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## Can you afford to get sick?

Recovering from a serious illness can take up a lot of time, energy and money. Luckily, there are options and resources that can help.



You may know a loved one who's had cancer or another serious illness. Or, perhaps you've heard that people in your community have tested positive for [COVID-19](#).

When someone's diagnosed with a serious illness, they often struggle with fear and pain – both physically and mentally. Good thing government health insurance means they don't have to worry about medical bills, too, right? Not exactly.

Believing that government health insurance will cover everything is one of several common assumptions people make about dealing with a serious illness. But if you take a closer look, the realities may surprise you.

### What is and isn't covered by provincial health plans

**What's covered?** Under the federal Canada Health Act, provincial and territorial governments must provide residents with basic medical and emergency services. This often includes:

- visits to doctors and specialists, and
- basic hospital costs for medically necessary procedures.

**What's not covered?** That said, there are common types of treatments and services that aren't covered at all by provincial healthcare. Or, in some cases, these treatments may only receive a small amount of coverage. These include:

- alternative treatments and experimental drugs,
- travel and accommodation for treatments away from home,
- adaptations to home or vehicle to accommodate your condition,
- home nursing care,
- wigs, special makeup,
- new clothing needed due to weight loss or gain,
- hospital beds or other equipment for home,
- physiotherapy (may be partially covered in your province or territory), and
- treatments and surgeries outside Canada.
  - [Learn more about your provincial government health plan.](#)

## What about group insurance coverage through work?

Does your employer offer group insurance as part of your benefits? Most group disability insurance plans will pay about 60 to 70% of your income. But you'll still have to pay 100% of your monthly expenses. Remember, your expenses may actually be higher while you're recovering.

- [How do employee benefit plans work?](#)

You also have to factor in your personal situation. For example, do you have a partner to help care for you if you become sick or injured? They may need to take a leave of absence from work to care for you. In which case, you'll have to consider the possibility that your household income could be further reduced.

## Caring for someone with a serious illness or injury

Providing adequate care for someone isn't easy. It often requires a lot of time, energy and money. Let's say you became seriously ill or hurt. You may need help with everyday tasks as you recover, such as:

- dressing and bathing yourself,
- styling your hair, putting on makeup,
- driving,
- shopping for groceries,
- preparing meals, doing housework and laundry,
- gardening, lawn care and snow removal, or
- tending to children, and driving them to and from school and activities.

You may have a loved one to help you with such tasks. Or, you may have to hire a caregiver for help, which can be costly. Either way, it's not a fun scenario to think about. But the good news is there are options and resources that can help. Here's where you can start:

## 1. Check if you have enough insurance coverage at work

Do you have long-term disability and/or supplemental health insurance at work? Find out exactly what you're covered for, and for how much. You can then assess whether you need to increase your coverage.

- [What you need to know about group long-term disability insurance](#)

Other insurance options to explore include:

- [long-term care insurance](#), which can help cover the cost of institutional or home care, and
  - [5 things to know about long-term care insurance](#)
- [critical illness insurance \(CII\)](#), which gives you a lump-sum payment if you get an illness that's covered under the policy. It's important to note that [CII doesn't cover COVID-19](#). But it does cover people who suffer from a covered critical illness after contracting COVID-19.
  - [Here's a list of illnesses and conditions that are covered under critical illness insurance](#).
  - Is critical illness insurance right for you? [Here's how you can find out](#).
  - Find out how a serious illness could affect your finances. [Try this critical illness insurance calculator](#).

## 2. Get help from non-profits

Non-profit national, provincial and local groups offer both hands-on and online help, and can connect you with a support group. Here are a few to keep in mind:

- The Canadian Cancer Society offers **free, downloadable booklets**, such as “**Life After Cancer Treatment**,” that discuss financial matters and returning to work following any serious illness.
- The **Alzheimer's Society of Canada** lists a host of services for individuals with dementia, their families and caregivers.
- **Parkinson Society Canada** provides a variety of support and education services.

There's no question that a serious illness can change your life. But if you're prepared for the possibility, you can spend less of your energy worrying over paying the bills, and more on getting better.

- Not sure what's right for you? An advisor can explain all your options and help you build insurance into your plan. Most advisors now offer to connect with Clients virtually by video chat. [Find an advisor](#) today.

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