



## **Advancing Benefits for People with Disabilities**

**January 24, 2023**

# Welcome!

Thank you for joining the webinar on **Advancing Benefits for People with Disabilities** hosted by Prosper Canada.

The presentation will begin shortly. (Audio will begin when the presentation starts).

## Technology details:

- For technical assistance, call GoToWebinar support line: 1-855-352-9002.
- Participants should connect using VOIP.
- Please check that the volume is turned up on your computer.
- If dial in option is required, please dial in as follows:
  - Tel (Canada): 1 (647) 497-9429
  - Access Code: 624-535-222
  - Toll free option not available

# Who we are

## **Prosper Canada**

Prosper Canada is a national charity dedicated to expanding opportunities for people living in poverty through program and policy innovation. As Canada's leading national champion of financial empowerment, we work with governments, businesses, and community groups to develop and promote financial policies, programs, and resources that transform lives and foster the prosperity of all Canadians.

## **Disability Alliance BC**

Since 1977, Disability Alliance BC (DABC) has been a cross-disability voice in British Columbia. As a provincial non-profit organization and registered charity, our mission is to support people, with all disabilities, to live with dignity, independence and as equal and full participants in the community. We champion issues impacting the lives of people with disabilities through our direct services, community partnerships, advocacy, research and publications.

## **Social Research and Demonstration Corporation (SRDC)**

The Social Research and Demonstration Corporation (SRDC) is a non-profit research organization, created specifically to develop, field test, and rigorously evaluate new programs. SRDC's two-part mission is to help policy-makers and practitioners identify policies and programs that improve the well-being of all Canadians, with a special concern for the effects on the disadvantaged, and to raise the standards of evidence that are used in assessing these policies.

# Webinar logistics

- Audience members have all been put on “mute” for this webinar.
- Please **share any questions you have using the “Question box”** (located in the control panel at the right side of your screen).
- **We will share webinar slides with all participants and post a recording** of the session within a few days.



## Land acknowledgement



# 1. Introduction: Our speakers



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Demonstration Corporation  
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# Today's presentation

1. Welcome and introduction.
2. Advancing benefits for people with disabilities.
  - a) Barriers to access to benefits.
  - b) Designing for benefit accessibility – Canada Disability Benefit (CDB).
  - c) Increasing access to benefits: ESDC pilot project.
  - d) Importance of evaluation.
  - e) What's next? What is possible?
3. Q&A.

## 2a) Barriers to access to benefits

- Currently, over \$1.7B in benefits for low- and moderate-income Canadians goes unclaimed each year.
- Accessing government benefits is often very complex and the disability benefits applications are among the most challenging.
- The burden placed on healthcare providers gets passed on to people with disabilities.
- Every step of the application process requires time, energy, connections and access to resources that many applicants lack.
- Benefit application processes are dehumanizing and re-traumatizing.



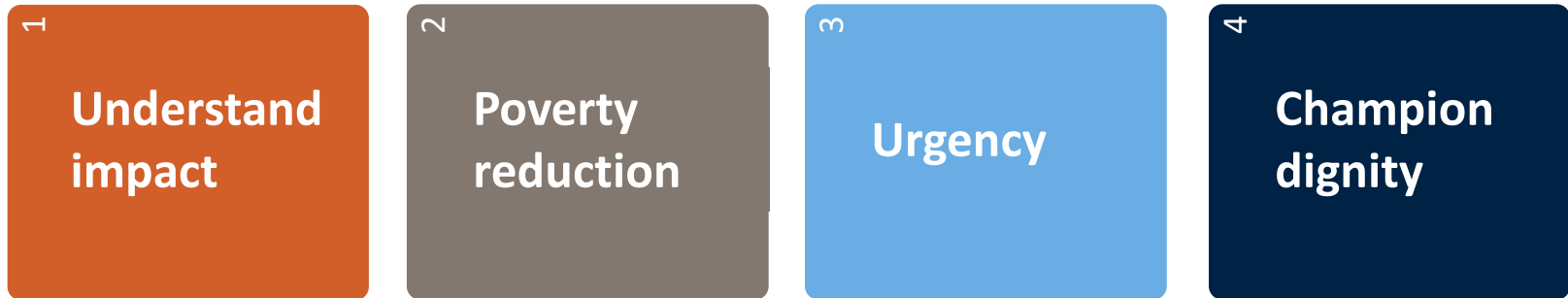
## 2b) Designing for benefit accessibility - CDB

What if today's barriers didn't exist?

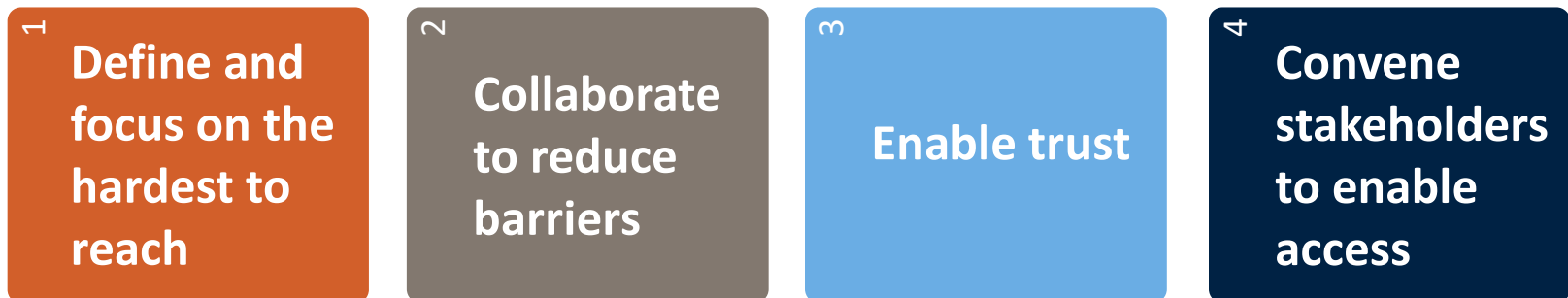
How might we avoid barriers in the rollout of a new benefit?

## 2b) Designing for benefit accessibility – CDB (continued)

### Values:



### Principles:

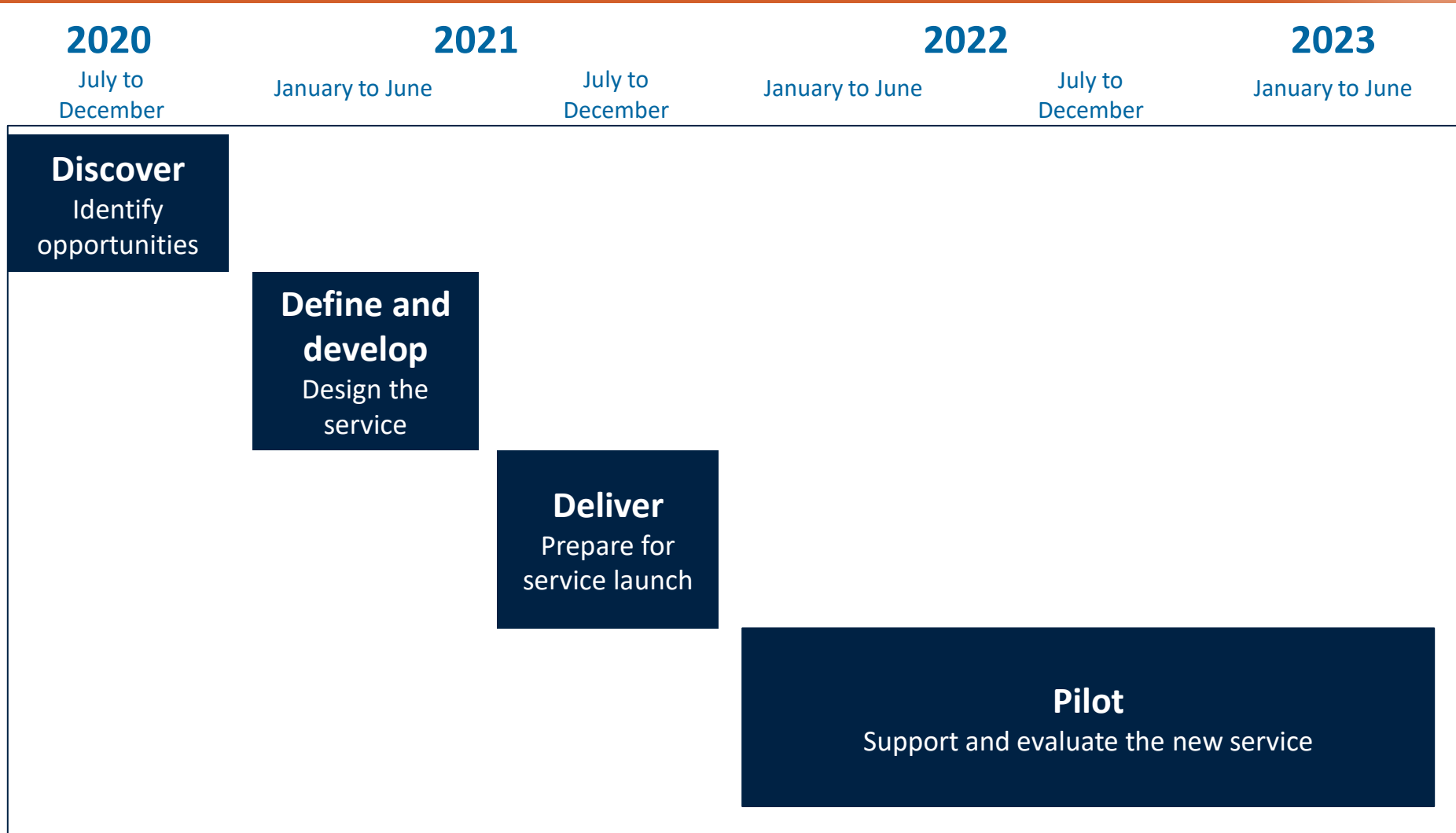


## 2c) ESDC pilot - Increasing access to benefits

**The Increasing Access to Benefits for People with Disabilities Project** is a three-year pilot project funded by the Government of Canada's Social Development Partnerships Program – Disability.



## 2c) ESDC pilot - Project timeline



## 2c) ESDC pilot – Solution design


- Consider the experiences and perspectives of people with disabilities, system experts, and service providers to identify the best unmet opportunities for access to benefits support.
- Develop a service and tool:
  - Where people feel reflected in the service, created by them.
  - Can be used by people with disabilities and provide ongoing support as their lives change.
  - Can be used by agencies to provide an access to benefits service to remove barriers to benefits access for people with disabilities.


## 2c) ESDC pilot - Testing a solution


- Give a consistent human relationship throughout the process.
- Activate new advocates and navigators.
- Build a roadmap to follow.
- Humanize the experience with straight talk.
- Get the word out to the most disconnected people.
- Make it accessible to everyone.
- Insights and learnings drive modifications throughout the pilot.

# 2c) ESDC pilot – Disability Benefits Compass

## disability.benefitswayfinder.org

 Prosper Canada

Primary sponsor  
 TD **TD READY COMMITMENT**

Light mode  Français Alberta ▾

[Home](#) [Disability benefits ▾](#) [Glossary](#) [Resources](#) [Help](#) [Feedback](#) [Benefits wayfinder ↗](#)

### Disability Benefits Compass

Providing information about the **four key disability benefits** for persons with disabilities in your province or territory.

This site was created for people living in Canada with a severe mental or physical disability or if you have trouble with daily activities and require help from another person, assistive device or animal.

It can be used by people with disabilities, caregivers, family members and organizations who provide access to benefits support.

[View key benefits](#) [Help getting started](#)

#### Important information about benefits for Indigenous Peoples

If you are Indigenous there are many things that affect the benefits you can get and the dollar amounts you can get from them.

[Benefits information for Indigenous Peoples](#)

## 2d) Importance of evaluation

You say your program works but why should I believe you?

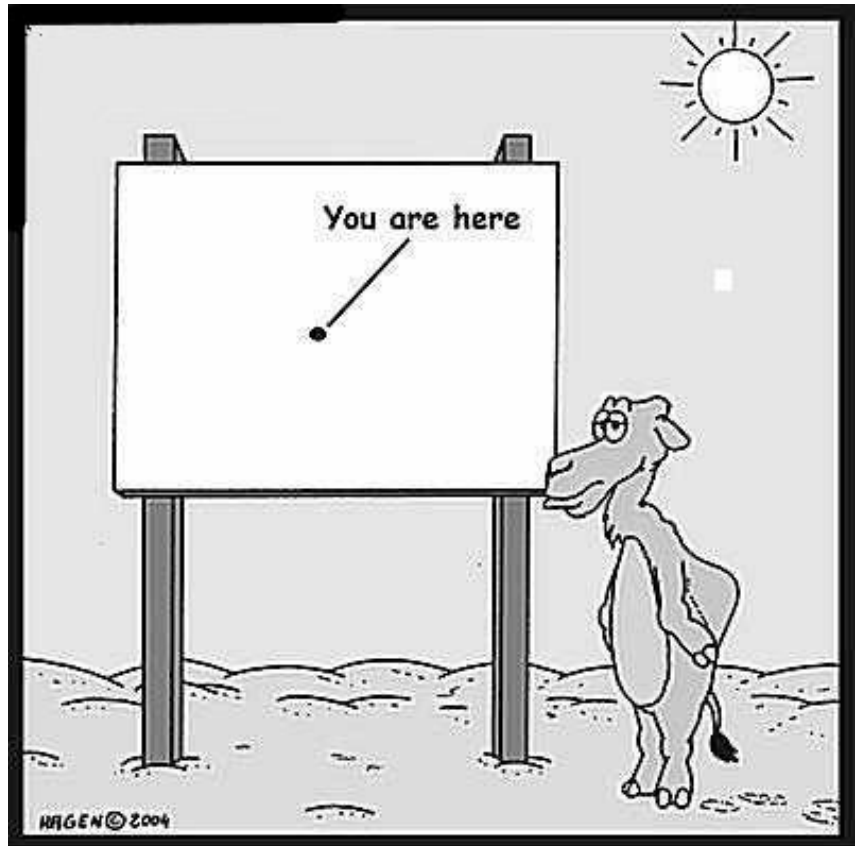
Because I have evidence.



So, did it work?



[freshspectrum.com](http://freshspectrum.com)





## 2d) What is evaluation?

- The process of determining the merit, worth or value of something.  
(Scriven M. Evaluation thesaurus. Sage Publications, 1991)
- A process undertaken for purposes of improvement, decision making, enlightenment, persuasion.  
(Shadish W, Cook T, Leviton L. Foundations of program evaluation, 1990)
- Using systematic, data-based inquiries about whatever is being evaluated.  
(American Evaluation Association ([www.eval.org](http://www.eval.org)), 2004)

## 2d) What is evaluation? (continued)

An evaluation must be:

- Specifically designed to address the questions being asked and the nature of the intervention or program being evaluated.
- Stakeholder-focused!

This **research** is really going to help move our field forward.



This **evaluation** is really going to help our program become more effective.



[freshspectrum.com](http://freshspectrum.com)

## 2d) Why evaluate?

- To answer evaluation questions:
  - *What are the key elements of the service? How does it work?*
  - *Who are the users and what have their experiences been?*
  - *What impact has it had on their ability to access benefits? How has it impacted their lives?*
  - *What works well? What needs improvement?*
- To share lessons learned across different groups or locations:
  - *What elements of the tool could be scaled up and how?*
- To avoid erroneous, expensive conclusions and decisions.
- To justify funding.

## 2d) Our approach – developmental evaluation

- Flexible and focused on learning – to provide feedback throughout.
- Provide timely and relevant information to conceptualize, design and test new approaches.
- Ensure decision-makers can adjust the program/ initiative to achieve intended objectives.

We have a board meeting coming up and could use a little input from the evaluation team.



Sorry, we're not scheduled to provide input until year 3.



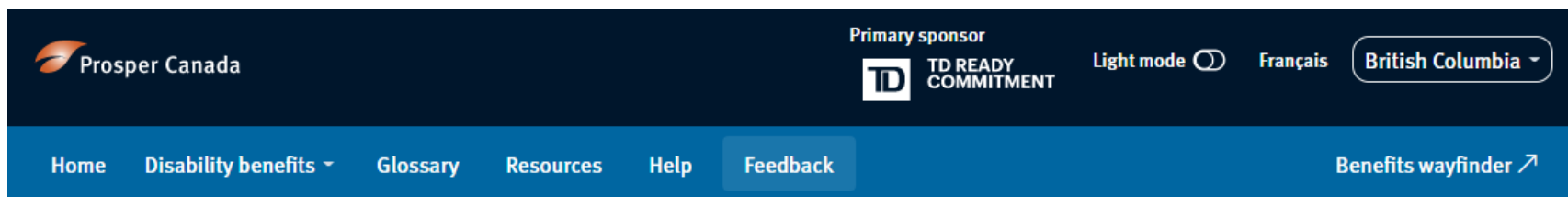
[freshspectrum.com](http://freshspectrum.com)

## 2d) Using the Disability Benefits Compass



### You can help!

Go to <https://disability.benefitswayfinder.org/feedback> or scan:



### Provide your feedback

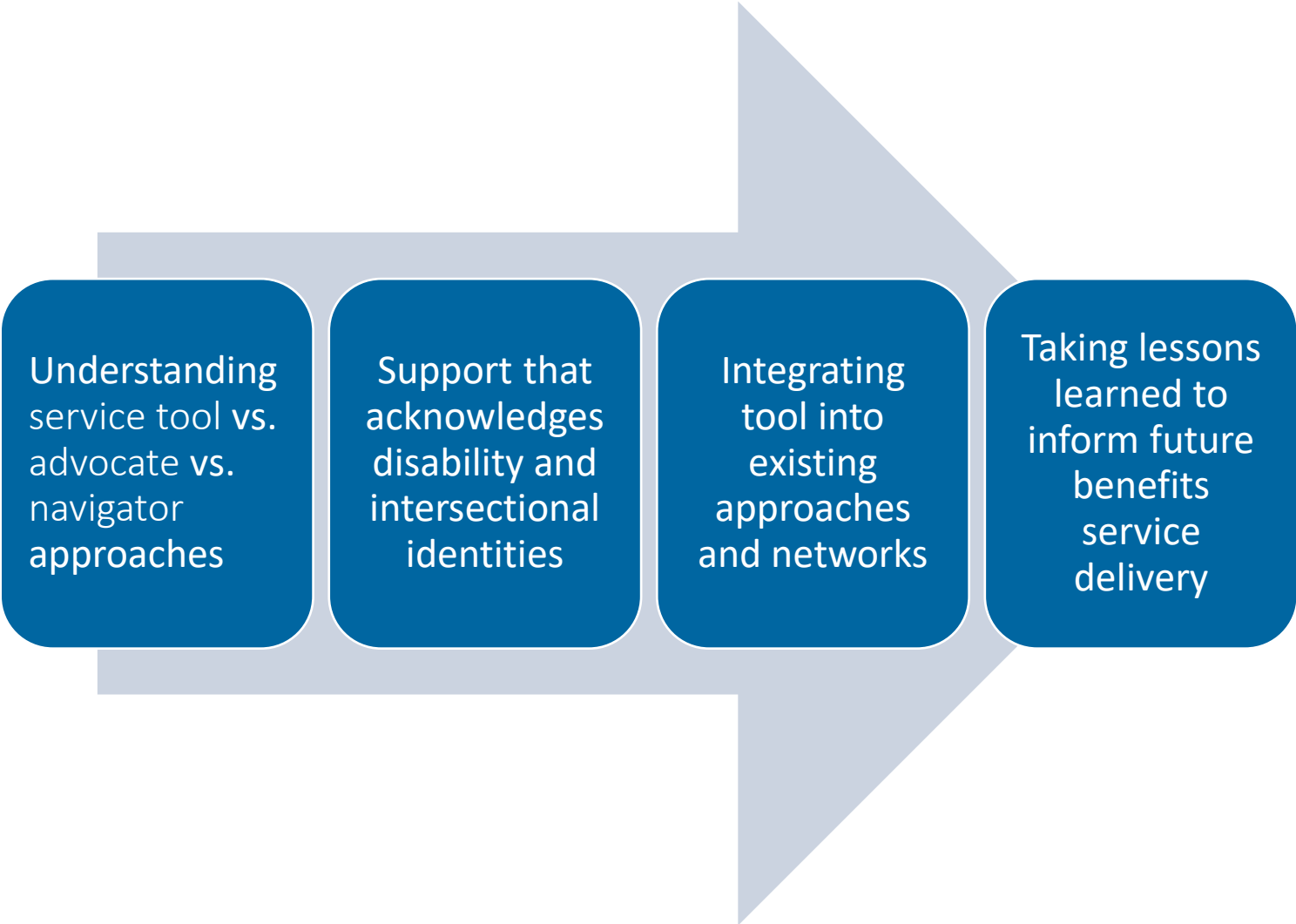
Help us improve this site by providing your feedback on the Disability Benefits Compass.

Social Research and Demonstration Corporation (SRDC), a Canadian non-profit research organization, has been commissioned to evaluate this project.

Please help us improve the Disability Benefits Compass by completing a brief 5-minute survey! [Provide your feedback](#).

If you have questions about the evaluation, or to participate in a follow-up call, please contact [benefitfinder@srdc.org](mailto:benefitfinder@srdc.org).

## 2e) What's next? What is possible?



Understanding  
service tool vs.  
advocate vs.  
navigator  
approaches

Support that  
acknowledges  
disability and  
intersectional  
identities

Integrating  
tool into  
existing  
approaches  
and networks

Taking lessons  
learned to  
inform future  
benefits  
service  
delivery

### 3. Questions

Questions?



# Q+A Period

*Question from audience*

- 1. What can be done to capture if these benefits improve the financial security of people living with disabilities?**

*Panelist response*

Various evaluation methods could help track how access to benefits improves financial security of people living with disabilities. We could measure changes in the number of people with disabilities who are able to access financial benefits and we could also track changes in actual incomes. This could be done through administrative or survey data. Researchers have developed survey questions to measure the financial well-being of people in different circumstances who receive income from different sources and monitor important changes in how they feel about their available resources over time. These measures can be used to understand other dimensions of financial security such as recipients' confidence in the stability of their income and how comfortably they can afford a range of financial necessities. Interviews with people with disabilities about their experiences accessing financial resources could also provide valuable insights.



# Q+A Period

*Question from audience*

## **2. Is the pilot tool available outside BC?**

*Panelist response*

Yes, the [Disability Benefits Compass](#) was launched publicly in November 2022 and includes all provinces and territories in Canada. When you go to the website, select your province or territory in the dropdown button located at the top-right of the page.

# Q+A Period

*Question from audience*

## **3. Is there a timeline on the CDB?**

*Panelist response*

The Canada Disability Benefit is a new federal benefit to reduce poverty and to support the financial security of working age persons with disabilities. It was first announced in the throne speech in 2020 and the federal government committed to establishing it in 3 years in budget 2021.

This new federal benefit will be designed as a top up of existing benefits to bring people with disabilities above the poverty line. The CDB Act which will create the framework for this new benefit, is now going through the legislative process. It is in report stage in the House of Commons and awaiting the third reading in the House of Commons. You can view the status at [Parliament of Canada](#).

Here is a Backgrounder: [Supporting Canadians with disabilities – Canada Disability Benefit which is on the Canada.ca website.](#)

# Q+A Period

*Question from audience*

## **4. What will this program view as 'poverty line'?**

*Panelist response*

- We cannot comment on the Canada Disability Benefit program specifics in relation to the poverty line. But for general poverty line information, in 2018, Employment and Social Development Canada announced “Canada’s First Poverty Reduction Strategy” which establishes the Official Poverty Line for Canada along with a dashboard of 12 indicators (as of March 2022) to track progress on poverty reduction for Canadians and their households.
- As described in Chapter 1, page 11 of the ESDC (Employment of Social Development Canada) publication, Opportunity for All Canada’s First Poverty Reduction Strategy, the poverty line is based on the cost of a basket of goods and services that individuals and families require to meet their basic needs and to achieve a modest standard of living in communities across the country. Much more information can be found in that document.

# Q+A Period

*Question from audience*

**5. Are there risks that Provinces will either leave money on the table or claw back from existing programs?**

*Panelist response*

As the details of the Canada Disability Benefit are not yet known, any risks that provinces will leave money on the table or claw back from existing programs remains to be determined.

# Q+A Period

*Question from audience*

## **6. How do we get access for people with disabilities over the age of 65?**

*Panelist response*

- A number of disability-specific services for specific groups, such as senior citizens, can be found by connecting with non-profits and charities in your community that directly serve senior citizens. There is also the Office of the Seniors Advocate in BC for example.
- Please also refer to the [Benefits Wayfinder Disability Support starting point](#) to learn about common disability support benefits available. You can also view the [Benefits Wayfinder Senior/Retired starting point](#) to view common senior/retired person benefits. You can also complete the [Benefits Wayfinder questionnaire](#) to get a more customized listing of potential benefits related to your personal situation.
- Please first select your province or territory before beginning.
- You can also refer to the [Disability Benefits Compass](#), which will give you more step-by-step information on the three key Federal Disability Benefits and one provincial or territorial disability assistance.

# Q+A Period

*Question from audience*

## **7. How much can a physician or nurse practitioner charge to review and sign your DTC (Disability Tax Credit) application?**

*Panelist response*

- Medical practitioners are allowed to charge you a fee of any amount for DTC support as this service is not covered by the government. While some practitioners do not charge a fee, typical fees are between \$50 to \$200. Applicants may need to pay a separate fee for each time they require application support.
- Remember, you are not required to pay this fee before your medical practitioner completes the application. You are still entitled to application support if you need to pay after it is completed.
- If you owe taxes, you can claim the fee as a medical expense (line 33099 or line 33199 of your income tax return).
- Some medical practitioners are willing to reduce or waive the fees, if you explain that you cannot afford it.

# Q+A Period

*Question from audience*

**8. Will someone be able to access the physician or nurse practitioner listed online and how then would they share their medical records?**

*Panelist response*

In the Disability Benefits Compass, there is a resource page to help you find a doctor or nurse practitioner who will work with you on your disability benefit application form. Once you find a doctor or nurse practitioner to work with, you would need to discuss with them how you would share your medical records. Medical records are not shared using the Disability Benefits Compass.

# Q+A Period

*Question from audience*

**9. I would like to find out more about this Disability Compass as I am looking for ways our organization can help individuals seek out better access to services. Or, if someone can search on their own, how can we best introduce them to this tool?**

*Panelist response*

Thank you for your interest in finding out more about the Disability Benefits Compass and the ways it could be used to help others find benefits. Please send an email to [benefitswayfinder@prospercanada.org](mailto:benefitswayfinder@prospercanada.org) and we can arrange a time to meet to discuss.



# Q+A Period

*Question from audience*

**10. I would like to see how this Disability Compass could be used with financial advisors and planners who help with RDSPs and tax and benefit planning.**

*Panelist response*

Thank you for your interest in finding out more about the Disability Benefits Compass and the ways it could be used by financial advisors and planners to help others with RDSPs and Tax and benefits planning. Please send an email to [benefitswayfinder@prospercanada.org](mailto:benefitswayfinder@prospercanada.org) and we can arrange a time to meet to discuss.

# Q+A Period

*Question from audience*

**11. How will Canada Disability Benefit (CDB) work with provincial benefits like ODSP (Ontario Disability Support Program)?**

*Panelist response*

We do not know yet how the Canada Disability Benefit will interact with provincial or territorial benefits (like ODSP). We hope this will be outlined once the CDB is passed.

# Q+A Period

*Question from audience*

**12. Are you collecting the organizations' information for folks who need support in their reapplication for DTC or initial application?**

*Panelist response*

- We are always looking to add to our Disability Benefits Compass and Benefits Wayfinder help pages, those organizations who help folks with access to benefits support (example: helping to apply for the Disability Tax Credit certificate, or reapply if a disability application has been denied, plus other access to benefits supports).
- We only include organizations who do not charge a fee to help a person with access to benefits support.
- If your organization supports people with Access to Benefits at no cost to the person being helped, please send an email to [benefitswayfinder@prospercanada.org](mailto:benefitswayfinder@prospercanada.org) and we can arrange a time to meet to discuss adding your organization. Thank you!

# Q+A Period

*Question from audience*

**13. I would like to ask a question about an ancillary issue related to housing for a disabled person where the house is owned by a testamentary, discretionary trust. May I provide some background information here?**

*Panelist response*

Certainly, for any specific questions, such as the one above, please send an email to [benefitswayfinder@prospercanada.org](mailto:benefitswayfinder@prospercanada.org) and we can arrange a time to meet to discuss your question.

# Q+A Period

*Question from audience*

**14. I, my wife, and 3 diagnosed kids struggle to get Disability tax credit applications approved because of a dearth of primary care providers. What would your next smallest steps be for this program to connect disabled persons with the primary care providers they need to obtain benefits and services?**

*Panelist response*

We are sorry to hear you and your family are having much difficulty in finding a primary care provider and the resulting difficulty in being able to complete the Disability Tax Credit certificate application. Please refer to the Disability Benefits Compass page titled [How to find a doctor or nurse practitioner who will work with you](#). It is a listing, by province and territory, of places to contact to find a doctor or medical professional to work with you.

# Q+A Period

*Question from audience*

**15. Do you know if this benefit will be based on a family income or the person themselves?**

*Panelist response*

For the Canada Disability Benefit, we do not know the details on eligibility yet. We hope to hear the details once it has passed all levels of the legislative process.

# Thank you for joining us!

- We will be sending you an email soon with:
  - **Slides** from today's webinar.
  - Link to **webinar recording**.
  - Link to post webinar **survey** .
- We will also post the recorded webinar on our Learning Hub:
  - <https://learninghub.prospercanada.org/webinars/>

This webinar was developed with support from:

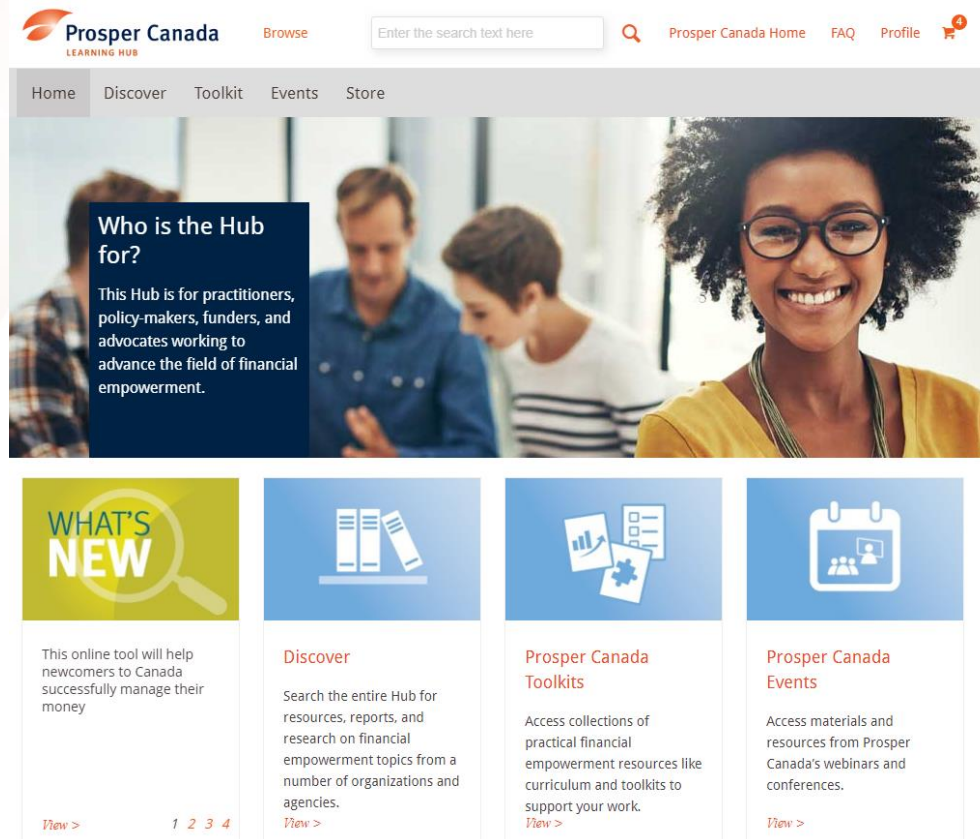
**Investment Industry Regulatory Organization of Canada (IIROC)**

# Upcoming webinar

- **Thursday, March 23, 2023** (1pm – 2:30pm ET):
  - Supporting with Access to Benefits workshop.
  - Register [Access to Benefits workshop](#)



# Visit our Learning Hub to view our past webinars



<https://learninghub.prospercanada.org/>

# Contact us

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<https://Prospercanada/Newsletter>



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