardiologist or social worker about getting help with the application forms.

Other disability programs

There are other provincial and territorial income support programs available to qualified recipients. Again, in Ontario, there is a Special Diet Allowance, which helps eligible social assistance recipients with the extra costs of a special diet for a medical condition listed on the Special Diets Schedule.

Some qualifying conditions listed that may apply to people with CHD include congestive heart failure, CHD (Ross procedure or arterial switch procedure or have coexisting coarctation of aorta), cirrhosis (stages 3 and 4) and renal failure.

For more information on disability programs search “income support” + your province or territory.

Private health insurance

If you work for an employer, you may get extra coverage from your company or organization you work for. If you don't work full-time or you work on contract, you may want to buy extra coverage. Insurance companies sell private health insurance plans, and typical offerings cover:

- ambulance fee
- private or semi-private hospital
- prescription medications
- chiropractic, massage, physiotherapy etc.
- dental care
- prescription glasses

You will be asked about any pre-existing conditions when you apply. Some companies may decline coverage altogether, or charge you more because of your condition.

You should consider personal health insurance if:

- you don't have health benefits through your employer
- you're losing your group coverage
- you'd like additional benefits not offered by your employer's plan or your province's health coverage.

Insurance costs vary in price and what they offer you. They are set up so that you pay a premium now to help offset future medical bills. Your health insurance will cover a portion of, or all of certain medical costs, like a prescription, eye exam, or dental expense. Then you just have to pay the remainder (if applicable). Also, the premiums are eligible medical expenses under the Canadian Federal Income Tax Act. You can contact your insurance broker for information or go online to get a quote.

Insurance, whether it's for your house, car, or health, is costly. Look at the provincial health insurance plan to see what's provided for prescription drug coverage, private or semi-private hospital and ambulance, and compare with private insurance plans. Of course, if your health is fine any coverage will seem expensive; but if you have a major health incident you will likely be glad that you have the additional insurance.

Travel insurance

Because you have a pre-existing condition, you should buy travel insurance before you leaving home to travel to another province or country. That way you will be covered in case of an emergency. Paying for emergency care outside of your home

province or country can run into the millions of dollars, so buying insurance is worthwhile.

To get travel insurance coverage you need to be stable for a certain number of days before qualifying. Generally, a pre-existing medical condition is considered stable if there are no:

- change in medication (increase, decrease, stopping, new medications)
- new symptoms
- new treatment or tests, new medical consultation or referral to a specialist
- hospitalization
- test results showing deterioration
- new diagnosis within a stability period before the policy effective date (or departure date)

The stability period may vary from 60 days to 365 days depending on the plan, your age, and your answers to medical questions on the application.

Travel insurance for people with CHD tends to be higher than for healthy people, but if you've been stable the costs should be reasonable. The cost increases when you are aged 70 and over. Be sure to read the fine print and discuss the policy with the broker before purchasing.

Drug assistance programs

Each Canadian province and territory offers its own drug assistance program to help cover the costs of medications. Some are based on your income, and most have specific programs for people that may require more coverage for high drug costs. These groups include seniors, people receiving social assistance, and people with diseases or conditions (e.g. pulmonary hypertension, heart failure, etc.) that are associated with high drug costs. For more details click on the appropriate link below:

- [Alberta \(Prescription Drug Programs\)](#)
- [British Columbia \(Pharmacare\)](#)
- [Manitoba \(Pharmacare Program\)](#)
- [New Brunswick \(Prescription Drug Program\)](#)
- [Newfoundland \(Pharmaceutical Services\)](#)
- [Northwest Territories](#)
- [Nova Scotia \(Pharmacare\)](#)
- [Nunavut](#)
- [Ontario \(Drug Benefit Program\)](#)
- [Prince Edward Island \(Drug Cost Assistance Programs\)](#)
- [Quebec \(Prescription Drug Insurance\)](#)
- [Saskatchewan \(Drug Plan\)](#)
- [Yukon](#)

Private disability insurance

If you work for a large company, or the government, you likely have some type of long-term disability insurance coverage. This type of plan will pay you a set amount of your monthly income if you are unable to work and covers both accidents and illness 24/7. Coverage varies greatly from one employer to another, and if you're self-employed or you work for a smaller company, you may not have any coverage at all. You can buy long-term disability insurance for yourself but because of your pre-existing condition you will likely be declined coverage or your pre-existing health condition will be excluded from coverage. You can purchase accident only coverage which is better than nothing. Your cardiologist or nurse practitioner may recommend that you work for an employer that provides generous benefits in the event that you need to go on long-term disability. It is definitely something that you should consider if you have moderate or complex CHD ([link to chart below](#)).

Read the fine print

Long-term disability plans provide a definition of disability that is two year "regular occupation" or "any occupation". What this means is that after a two year period of disability and the person is receiving benefits the insurer will review the claim to see if the person is capable of going back to work. If they are capable of doing "any occupation" they will be taken off claim however if they were covered under the "regular occupation" definition and are still unable to do their regular occupation they will remain on claim. The radio advertising by lawyers is looking to help people whose benefits have been cut off from the group LTD or auto claims. Private LTD plans are much clearer in their wording.

Speak to your company's human resources department or office manager so that you understand the benefits. *MoneySense* has published an excellent article "What you need to know about disability insurance" here (<https://www.moneysense.ca/magazine-archive/disability-insurance-preparing-for-the-worst/>)

Expert tips in applying for long-term disability

If your CHD is making it impossible for you to stay employed the first step is to see if you qualify for long-term disability. Contact the group insurance plan administrator and obtain the LTD claim forms or go on line. Consult with your cardiology team and social worker (if there is one) to find out what's involved. The process involves filling out a lot of forms and can be nerve-wracking, so preparation is key. Try to find out who is processing your claim at the insurance company.

- Take time and effort to put together the necessary support documents to make the best case as possible
- The more information you can provide the better
- Make and keep appointments with specialists, including cardiac rehab and a psychologist
- Do not underestimate the mental health impact of living with CHD

- Keep track of doctor appointments (date, location, reason), and support documents
- Get advice from a lawyer who specializes in disability benefits. Some lawyers charge hourly, and others will want a percentage of the payout, so make sure you negotiate this beforehand
- If you are accepted for long-term disability benefits make sure you don't do anything to lose it. You will be assessed yearly to see if you still qualify, and you will be monitored
- Think twice before posting photos of yourself online (e.g. playing sports, partying, travelling) and keep a low social media profile
- Don't accept payment for any work, even if it's "under the table". If you are caught it will be deducted from your benefit and your insurance company will question your ability to work

Degree	Examples
Simple	<ul style="list-style-type: none"> • Mild pulmonary stenosis • Repaired ventricular or aortic septal defect
Moderate	<ul style="list-style-type: none"> • Coarctation of the aorta • Ebstein anomaly • Milder forms of tetralogy of Fallot
Complex	<ul style="list-style-type: none"> • Any of the single ventricular disorders such as: Hypoplastic left heart syndrome or tricuspid atresia • Transposition of the great arteries with a Mustard type of repair • Any type of congenital heart disease that causes cyanosis (not enough oxygen getting to the body's tissues) • Complex tetralogy of Fallot

<https://www.cardiosmart.org/Heart-Conditions/Congenital-Heart-Defects/Content/Adult-CHD>