

Disability Benefits 101 video transcript

(Watch the [captioned video](#).)

Hi, I'm an advocate from Disability Alliance BC. We help lots of people living with disabilities apply for and keep disability supports. We are here to talk to you about the disability supports for people in Canada and British Columbia

About disability benefits

If you or someone you know is living with severe health conditions, there may be disability supports that can help with income, healthcare, food security, and long-term financial stability.

There are so many supports and benefits out there; it can feel overwhelming to navigate through the different systems available. You are not alone. We and Prosper Canada, a non-profit dedicated to expanding economic opportunity for Canadians living on low income, have developed tools that will help you understand what you may be eligible for, to help you learn and explore on your own.

This tool gives you an in-depth look at 4 key disability supports, so that you can understand them better and begin the process of applying on your own.

Persons with Disabilities (PWD) Designation

The Persons with Disabilities designation is a BC provincial program that gives individuals and families living on a low-income monthly income assistance, transit passes, and health benefits, including optical coverage, dental coverage, diet and nutritional supplements and medical equipment coverage. You might want to look into applying because it's the only benefit program that provides financial support and health benefits.

Canada Pension Plan Disability (CPP-D)

Canada Pension Plan Disability is a Canadian (or 'Federal') program that gives financial help to people who are medically unable to work. You might look into this if you're not able to work but you have a spouse whose income makes you ineligible for other benefits.

Disability Tax Credit (DTC)

The Disability Tax Credit is a non-refundable tax credit that helps reduce the taxes you or someone who supports you owe. It's also important because it 'unlocks' other federal disability related supports including the Canada's Workers Benefit, Home Buyer's Amount, and the Registered Disability Savings Plan.

If you owe very little or don't owe any income tax, you can transfer unused amounts of the DTC to a person that financially supports you with food, shelter, or clothing.

The DTC is also connected to other supports that can help caregivers, including the Child Disability Benefit and Canada Caregiver's Benefit. You may want to look into this if you owe income tax, or if you are interested in accessing federal benefits and credits.

Registered Disability Savings Plan (RDSP)

The Registered Disability Savings Plan is a powerful tool that can help you save for your future. Those under 49 can access up to \$90,000 in government contributions. You may want to look into this if you are thinking of building financial security for your later years or if you have assets that could impact other disability benefits.

Where do I begin?

Many people who qualify for these supports don't have them yet, because they may not know these supports exist or because it can be an overwhelming process to apply. Some people may have applied before but were denied. More often than not, a denial does not mean that someone is not eligible for the support. Someone may be denied because of how an application was written. If you or someone you know has been hesitant to move forward with an application because of these reasons, you are not alone.

How the Disability benefits wayfinder can help

This tool will help you get started by helping you better understand the supports and what you need to do to apply. The tool will include some background on each of the benefits, eligibility requirements, application processes, important considerations, and will include helpful tips along the way. We will also explain what to do if you are denied.

There are many government supports out there and going through them can be difficult. Applicants can feel like they are met with a lot of red tape and barriers to apply. This tool will help you through each application process, but if you need any further assistance with your application, we've included a list of organizations like Disability Alliance BC that can help.

Go through the sections of this tool step-by-step and keep track of the progress you make with each application. Remember, you can take your time and take breaks through the content as you need. With knowledge gained from this tool and the direct service supports out there, you'll be able to get through the application processes so that you can get the supports you're entitled to. We know this is a hard process, and You are not alone. we are here to help. You can do it!