

# **Federal Disability Supports for Canadians Living With Dystonia**

*The material and information contained in this document is for general information purposes only. You should not rely upon the information as a basis for making any business, legal, or any other decisions. This guide contains information as current as July of 2020.*

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# INTRODUCTION

## ***Is dystonia a disability?***

Dystonia meets the federal definition of a disability in most cases. Not just because of its complexity, but also because it typically co-exists with other health conditions and progresses as time passes. There is no single, harmonized “operational” definition of disability across federal programs. This means that even though you may have a disability, there are also other requirements that must be met to qualify for federal disability supports. The [definition of a disability in Canada](#) is the following :

*“Disability is a complex phenomenon, reflecting an interaction between features of a person's body and mind and features of the society in which they live. A disability can occur at any time in a person's life; some people are born with a disability, while others develop a disability later in life. It can be permanent, temporary or episodic. Disability can steadily worsen, remain the same, or improve. It can be very mild to very severe. It can be the cause, as well as the result, of disease, illness, injury, or substance abuse.” [1]*

The most widely accepted [definition of disability](#) is provided by the World Health Organization:

*“Disabilities is an umbrella term, covering impairments, activity limitations, and participation restrictions. An impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations”. [2]*

## ***Can I have Dystonia and not qualify for disability benefits?***

Yes. Many people can live with chronic health conditions such as Type 2 Diabetes without requiring government disability supports. However, Type 2 Diabetes can lead to other serious health conditions like heart failure which does qualify for disability supports. Dystonia can also lead to other chronic health conditions and includes the loss of motor skills required to carry out activities of daily living. Dystonia can be progressive in some cases and while you may not require disability supports initially, it is imperative to continue to assess your overall limitations and be informed of the supports available to you.

## ***What federal disability assistance currently exists?***

This document contains information on some federal supports available to those who may be eligible. Be aware that there are varying degrees of dystonia and even if you are not eligible for some supports, that does not mean that you do not have a disability. Simply put, it is not enough to have a disability in order to access disability supports - you must have a disability *and* also be restricted by your disability within the society that you live.

1. THE DISABILITY TAX CREDIT CERTIFICATE
2. DISABILITY AND INCOME TAX
3. REGISTERED DISABILITY SAVINGS PLAN, GRANTS & BONDS
4. EMPLOYMENT INSURANCE
5. EXTRA ASSISTANCE FOR THOSE UNDER 25
6. SCHOOL AND EDUCATIONAL SUPPORTS
7. EMPLOYMENT PROGRAMS
8. CPP DISABILITY
9. QUEBEC PENSION PLAN DISABILITY (QPP)

## THE DISABILITY TAX CREDIT CERTIFICATE

Being eligible for the DTC can open the door to other federal, provincial, or territorial programs such as the Registered Disability Savings Plan, the Working Income Tax Benefit, and the Child Disability Benefit. The disability tax credit or DTC is a non-refundable tax credit to help people cope with their disability. It is also designed to help supporters, such as parents, reduce the amount of income tax they must pay. There is also a supplement available for people under 18 years of age at the end of the year. The whole point of these tax credits is to provide a more level playing field by allowing some tax relief for costs associated with disabilities. These necessary expenses for the disabled or those supporting the disabled may be costs that most taxpayers do not face. You may be entitled to retroactive tax credit refunds for up to 10 years if the disability existed in the past but you failed to apply for it. The amount of the federal disability tax credit is \$8,113 for 2017, with a supplement of \$4,732 for 2017 for taxpayers under 18 years of age. Provincially, the tax credit ranges from \$6,058 to \$14,417 depending on your province of residence. [3]

### ***I have dystonia, do I qualify for the Disability Tax Credit Certificate?***

To qualify for the [Disability Tax Credit Certificate](#) with dystonia, you must be markedly restricted in at least one or more basic activities of daily living (Speaking, hearing, eliminating, feeding, dressing, mental functions). Dystonia in some cases can be considered a prolonged condition that is present at least 90% of the time. [4]

### ***Am I markedly restricted?***

Markedly Restricted means that all of the time or substantially all of the time a person is unable (or it takes three times as long) to perform one or more of the basic activities of daily living even with therapy, devices and medication. Being markedly restricted means taking at least 3 times the time needed to complete the activity by a person of the same age who does not have the impairment. [5]

### ***What if my doctor says I am not markedly restricted?***

You can be eligible for the Disability Tax Credit Certificate under the cumulative effect of more than one impairment if more than one impairment is significantly restricted. Therefore, having two significant restrictions is equal to one marked restriction. [6]

### ***What is a significant restriction?***

This means that although the person does not quite meet the criteria for markedly restricted, their ability to carry out basic activities of daily living is greatly restricted at least 90% of the time. Dystonia causes uncontrollable muscle contractions, significantly impacting an individual's ability to carry out basic motor skills needed in carrying out daily activities and is a significant restriction most of the time. [7] Examples could include:

- *A patient with cervical dystonia that has difficulty in looking down for more than several minutes. This individual faces a significant restriction in carrying activities that require them to look down like cooking, walking, and shaving.*
- *A patient with hand dystonia that has difficulty grasping items. This individual faces a significant restriction in carrying out activities that require them to grasp items like a toothbrush, squeeze a soap bottle, prepare food and type/write.*
- *A patient with Blepharospasm that experiences a significant restriction in vision.*
- *A patient with Chronic Regional Pain Syndrome and dystonia that experiences significant restrictions in walking because it takes an inordinate amount of time to recover from walking or they have to take frequent breaks.*
- *A patient with chronic depression and dystonia faces significant restrictions in mental functions when they can only concentrate on one thing for only a short period of time and this patient's depression cannot be managed by medications due to the dystonia.*

### ***What if I am receiving treatment for my dystonia?***

Dystonia can be managed in some cases through the use of medications, treatments and surgeries. For example if your depression is being managed through the use of medication then you are no longer significantly restricted by your depression. In other words, you must be markedly or significantly restricted most of the time even with the use of treatments and medications. [\[6\]](#)

### ***What if I am not markedly or significantly restricted most of the time?***

Dystonia can be managed in some cases and even though you may not face challenges at the current time, that does not mean you may not be eligible in the future. Some examples of this might include the following possibilities:

- *You may become immune to neurotoxin injections and treatment is no longer effective.*
- *You may have managed your dystonia with the use of an oral medication, and over time your body has developed a tolerance to the treatment and the medication is no longer effective.*
- *Your dystonia may start to impair your physiological structure over a period of time (cervical dystonia starts to affect surrounding spinal structure making it difficult to maintain correct posture needed for walking)*

That being said, it is also possible to no longer qualify for the Disability Tax Credit Certificate. This can happen if your condition improves, you are no longer restricted in carrying out activities of daily living, or turn 65 years old. The notice of determination will show which year(s) you are eligible for the DTC. You won't need to submit a new Form T2201 every year, unless Canada Revenue Agency ask you for one. Information about other programs that are dependent on eligibility for the DTC may also be included in the notice of determination. When your eligibility is about to expire, Canada Revenue Agency will notify you one year in advance as well as in the year it expires. [\[8\]](#)

## DISABILITY AND INCOME TAX

### ***Claim medical expenses on your tax return***

You can [claim only eligible medical expenses on your tax return](#) if you, or your spouse or common-law partner paid expenses and have not claimed them before. This is beneficial because it may help those who are working to offset the amount of income tax an individual / family pays. Everyone can claim medical expenses; you do not need the DTC certificate. [\[9\]](#)

### ***Refundable medical expense supplement***

[Claim the Refundable medical expense supplement](#) to reduce the amount of tax you owe and could result in a refund. The refundable medical expense supplement is a refundable tax credit available to working individuals with low incomes and high medical expenses. You do not need a Disability Tax Credit certificate to claim this supplement. [\[10\]](#)

### ***Canada Worker's Benefit***

The [Canada workers benefit](#) is a refundable tax credit that provides tax relief for eligible low income individuals and families who are employed. It includes a disability supplement for individuals who have an approved Disability Tax Credit Certificate, on file with the CRA. Complete a [Schedule 6 form](#) along with your application. [\[11\]](#)

### ***Disability supports deduction***

[Claim the Disability supports deduction](#) If you have an impairment in physical or mental functions, to deduct medical expenses that you paid in that year. You must have a Disability Tax Credit certificate to claim the disability supports deduction. [\[12\]](#)

### ***Disability amount for self – Personal Income Tax***

If you are eligible for the disability tax credit, you may be able to claim the disability amount for self of \$8,416 on line 31600 of your tax return for 2020. [\[13\]](#)

### ***Home buyers' amount***

You can claim an amount on [line 31270 of your tax return](#) (\$5,000.00 in 2020) if you or your spouse or common-law partner bought a qualifying home, you are eligible for the DTC, and the purchase must be to allow the person with the disability to live in a home that is more accessible or better suited to their needs. [\[14\]](#)



## ***Excise gasoline tax refund***

If you have a Disability Tax Credit Certificate and cannot safely use public transportation, you can ask for a refund of part of the [federal excise tax on gasoline](#) you buy.

## ***GST / HST Tax Exemptions with a Permanent Disability***

Persons with disabilities are exempt from paying GST or HST on the following goods and services:

- specially equipped motor vehicles
- hospital parking
- care and supervision services
- training plan design services
- home delivered meals
- medical devices and supplies
- recreational programs
- home care services

If you paid GST/HST in error, ask the supplier for a refund or credit. If you cannot get a refund from the supplier, [apply to the CRA for a rebate.](#) [15]

## ***Get help with your taxes***

A free tax clinic is a place where eligible people can get their tax returns done for free. These clinics are hosted by community organizations across Canada through the Community Volunteer Income Tax Program. [Click here to find a tax clinic near you.](#) [15]

# **REGISTERED DISABILITY SAVINGS PLAN, GRANTS & BONDS**

## ***The Registered Disability Savings Plan (RDSP)***

Once you get approved for the Disability Tax Credit and are under the age of 60, you may want to set up a [Registered Disability Savings Plan \(RDSP\)](#) with a [qualifying financial institution](#) of your choice. The RDSP is a long-term savings plan providing benefits in the form of disability savings grant and bonds. The RDSP was introduced in 2008 and offers significant savings to those who know how to navigate the program. [16]

## ***The Canada Disability Savings Bond***

The [Disability Savings Bond](#) is \$1,000 a year. Your family income must be \$45,916 or less. If your family income is above \$30,000 but less than \$45,916, you will receive a portion of the \$1,000 Disability Bond. To apply, [Fill out this form](#) and bring it to the financial institution where your RDSP is located. [\[17\]](#)

## ***The Canada Disability Savings Grant***

The [Canada Disability Savings Grant](#) is a matching grant. That means that the Government also pays into your RDSP to help you save. The Government gives matching grants of up to 300 percent, depending on the beneficiary's family income and contribution. The maximum Grant amount is \$3,500 per year, with a limit of \$70,000 over your lifetime.

Once you have an RDSP, you can apply for the Disability Savings Grant if you:

- are 49 years old or under
- are a Canadian resident
- have a social insurance number; and
- are eligible for the Disability Tax Credit

To apply, [Fill out this form](#) and bring it to the financial institution where your RDSP is located. [\[17\]](#)

## ***How do I withdraw money from my RDSP?***

You must begin to receive money from your RDSP starting at the age of 60. However, you can take one-off payments or start regular payments at any age. These withdrawals are dependent on the rules of the financial institution that you have your RDSP with. When a withdrawal is made, the financial institution will complete a tax calculation and send the tax directly to the federal government. Then, when you file your taxes at the end of the year, you might get some of that money back. [\[18\]](#)

## ***General inquiries regarding RDSP's, Bonds and Grants***

ESDC is responsible for the administration and delivery of the Canada Disability Saving Grant and the Canada Disability Saving Bond. Within ESDC, the Canada Education Savings Program (CESP) provides the delivery mechanism and necessary system supports for the effective administration of the grant and the bond. 1-800-O-Canada (1-800-622-6232). [\[19\]](#)

## EMPLOYMENT INSURANCE

For those with dystonia and are able to work or are self-employed, [Employment Insurance](#) is an option. EI covers the time you require out of work if you qualify. This covers scheduled elective surgeries related to your health. Know that if you are working or plan to return to work you have income security during times of health issues.

### ***Regular EI benefits***

You may be entitled to [Employment Insurance \(EI\) regular benefits](#) if you:

- were employed in insurable employment;
- lost your job through no fault of your own;
- have been without work and without pay for at least seven consecutive days
- have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter;
- are ready, willing and capable of working each day;
- are actively looking for work

You will need between 420 and 700 hours of insurable employment based on the unemployment rate in your area during the qualifying period to qualify for regular benefits.

[Find out the unemployment rate in your region](#) and the number of hours to qualify for regular benefits. You can [apply here to receive regular EI benefits](#). [20]

### ***Sickness Benefits***

[Employment Insurance \(EI\) sickness benefits](#) can provide you with up to 15 weeks of financial assistance if you cannot work for medical reasons. You could receive 55% of your earnings up to a maximum of \$573 a week. You must get a medical certificate to show that you're unable to work for medical reasons. Some employers provide their own paid sick leave or short-term disability plan. Before you apply for EI sickness benefits, check with your employer to find out if they have a plan in place. You don't have to be ill to qualify for sickness benefits: you may also be injured or in quarantine. [21]

### ***How do I qualify for sickness benefits?***

Apply for benefits as soon as possible. You need to demonstrate that:

- you're unable to work for medical reasons
- your regular weekly earnings from work have decreased more than 40% for at least one week
- you accumulated 600 insured hours of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter

Your medical practitioner must sign the [Medical Certificate for Employment Insurance Sickness Benefits](#) in order to receive EI sickness benefits. Once you have your medical

certificate, keep it in a safe place. Employment Insurance will let you know what you need to submit to Service Canada after you apply. Keep your claim for 6 years in case it is required later. You can [apply here for Employment Insurance sickness benefits](#). [22]

### ***How often can I apply for EI sickness benefits?***

If you received Employment Insurance (EI) benefits in the past 52 weeks, you may not be eligible to receive the maximum number of weeks of sickness benefits. However, if you've worked 600 hours since your last claim, you could start a new claim. Contact Employment Insurance to learn more. Toll-Free: 1-800-206-7218 during the hours of 8:30 am. to 4:30 pm. Monday to Friday. [22]

### ***Can I receive EI sickness benefits and work at the same time?***

Yes. As of August 2018, when you earn money while receiving EI benefits, you can keep 50 cents of your benefits for every dollar you earn, up to 90 percent of your previous weekly earnings. This is called [Working While on Claim \(WWC\)](#). [23]

### ***Can I receive EI sickness benefits and other EI benefits at the same time?***

Yes, if you are eligible for other types of EI benefits you are encouraged to apply for those. You cannot be eligible for regular benefits and sickness benefits, however you would be eligible for sickness benefits and paternity leave benefits. [24]

### ***EI Caregiving benefits***

You can receive [EI Caregiving benefits](#) during the weeks following the date the person is certified by a medical doctor or nurse practitioner to be critically ill or injured or in need of end-of-life care. A critically ill or injured person is someone whose baseline state of health has changed significantly because of illness or injury. As a result, their life is at risk and they need the care or support of at least one caregiver. *Note: While dystonia is progressive, it is only life threatening in a handful of patients. Caregiving benefits will only be paid to one caregiver (spouse, child) in the event of life threatening conditions.* [25]

### ***Employment Insurance for self-employed individuals***

Self-employed Canadians can access Employment Insurance (EI) special benefits by entering into an agreement, or registering, with the Canada Employment Insurance Commission. As a self-employed individual, you have to register online with the [Canada Employment Insurance Commission](#) to participate in the EI program. You have to wait 12 months from the date of your confirmed registration before applying for EI special benefits. After you receive EI special benefits, your participation will continue and you will have to continue to pay EI premiums for the entire duration of your self-employed career, regardless of any change in the nature of your self-employment. You can apply online through your [My Service Canada Account](#). [26]

## ***Find out more about Employment Insurance***

The [Employment Insurance Telephone Information Service](#) is an automated telephone service that provides recorded general information on the Employment Insurance program. The hours of operation are 8:30 am. to 4:30 pm. local time, Monday to Friday. [\[27\]](#)

Toll-Free: 1-800-206-7218

TTY: 1-800-529-3742

## ***EXTRA ASSISTANCE FOR THOSE UNDER 25***

### ***The Disability Tax Credit Certificate***

Parents of those under the age of 18 may be able to qualify for the Disability Tax Credit Certificate in order to alleviate costs regarding their care. Being eligible for the DTC can open the door to other federal, provincial, or territorial programs such as the Registered Disability Savings Plan, the Working Income Tax Benefit, and the Child Disability Benefit. [\[28\]](#)

### ***Income Taxes***

In addition to being eligible for income tax credits available in the Disability and Income Tax section of this guide, parents of a child in receipt of a Disability Tax Credit certificate may also be eligible for the following rebates and deductions.

### ***Disability amounts for a dependent***

If you are eligible for the DTC and were under 18 years of age at the end of the year, you can not claim the disability amount on your income tax return. However, amounts can be transferred to one or more caregivers under certain conditions. You may be able to claim all or part of your dependant's (other than your spouse or common-law partner) disability amount if they were resident in Canada at any time in 2019 and were dependent on you for all or some of the basic necessities of life (food, shelter, or clothing). If you qualify for the disability amount you can claim up to an additional \$4,909 in 2020. Find out how to claim [the Canada Caregiver amount](#). [\[29\]](#), [\[30\]](#)

### ***The Child Disability Benefit***

The Child Disability Benefit is a tax-free monthly payment made to families who care for a child under age 18 with a Disability Tax Credit Certificate. The disability benefit is included when you apply for the [Canada Child Benefits Application](#). [\[31\]](#)

## **Child Care Expenses Deduction**

[Child care expenses](#) are amounts you or another person paid to have someone look after an eligible child so that you or the other person could earn income, run a business or attend school. [\[32\]](#)

## ***RDSP Contributions for Children with Disabilities***

If a plan is opened by somebody other than the beneficiary or the beneficiary's legal parent(s), that person or body must be removed as a holder of the plan when the beneficiary reaches the age of majority. Anyone can contribute to an RDSP with the written permission of the plan holder. There is no annual limit on amounts that can be contributed to an RDSP of a particular beneficiary in a given year. However, the overall lifetime limit for a particular beneficiary is \$200,000. Parents or grandparents of a financially dependent child or grandchild with a disability can arrange for some or all of their retirement savings (RRSP) to be transferred (tax-free) to their dependant's Registered Disability Savings Plan (RDSP) when they pass away. [Submit this form](#) to the CRA to roll over amounts to your child's RDSP. For more information on transferring retirement or education savings to an RDSP, see [RDSP limits and transfers](#) or call 1-800-959-8281. [\[33\]](#)

# **SCHOOL AND EDUCATIONAL SUPPORTS**

## ***Disability supports deduction***

[Claim the Disability supports deduction](#) on your income tax if you have an impairment in physical or mental functions, to deduct medical expenses that you paid in that year. You must have a Disability Tax Credit certificate to claim the disability supports deduction. [\[34\]](#)

## ***Student Loans and Grants***

The Government of Canada offers [student grants and loans](#) to full-time and part-time students. Grants and loans help students pay for their post-secondary education. Students with a permanent disability can receive student aid for up to 520 weeks of post-secondary education. [Apply through your local Student Assistance Program.](#) [\[35\]](#)

## ***Canada Student Post-Secondary Grant***

The [Canada Student Grant for Students with Permanent Disabilities](#): The amount of \$2,000.00 is available for each year of your studies if you qualify. [Apply through your local Student Assistance Program.](#) [\[36\]](#)

## EMPLOYMENT PROGRAMS

### ***If you are receiving CPP Disability***

The [Disability Vocational Rehabilitation Program](#) is a voluntary program that helps Canada Pension Plan (CPP) disability benefit recipients return to work. You may be eligible for vocational counseling, financial support for training, and job-search services. While you participate in the program, you continue to receive your regular CPP disability benefit, including while you search for a job. [\[37\]](#)

### ***The Opportunities Fund for Persons with Disabilities***

The [Opportunities Fund for Persons with Disabilities](#) assists persons with disabilities to prepare for, obtain and maintain employment. It supports persons with disabilities in overcoming barriers to participation in the Canadian labour market, and it supports employers to hire persons with disabilities. The Opportunities Fund is delivered across the country by Service Canada Centres, in partnership with organizations in the community. [\[38\]](#)

## CPP DISABILITY

### ***How do I qualify for CPP disability?***

To qualify, you must:

- have a mental or physical disability that regularly stops you from doing any type of substantially gainful work.
- your disability is long-term and of indefinite duration or is likely to result in death.
- be under the age of 65.
- must have contributed to the CPP in: four of the last six years; or three of the last six years if you have contributed for at least 25 years.
- Live in Canada, except the province of Quebec. If you live in Quebec, please refer to QPP disability Benefits
- meet the CPP contribution requirements. Usually, the more you earn and contribute to

the CPP in the years before you take your pension, the higher the benefit will be when you become eligible. [\[39\]](#)

### ***I lived or worked in another country***

Canada has [international social security agreements](#) with many countries. These agreements may help you qualify for pensions or benefits from Canada and/or from the other country if you meet certain criteria. [\[40\]](#)

### ***I am receiving a disability income from another source***

If you are receiving disability income from other sources, such as a private insurer or a provincial social assistance program, you may still be eligible to receive the CPP disability benefit. However, these other sources may adjust their payments if you are approved for CPP disability benefits. [\[41\]](#)

### ***Am I eligible for more than one CPP benefit?***

If you are eligible for both a CPP survivor's benefit and a disability pension, they will be combined into a single monthly payment. However, the combined amount may be affected in some circumstances. [\[41\]](#)

### ***I am between 60-64 years old when applying for CPP Disability***

If you are over 60 and qualify to receive a Canada Pension Plan (CPP) disability benefit, it is better to apply to CPP disability instead of an early CPP pension. The [Post-Retirement Disability Benefit](#) is paid in addition to the [CPP retirement pension](#) until the age of 65. [\[42\]](#)

### ***I stayed at home and raised my children***

If you had zero or low earnings because you are the primary caregiver raising your children, [the child-rearing provision](#) could help you qualify for CPP disability benefits. [\[43\]](#)

### ***CPP Children's Benefit***

The [Canada Pension Plan \(CPP\) children's benefits](#) provide monthly payments to the dependent children of disabled or deceased CPP contributors. The Child must be under the age of 25 and enrolled in post-secondary education, or under the age of 18. Complete the [Application for a Canada Pension Plan Child's Benefit](#). The monthly children's benefit is a flat rate that is adjusted annually. In 2019, the rate is \$250.27. [\[44\]](#)

### ***I applied too late for a CPP disability benefit***

If you are applying for a CPP disability benefit but stopped working so long ago that you are now too late to apply but you meet all the other conditions of eligibility, you may still be eligible for a benefit. The MQP (minimum qualifying period) is the minimum period of time that you must have worked and contributed to CPP in the years immediately before you became disabled in order to be eligible for CPP-D benefits. In order to qualify for CPP-D, you must prove that you became disabled by the end of your MQP. If you have worked only four years, then you must have made valid contributions to CPP in each of these four years in order to be



eligible for CPP-D. In most cases it is necessary for you to have made valid contributions to CPP in at least four out of the last six years before you became disabled. This is known as the “four out of six year rule.” Call CPP directly Toll-free: 1-800-277-9914 for more information.

[\[41\]](#)

### ***I am separated or divorced***

The CPP contributions you and your spouse or common-law partner made during the time you lived together may be equally divided after a divorce or a separation. This may help you qualify for CPP disability benefits. [Find out more about credit splitting for divorced or separated couples.](#) [\[45\]](#)

### ***I was physically or mentally unable to apply***

If you were physically or mentally incapable of forming or expressing the intent to make an application for CPP disability benefits, and were also incapable of asking someone else to apply on your behalf, you should request the incapacity provision. You must apply within a year after you regained your capacity. Call CPP directly Toll-free: 1-800-277-9914 for more information. [\[41\]](#)

### ***I lived and worked in Quebec***

The CPP and Québec Pension Plan (QPP) work together to make sure that all contributors receive a retirement pension. [Contact Retraite Québec](#) if one of the following applies to you:

- you’ve only worked in Quebec or,
- you worked in Quebec and in at least one other province/territory, and are living in Quebec or, you’ve worked in Quebec, currently live outside Canada and your last province of residence was Quebec [\[46\]](#)

### ***I am self employed or own a business***

Yes (with very few exceptions) every person over the age of 18 who works in Canada (outside of Quebec) and earns more than a minimum amount (\$3,500 per year in 2020) must contribute to the Canada Pension Plan (CPP). If you are self-employed, you make CPP contributions and therefore qualify for CPP disability. [\[47\]](#)

### ***How much will I receive from CPP Disability?***

[You can view detailed pensions and benefit amounts and combined amounts here.](#) For 2020, the maximum monthly CPP disability pension is \$ 1387.66 . You will receive the basic monthly amount fixed for all recipients (\$ 505.79), plus an amount based on how much you contributed to the CPP during your entire working career.

If you are receiving CPP disability benefits (disability pension or post-retirement disability benefit), your dependent children may also be eligible for a children's benefit. In 2020, the flat monthly rate your child can receive is \$255.03. [\[48\]](#)

### ***Can I go back to work and receive CPP disability?***

You can earn up to a certain amount without losing your benefits. For 2020, this amount is \$5,800 (before taxes). This amount may increase in future years. [\[49\]](#)

## ***What if I cannot maintain employment after receiving CPP disability?***

When someone who was receiving CPP-D has returned to work and then finds that he or she cannot continue because of the same or related disability, he or she can apply to have their CPP-D restarted. This is only possible if you stop working within two years of when you came off CPP-D. However, you have to fill out an application for reinstatement and you need a letter from your doctor saying that the same condition prevents you from working. This is called the [Automatic Reinstatement Provision](#). There may be times when you can work on a regular basis, followed by periods when you cannot work because of your disability. There is no limit to how many times you can ask for your benefits to be reinstated. [\[50\]](#)

## ***How long will I receive my CPPD benefits for?***

CPP disability benefits are not necessarily permanent. It is intended to partially replace your employment income for as long as your disability stops you from working at any job on a regular basis. Your CPP disability benefit may stop if: you are capable of working on a regular basis; you are no longer disabled; you turn 65; upon your death.

If you are receiving a CPP disability pension when you turn 65, your disability pension will automatically be converted to a retirement pension. You will not need to apply. Your retirement pension will be less than your disability pension. If you are receiving a post-retirement disability benefit, it will stop when you reach age 65. However, you may also apply for a pension and benefits under the [Old Age Security program](#). [\[49\]](#)

## ***How Do I apply for CPP Disability?***

APPLY ONLINE: Through [My Service Canada Account \(MSCA\)](#) is a secure online portal that lets you apply, view and update your information for Employment Insurance (EI), Canada Pension Plan (CPP), Canada Pension Plan Disability (CPP-D) and Old Age Security (OAS).  
PRINT AND MAIL: [Download and print the application form here](#). Do not forget to print and sign the [Consent for Service Canada to Obtain Personal Information \(ISP-2502B\)](#) as well.  
Call CPP directly Toll-free: 1-800-277-9914 for more information or if you need to obtain a paper application or have one mailed to you. [\[51\]](#)

## ***How do I complete my CPP Disability application?***

The Law Foundation of British Columbia has funded an application self-help guide that was prepared and updated by Disability Alliance BC. It is extremely helpful at guiding you through how to successfully apply for CPP Disability. [CLICK HERE](#) to access this guide. [\[52\]](#)

## ***I need help to complete my CPP Disability application***

If an individual is incapable of managing his/her own affairs, another person or agency (a Trustee or someone with a Power of Attorney) may be appointed to act on the individual's behalf. If the CPP disability benefits recipient is incapable of managing their own affairs because they are suffering from a severe mental impairment caused by a mental or a physical illness, you will need to print the [Certificate of Incapability form \(ISP-3505CPP\)](#), have their medical professional complete it, and mail it to us at the Service Canada office indicated on their letter. [\[53\]](#)

## QUEBEC PENSION PLAN DISABILITY (QPP)

Quebec Pension Plan (QPP) pays a disability pension to workers under 65 who have made sufficient contributions and meet the eligibility criteria. The disability pension is payable from the fourth month following the month in which you became disabled and must be claimed as income on your personal income tax return. [\[54\]](#)

### ***How do I qualify for QPP Disability?***

To be eligible You must have contributed for at least:

- 2 of the last 3 years of your contribution period or 5 of the last 10 years of your contribution period *or* half of the years of your contribution period, and at least for 2 years.
- be declared disabled by Retraite Québec. Your disability must be severe and permanent
- you must be unable, because of your state of health, to exercise any truly gainful employment, that is to say a job which would earn you more than \$ 16,651 per year, in 2020. [\[54\]](#)

### ***I lived or worked in another country***

If you have already contributed to the Canada Pension Plan or a pension plan of a country with which the federal or Quebec government has a [Social Security Agreement](#) with, these years may be added to your participation in the QPP. [\[54\]](#)

### ***I am receiving disability income supports from another source***

If you are entitled to the Quebec Pension Plan disability pension and you are eligible for compensation from your insurance company, the compensation paid by the insurance company may be reduced by the amount of your QPP disability pension. [\[55\]](#)

### ***Am I eligible for QPP Disability and CPP disability?***

The CPP and Québec Pension Plan (QPP) work together to make sure that all contributors receive a retirement pension. [Contact Retraite Québec](#) if one of the following applies to you:

- you've only worked in Quebec or,
- you worked in Quebec and in at least one other province/territory, and are living in Quebec or, you've worked in Quebec, currently live outside Canada and your last province of residence was Quebec. [\[56\]](#)

### ***I am between 60-64 years old when applying for QPP Disability***

In order to be eligible for QPP disability benefits, you must have contributed to QPP for at

least four out of six years prior to becoming disabled. You must also have had to leave your job due to a medical condition that prevents you from carrying out your job duties. [\[54\]](#)

### ***Can I go back to work and receive QPP Disability benefits?***

Returning to work or an increase in your employment earnings could have an impact on your disability pension. Payments may end earlier if your total employment earnings exceed \$3600 for a period of 3 consecutive months. [\[57\]](#)

### ***What if I cannot maintain employment after receiving QPP Disability?***

If you return to work and then have to stop working because of your health less than 24 months after payment of your disability pension has ended, you will have to file a new Application for Disability Benefits using [the abridged form](#). We will process your application on a priority basis and check whether we can quickly reinstate your pension payments. If over 24 months have passed, you must file a new Application for Disability Benefits using the usual form. [\[57\]](#)

### ***How much will I receive on QPP Disability?***

The amount of the disability pension is made up of 2 parts: A base amount of \$ 505.76 and a portion equal to 75% of your basic retirement pension. It can reach a maximum of \$ 1,388.46 per month in 2020. For an overview of the amount of your disability pension, request your statement of participation in the Québec Pension Plan. [\[55\]](#)

### ***How long will I receive my QPP Disability Benefits for?***

If you are deemed no longer disabled or you turn 65 years old. When you are 65, your disability pension will be automatically replaced by the retirement pension. You will also likely be eligible for your federal Old Age Security pension. [\[54\]](#)

### ***How do I apply to QPP Disability?***

APPLY ONLINE: Through your [ClicSÉCUR Account](#), a secure online portal that lets you apply, view and update your information for Quebec Pension Plan (QPP).

PRINT AND MAIL: [Download and print the application form here](#). Do not forget to print and get your doctor to sign the [Physician's Medical Report – Quebec Pension Plan](#) as well.

Call QPP directly for more information or if you need to obtain a paper application or have one mailed to you.

Monday to Friday 8:00 am. to 5:00 pm.

Québec region 418 643-5185

Montréal region 514 873-2433

Toll-free 1 800 463-5185 [\[58\]](#)

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