



Supports for People with Disabilities



we are all
connected



Who is Disability Alliance BC?

Since 1977, Disability Alliance BC has been a provincial, cross-disability voice in British Columbia.

- Community Projects
- TaxAID Program
- Advocacy Access Program

Advocacy Access at Disability Alliance BC

- Help Sheets
- Advocacy Access Phone Line
- In-Person Support



How do your symptoms affect you?

Chronic pain, fatigue, uncontrollable muscle contractions, or twisting, can affect your ability perform basic activities of daily living, including how you walk, change your clothes, cook, speak to others, etc.



Client Case: Alexa*

Alexa is 29. She has cervical dystonia which causes her head and neck to twist to her left side. Severe pain, involuntary muscle contractions, and awkward posture, impact the way she performs many activities. Since her diagnosis, she experiences anxiety about her condition.

Names are changed to respect the privacy of our clients.

What disability benefits are available?

- Persons with Disabilities Designation
- Canada Pension Plan Disability Benefits
- Disability Tax Credit
- Registered Disability Savings Plan



Local: 604-872-1278

Toll-Free: 1-800-663-1278

Persons with Disabilities (PWD) Designation

Persons with Disabilities (PWD) Qualifications

You are:

- A resident of BC who is a Canadian citizen or permanent resident
- 18 years of age or older

You have:

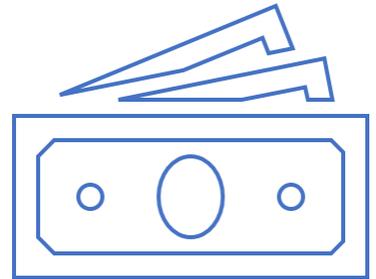
- A serious physical or mental health disability
- Significant restrictions performing daily living activities

You meet the income and asset test that applies to you and your family



PWD Benefits

- **Health Benefits**
- **Monthly income for support and shelter**
 - Single person without dependents eligible for maximum support and shelter of \$1183
- **Transportation Supplement**
 - \$52/month cash or a bus pass for TransLink/BC Transit served communities



PWD Health Supplements

- Medical Services Plan (MSP)
- Extended Medical Therapy
- Fair Pharmacare
- Diet Supplements
- Nutritional Supplements
- Dental Coverage
- Glasses (lenses and frames every 3yrs)
- Eye exams (every 2yrs)
- Certain medical supplies
- Certain medical equipment and devices
- Medical Transportation
- Alcohol and Drug Treatment Counselling

See “Helpsheet 3” at disabilityalliancebc.org for more info





PWD Benefits - Employment and Other Income

- **Annual Earnings Exemption:** \$12,000 each year in earned income (e.g. employment income)
- **Unearned Income:** Deducted from PWD benefits dollar for dollar unless there is a specific exemption.
- **Assets:** Less than \$100,000 in assets (e.g. cash, investments, property)

PWD Application Package

- Pick up a package at a Service BC office
- The package includes 3 sections:
 - self report
 - medical report
 - assessors report
- Call the advocacy access line to get help in filling out your application package





How would Alexa qualify?

- Due to involuntary muscle contractions, Alexa walks at a slower pace and has high falling risk.
- Due to involuntary muscle contractions, Alexa has difficulty standing, carrying, lifting and chopping in order to prepare meals.
- Due to her posture Alexa is restricted in her ability to dress herself and to pull shirts over her head.
- Alexa requires assistance from her mom in completing her daily living activities.



Prescribed Class - PWD Applications

- It is much easier to apply for PWD if you already receive benefits from:
 - **At Home Program** (Ministry of Children and Family Development);
 - **Community Living British Columbia**;
 - **BC PharmaCare Plan P** (Palliative Care Benefits);
 - **Canada Pension Plan Disability Benefit**



Denial

Reasons for Denial:

- Lack of information
- Focus on irrelevant information
- Information inconsistent throughout application

Next Steps:

- Request a reconsideration package from the Ministry
- Take a look at your original application and why you were denied
- Provide further evidence of your eligibility

Canada Pension Plan Disability (CPP-D)

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Canada Pension Plan Disability (CPP-D) Overview

- You are Under 65
- You contributed enough to the Canada Pension Plan to qualify for benefits (4 out of 6 years rule)
- You have a disability that is considered severe and prolonged
- You prove that you are unable to work in any form of employment or retrain to get another job



CPP-D Benefits

Monthly rate based on your CPP contributions

- Flat rate of \$471
- Average amount \$933
- Maximum amount \$1290
- Dependent children under 18 eligible for an extra \$237

THERE ARE NO HEALTH BENEFITS

You may be eligible for a PWD top up, deducted dollar per dollar from PWD



How would Alexa qualify?

- Alexa stopped working in May of 2019. She worked and contributed to CPP consecutively in 2018, 2017, 2016 and 2015.
- Due to involuntary muscle contractions, Alexa is unable to sit, stand, walk or carry for prolonged periods of time.
- Due to her anxiety, Alexa has difficulty expressing her thoughts and ideas into words, being in public places and problem solving.
- Alexa's doctor has expressed that Alexa is no longer able to work in any capacity. This is expected to last for the foreseeable future.



Denial

- Roughly 50% of people who apply for CPP Disability are denied
- You have 90 days to request a reconsideration
 1. Request a full copy of your file
 2. Provide additional information from your doctor in support of your case
- If denied again – Social Security Tribunal

Disability Tax Credit (DTC)



Disability Tax Credit (DTC) Overview

- Non-refundable tax credit that is used to reduce taxes for people with severe and prolonged disabilities
- Can be transferred to an eligible family member or caregiver
- Provides access to other benefits: qualifying factor to open an RDSP



DTC Eligibility

You fall under **one** of the following categories:

- You are markedly restricted in at least one basic activity:
 - Walking
 - Vision
 - Hearing
 - Speaking
 - Feeding
 - Dressing
 - Elimination
 - Mental Functions
 - You experience a cumulative effect of two or more significant restrictions (listed above) that exists at least 90% of the time
 - You require Life Sustaining Therapy (3x a week, 14 hours)
- AND**, your impairment is expected to last at least 12 months



Application

- Form T2201 filled out by relevant medical practitioner
- Keep copies of your original application and any follow up questionnaire
- Eligibility determined by the CRA. Can take up to a few months.

Denial

- You can request that the CRA [review](#) your application and submit additional information from medical practitioner
- Alternatively, you can file a [formal objection](#)

Don't give up. DABC can help with the application and denial process



How would Alexa qualify?

- Due to involuntary muscle contractions, Alexa walks at least 3x slower than the average person her age without her restrictions.
- Due to involuntary muscle contractions, Alexa has difficulty standing, carrying, lifting and chopping in order to prepare meals.
- Due to her posture Alexa is restricted in her ability to dress herself and to pull shirts over her head.
- Due to her anxiety, Alexa is restricted in her ability to have social interactions, complete self-care tasks, and problem solve.

Registered Disability Savings Plan

RDSP Overview

- Long-term savings plan for people with disabilities
- Anyone can contribute to your RDSP
- BC Endowment150 grant available for those under 18, or adults with low income

Eligibility:

- Be a Canadian resident,
- Have a Social Insurance Number
- Be approved for the DTC
- Must open your RDSP by December 31 of the **year you turn 59**
- Can access up to \$90,000 in matching grants and bonds over a 20-year period until December 31 of the **the year you turn 49**





RDSP Grants and Bonds

Canadian Disability Savings Grant (GDSG)

- You can access up to \$70,000 until the year you turn 49, based on personal contributions.
- For the first \$500 you contribute, the government will triple your contribution, for the next \$1,000 they will double your contribution.

Canadian Disability Savings Bonds (CDSB)

- Available for those living on low income.
- You can receive up to \$1,000 in bonds every year until 49.

Can receive benefits retroactively from date of disability (up to 10 yrs)



Remember: Long Term Savings Plan

All grants and bonds must remain in RDSP for at least 10 years before they can be accessed. RDSP holders who withdraw funds too early will likely lose all or a portion of their accumulated grants and bonds.



How would Alexa benefit?

- Alexa was approved for the DTC from 2019 to future years.
- Since Alexa cannot work, she is entitled to receive \$1000, every year until she turns 49, for a total of \$20,000
- Alexa's mom will contribute \$1,500 every year until Alexa turns 49. The government will match this contribution by putting \$3,500 into Alexa's plan every year until she turns 49 for a total of \$70,000.
- Alexa's plan will have \$120,000 plus interest. She will begin to receive payments from the plan when she turns 60.
- None of the money from or in her plan will affect her PWD.



Contact Disability Alliance BC



Call Advocacy Access

604-872-1278 | 1-800-663-1278



Email us

feedback@disabilityalliancebc.org



Website

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Address

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