

Managing Post COVID-19 Condition Therapeutic Education Program

Reviewing Financial Options

Today's objectives:

- Identify the federal and provincial income supports and resources
- Review application processes and tips
- Learn about the appeals process and Ontario legal clinics

Key Programs for Income Support

- ❑ Workplace contributions: Canada Pension Plan Disability
- ❑ Low income: Ontario Works or Ontario Disability Support Program
- ❑ If missing work recently: Employment Insurance Sickness Benefits
- ❑ Access to private insurance: Short Term and/or Long Term Disability
- ❑ Workplace COVID-19 transmission: Workplace Safety and Insurance Board

CANADA PENSION PLAN – DISABILITY (CPP-D)

○ Eligibility criteria:

- Meet the definition of disability according to CPP legislation of a mental or physical disability or illness that is both:
 - “Severe” means that you are incapable of regularly pursuing any substantially gainful occupation.
 - “Prolonged” means the disability is likely to be long-term and of indefinite duration [...].
- Must have made contributions to CPP in
 - 4 of the last 6 years OR
 - 3 of the last 6 years, if you contributed for more than 25 years
- Some exceptions to the contribution rule: late applicant provision, credit splitting, child-rearing provision
 - <https://www.canada.ca/en/employment-social-development/programs/pension-plan-disability-benefits/reports/toolkit.html>

CANADA PENSION PLAN – DISABILITY (CPP-D)

- Type of application: online or paper; ~processed in approximately 4 months/120 days
- The application includes:
 - A basic application of personal information,
 - A questionnaire about your health, education and work history,
 - A consent form, and
 - A medical report completed by your physician (CPP pays a specified amount for completion)
- Payment amount: based on your age, the amount and length of time of contributions
- Retroactive payments can occur from the date the application was received and possibly, up to 12 months before the date of your application
- Contact: Service Canada 1-800-277-9914

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

CANADA PENSION PLAN – DISABILITY (CPP-D)

- Return to Work (RTW)

- Three month work trial

If you are able to RTW on a regular basis, you may be able to continue to receive your disability benefits for three months. If you are still capable of working after the three months, CPP-D benefits will likely stop.

If, within two years of the date your benefit stopped, you cannot continue working because your disability has recurred, you may be eligible for **automatic reinstatement**.

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

ONTARIO WORKS (OW) ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

- Eligibility criteria: To get income support from OW or ODSP, you must qualify:
 - in age: 16 (OW), 18 (ODSP) and older
 - by location: live in Ontario (and not a visitor or a tourist)
 - ** financially (for both OW and ODSP)**
 - have assets within the allowable asset limits
 - be in financial need
 - by meeting the program's definition of a person with a disability or be a member of a prescribed class (for ODSP only)
 - you have a substantial physical or mental health impairment that's expected to last a year or more
 - your impairment limits your ability to work, care for yourself, or take part in community life
 - Prescribed classes: CPP-D, QPP-D, age 65 and not eligible for OAS etc.

ONTARIO WORKS (OW) ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

- All income, assets, and living expenses are considered:
 - **Asset limits (OW)**
 - \$10,000 for a single person
 - \$15,000 for a couple
 - +\$500 for each dependent child
 - **Asset limits (ODSP)**
 - \$40,000 for a single person
 - \$50,000 for a couple
 - +\$500 for each dependent child
- Speak to your Case Worker regarding the one-time exemption for receiving OW

ONTARIO WORKS (OW)

- Type of application: online AND follow-up
- Payment amount:
 - Based upon the family size and considers your basic needs, shelter costs, board and lodging
 - Currently up to \$733/month (single person) and may be adjusted based on your situation
- Supporting documents: HCN, SIN, DOB, immigration documents, banking details, income and assets, tax returns, housing costs and utilities, birth certificates

ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

- Type of application: paper; must be completed within 90 days from the date mailed to you; more time may be given by contacting the Disability Adjudication Unit
- The *Disability Determination Package includes:
 - Medical Health Report (ODSP pays a specified amount for completion)
 - Activities of Daily Living Index
 - Self-Report
 - Medical Consent Forms

*not needed for members of a prescribed class
- Payment amount:
 - Based upon the family size and considers your basic needs, shelter costs, board and lodging
 - Currently up to \$1228/month (single person) and may be adjusted based on your situation
- Supporting documents: HCN, SIN, immigration documents, banking details, housing costs, birth certificates, tax returns, proof of disability* (will discuss later)

ONTARIO WORKS (OW) ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

- Contact: Ministry of Children, Community and Social Services
 - ❑ <http://www.officelocator.mcsc.gov.on.ca> (based on postal code)
 - ❑ Tel: 416-325-5666
 - ❑ Toll-free: 1-888-789-4199 or 1-888-999-1142 (to get application status)

<https://www.ontario.ca/page/eligibility-ontario-works-financial-assistance>

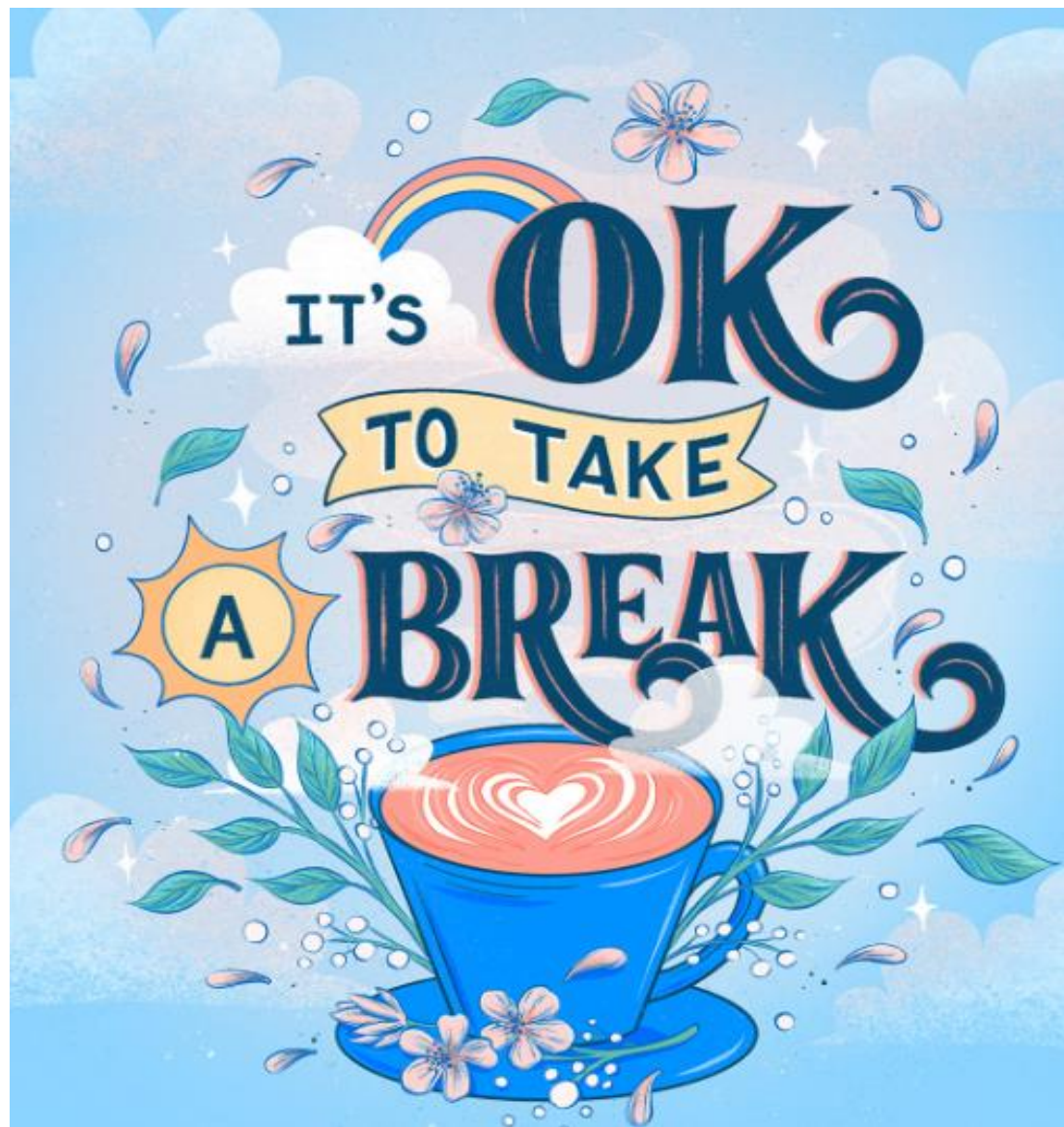
<https://www.ontario.ca/page/ontario-disability-support-program-eligibility-income-support>

EMPLOYMENT INSURANCE – SICKNESS BENEFITS (EI – S)

- Eligibility criteria:
 - ❑ Unable to work for medical reasons
 - ❑ Contribution towards the program(insurable earnings) and the hours contributed
 - your regular weekly earnings from work have decreased by more than 40% for at least 1 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
- Type of application: online
- Self-employed individuals:
 - ❑ Must have opted into the EI program and paid EI premiums to access special benefits
 - ❑ Registration through the Canada Employment Insurance Commission (CEIC)
 - ❑ You can apply for special benefits 12 months after your confirmed registration date

EMPLOYMENT INSURANCE – SICKNESS BENEFITS (EI – S)

- Payment amount: determined once your application is processed
 - Biweekly reports required
 - First payments starts approximately 28 days after found eligible and application and complete
 - You could receive 55% of your insurable earnings up to a maximum of \$650 a week. The number of weeks of benefits you get depends on:
 - how long you're unable to work for medical reasons
 - the date your claim starts:
 - Before December 18, 2022: up to 15 weeks
 - On or after December 18, 2022: up to 26 weeks
- Supporting documents: SIN, employment history (past 52 weeks), record of employment (ROE), medical certificate (family physician), banking information
- Contact: Service Canada Employment Insurance
Toll-Free: 1-800-206-7218
<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>



SHORT TERM (STD) AND LONG TERM DISABILITY (LTD)

- Employer-based or individually-paid insurance, policy specific
- The application includes three forms (employee, employer, doctor)
- Payment amount:
 - Short Term Disability
 - STD policies pay a specified percentage of a salary for a defined period of time of an employee being unable to return to work
 - Check ins required *
 - Long Term Disability
 - Must meet the test for disability as defined by the insurance policy (i.e. substantially unable to perform the essential tasks and main functions of a job position).
 - LTD policies pay a specified percentage of a salary for a defined period of time
 - Check ins required *

POSSIBLE COMBINATION OF BENEFITS

○ STD → EI → LTD

- EI sickness benefits can be used as a short term income benefit while waiting for LTD
- If there is an overlap of EI benefits and STD/LTD benefits, the employee may be required to refund EI benefits

○ LTD + CPP-D

- Often dependent on LTD policies stipulating applying for other potential sources of income

○ ODSP + CPP-D

- CPP-D will be treated as taxable income which may impact your ODSP income amount

WORKPLACE INSURANCE AND SAFETY BOARD (WSIB)

- For a COVID-19 claim to be allowed, evidence must show that the person's risk of contracting the disease through their employment is greater than the risk to which the public at large is exposed and that work significantly contributed to the person's illness.
- If you have a diagnosis/positive test or symptoms of COVID-19 and you think you became ill because you were exposed at work, you should tell your employer about your illness and details of your exposure and you may file a claim to determine if you are eligible for WSIB benefits.
- File a claim within 6 months from the day of the accident OR from the day you find out that your injury or disease was work related.

<https://www.wsib.ca/en/injured-or-ill-people/claims/faqs-about-claims-and-covid-19>

APPEALS PROCESS AND OTHER OPTIONS

Requests for appeals have a timeframe and process

- CPP-D → Level 1: Ask for a reconsideration within 90 days after decision
Level 2. Appeal to the Social Security Tribunal within 90 days of denial
- OW and → Level 1: Complete a "Request for Internal Review" within 30 days after decision
ODSP Level 2.: Appeal to the Social Benefits Tribunal
- STD and LTD → Internal appeal
- WSIB: → Level 1: Internal Appeals Services Division
Level 2: Workplace Safety and Insurance Appeals Tribunal

APPEALS PROCESS AND OTHER OPTIONS

- Legal Aid Ontario (LAO), Community Legal Clinics, and Specialty Clinics can help with information and appeals.
 - ❑ Client Service Centre at [416-979-1446](tel:416-979-1446) or toll-free [1-800-668-8258](tel:1-800-668-8258)
 - ❑ Contact the Legal Clinic closest to you
<https://www.legalaid.on.ca/legal-clinics/>
- Steps to Justice: Income Assistance
 - ❑ <https://stepstojustice.ca/legal-topic/income-assistance/>

APPLICATION TIPS

- Keep in mind energy conservation strategies
 - ❑ Review the application, make notes and gather information first
 - ❑ Prepare for telephone conversations
 - ❑ Take breaks and set timers to cue your break
 - ❑ Break the application into smaller sections i.e. plan for one section a day, skip sections if needed and come back when you are able
 - ❑ Gauge how you feel vs complete a task i.e. rest before you are tired
 - ❑ Informal assistance through family, friends, and loved ones
 - ❑ Formal assistance:
 - Woodgreen Support Services: Financial Empowerment Counselling
 - West Neighbourhood House: Financial Empowerment and Problem Solving
 - Toronto Public Library Downsview & Riverdale Branches: Financial Empowerment sessions

APPLICATION TIPS

- <https://www.ontariofamilyphysicians.ca/tools-resources/covid-19-resources/long-covid>
- Describe your symptoms/limitations on a bad day, not a good day
- Some symptoms related to PCC are "invisible" i.e. fatigue, headaches, poor concentration, anxiety etc:
 - Give practical examples on the impact of the symptoms
 - Relate these symptoms to your activities of daily living (ability to work, perform household tasks or self care)
 - Journal or document your daily health and tasks
- Keep a detailed record on treatments, tests, specialists, accommodations, and suggestions trialed and any other relevant supporting documentation, such as any reports or letters from healthcare professionals



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