

ODSP

An Overview of Benefits and Services for Rebounders Canada Conference



Adult Survivors
of Childhood Cancer

Living in the Here and Now

Ministry of Community and Social Services
Ministry of Children and Youth Services
Ontario Disability Support Program (ODSP)
October 3rd, 2009

Central West Region





What is the Ontario Disability Support Program?

A Provincial Program That:

- Was created to meet the unique needs of people with disabilities.
- Provides income support including health and other benefits for people with disabilities in financial need.
- Provides employment supports, on a voluntary basis, to help people with disabilities prepare for, obtain or maintain a job.

The intent of the program is to provide the supports necessary to enable individuals and families to live as independently as possible in the community and lead more productive, dignified lives.



ODSP - Who Is Eligible?

Income Support

- 18 years of age or older (can apply 6 months prior to turning 18).
- In financial need (meet asset and income levels).
- A person with a disability by the ODSP act.
- Member of a prescribed class

Employment Supports

- 16 years of age or older.
- No financial eligibility requirement up to \$51,000 in taxable income.
- Person with a disability as defined by the ODSP act.
- Not eligible if in receipt of Ontario Works, or eligible to receive disability or rehabilitation benefits from other sources such as WSIB, EI or CPP.



How Do I Apply For ODSP Income Support?

There are two ways to apply for ODSP Income Support:

1. If there is an immediate financial need, the local Ontario Works (OW) Office should be contacted to apply for temporary financial assistance. The OW office will complete a referral to ODSP.

or,

2. An application can be completed by calling the nearest ODSP office to schedule an appointment.



How May I Help You?

- ODSP staff want to deliver the best possible customer service by ensuring services are easily accessible.
- The nature of a client's disability is not known or always evident to ODSP staff.
- Staff will explore with you additional supports that can be provided to make our services more easily accessible for you.
- Some of these supports include connecting you to advocates, interpreters, interveners or signers, providing other forms of communication such as large print, TTY, CDs and when needed, conducting home visits.



Steps to Determine Eligibility

The Ontario Disability Support Program application is a two part process:

- 1. Financial Assessment:** Financial eligibility is determined from the information that the applicant provides at the application interview.
 - An applicant's financial circumstances are reviewed to determine if they are within the program's asset and income thresholds.

- 2. Disability Determination:** If you qualify financially, you will be given a Disability Determination Package (DDP) to complete.
 - The DDP includes three forms and comes with instructions that describes who completes the forms, what medical information is required and the address of the Disability Adjudication Unit (DAU).
 - The DAU is a centralized body of health professionals that makes eligibility decisions based on the legislation and the medical information provided.
 - Once the DDP is completed, you will send it to the DAU. The local ODSP office will notify and provide you with information regarding your eligibility for assistance from the Ontario Disability Support Program once a decision has been made.
 - Once a decision of disability is made, financial eligibility is then reconfirmed.



ODSP Definition of Disability

- To be eligible for income support, a person must be financially eligible and meet the following definition of a person with a disability under the ODSP Act:
 - (a) the person has a substantial physical or mental impairment that is continuous or recurrent and expected to last one year or more;
 - (b) the direct and cumulative effect of the impairment on the person's ability to attend to his or her personal care, function in the community and function in a workplace, results in a substantial restriction in one or more of these activities of daily living; and,
 - (c) the impairment and its likely duration and the restriction in the person's activities of daily living have been verified by a person with the prescribed qualifications.



Other Eligible Categories

Sometimes a medical review does not have to be conducted by the Disability Adjudication Unit. Applicants who are members of a **prescribed class** are granted ODSP Income Support if they are found to be financially eligible.

Members of a prescribed class include:

- Persons who are aged 65 or over and not eligible for Old Age Security.
- Persons who are in receipt of CPP Disability or QPP Disability (Quebec Pension Plan).
- A person who on May 31, 1998 was a recipient or spouse of a recipient of benefits under specific case classes under the Family Benefits Act; or former residents of a facility under the Developmental Services Act, who ceased to be residents of that facility on or after June 1, 1998.



Income Deducted @ 100 %

(A Few Examples)

- Canada Pension Plan Benefits
- Workplace Safety and Insurance (WSIB)
- Old Age Security and Guaranteed Income Supplement
- Support
- Employment Insurance



Exempt From Income Deduction

(Some Examples of)

- Gifts/Voluntary Payments (\$6000 max in a 12 month period)
- Income Tax Rebates
- Child Tax Benefit
- Indian Band Treaty
- Discretionary Payments
- Proceeds From Fire Insurance
- Assistance for Children with Severe Disabilities
- Other Payments Under ODSP
- Extraordinary Assistance Plan
- Multi-provincial Territorial Assistance Program
- Grandview Agreement
- Federal Child Disability Benefit
- Helpline Agreement
- Pain and Suffering (up to \$100,000)
- Disability Related Items
- B165 Payment From WSIB



Assets

(Examples of)

Assets That May Affect Eligibility

- Cash
- Bank Accounts, including TFSA
- Stocks
- RRSP
- Bonds
- Investments
- Debentures
- Other

Allowable Asset Levels

- \$5,000 per applicant
- + \$2,500 spouse
- + \$500 each dependent

Assets That Do Not Affect Eligibility

- Principal Residence
- Primary Vehicle
- Some Trust Funds
- Student Loans
- Locked in RRSP's
- Pain and Suffering Awards (up to \$100,000)
- Business Assets - Self Employed
- Prepaid Funeral
- Federal Child Disability Benefit
- Cash Surrender Value of Life Insurance Policies, annuities and segregated funds (up to \$100,000)
- RDSP



Assets - Exemptions

- Treatment of income and assets is complex and depends on a variety of factors and each case is different
- Funds placed in a trust as part of a will are exempt as income and assets
- Funds held in trust cannot exceed \$100,000
- If a client also has a life insurance policy, the combined value of the cash surrender value of the life insurance policy and capital value of the trust must not exceed \$100,000
- Trust funds do not need to be formal and drawn up by a lawyer. The trustee may keep the trust funds in a bank account or other type of investment “in trust” for the ODSP recipient
- Payments made from the trust to or on behalf of the client may be considered income for ODSP, however, up to \$6,000 is exempt as income within a 12 month period
- Payments may be considered exempt that are applied to approved expenses for a disability related item or service for the client – prior approval of the disability related item or service is required
- The trust activity must be reported and verified annually including the amount of capital and any payments out of the trust.



Assets - Exemptions

RDSP (Registered Disability Savings Plans)

- Contributions are limited to a lifetime amount of \$200,000 per beneficiary
- To establish an RDSP, a person must first qualify for the Federal Disability Tax Credit
- All funds held in an RDSP are exempt as assets for the purposes of ODSP
- Income earned and re-invested and all withdrawals are exempt as income

Canada Revenue Agency's website has further information on RDSPs

<http://www.cra-arc.gc.ca/tx/rgstrd/rdsp/menu-eng.html>

or their general inquiry line: 1-800-959-8281



ODSP Monthly Entitlement Breakdown

For people who qualify, the ODSP monthly income support is calculated:

Basic Needs (for a single person - \$566 in a month):

*To purchase food, clothing, personal needs, household supplies;
A set amount based on the number of people in the family.*

Shelter Allowance (for a single person - up to \$454 in a month):

*Rent/mortgage, property taxes, home insurance premiums, utilities,
fuel, condominium fees (based on actual costs up to the maximum
which is also based on family size).*

Board and Lodging (for a single person) \$779 monthly.

Additional provisions related to a person's disability are available:

*Can include Special Diet Allowance, Guide Dog Allowance,
Mandatory Special Necessities.*



ODSP Health Benefits

DENTAL BENEFITS

- Dental benefits are available to all ODSP family members except dependent adults. Dependent adults may be eligible for discretionary benefits through Ontario Works.

PRESCRIPTION DRUGS

- A monthly drug card is issued with each cheque/direct deposit statement to cover Ontario Drug Benefit approved drugs for all beneficiaries.

VISION CARE

- All eligible clients are entitled to a new pair of frames every 3 years and lenses every year, if required. Children may receive replacement lenses and/or frames as needed without restrictions.

MANDATORY SPECIAL NECESSITIES (MSN)

- Covers the cost of diabetic, incontinence, ostomy and surgical supplies and dressings as well as medical transportation, if the cost of the item is not otherwise reimbursed.

PREGNANCY/BREAST-FEEDING NUTRITIONAL ALLOWANCE

- Benefit that helps pay for additional nutritional costs.



ODSP Health Benefits - Continued

SPECIAL DIETS

- A monthly amount to a maximum of \$250 per month per client to meet the dietary costs of certain medical conditions identified by a health professional.

EXTENDED HEALTH BENEFIT

- Health benefits may be available to ODSP clients with high health costs even though they may not qualify financially for ODSP.

TRANSITIONAL HEALTH BENEFIT

- For clients who are no longer financially eligible for ODSP as a result of employment earnings. The benefit will be available until comparable health coverage is provided by the employer.

BATTERIES FOR MOBILITY DEVICES AND REPAIRS

- Financial assistance is provided to cover the cost of batteries and necessary repairs to a mobility device.

HEARING AID BENEFIT

- This benefit covers the portion of the cost of a hearing aid or hearing appliance not covered by the Assistive Devices Program. It also covers replacement batteries and appropriate repairs.



ODSP Shelter Benefits

COMMUNITY START-UP AND MAINTENANCE BENEFIT (CSUMB)

An ODSP client establishing a new permanent residence may be eligible for the Community Start-Up and Maintenance Benefit (CSUMB). The maximum amount available is \$1,500 for a family with one or more dependent children and \$799 in all other cases. CSUMB may be paid once in a 24 month period unless there are exceptional circumstances.

HOME REPAIRS

Assistance with emergency repairs to enable clients to continue to reside in their principal residence. Health and safety is the primary basis for which assistance is granted. Prior approval is required.

BENEFIT FOR LOW-COST ENERGY CONSERVATION

A one-time discretionary benefit for Low-Cost Energy-Conservation Measures is available to assist clients with the payment of certain expenses associated with energy conservation. Payment may be issued once up to a maximum of \$50.



Decisions/Internal Reviews and Appeals

- Clients can request an Internal Review within 30 days of a ministry decision, if they disagree with that decision. Requests for an Internal Review must be in writing.
- A new decision maker will conduct the Internal Review and will provide a written decision within 10 days of the request.
- If the client still disagrees with the ministry decision, the client may file an appeal to the Social Benefits Tribunal (SBT).
- The SBT is an independent, quasi-judicial body that hears appeals concerning social assistance, as set out in the *ODSP Act, 1997*.



Employment Supports



What is Employment Supports?

- ODSP Employment Supports helps people with disabilities who want to work or advance their careers. It can also help people with disabilities who are at risk of losing their job because of their disability.
- You do not have to be receiving Income Supports to be eligible for Employment Supports.
- Employment Supports can help you:
 - Prepare for a job;
 - Find a job (including self employment);
 - Keep you in the job;
 - Increase your income; and
 - Advance your career.



Who is Eligible for Employment Supports?

- You must:
 - have a disability/impairment that presents a substantial barrier(s) to competitive employment.
 - be at least 16-years of age
 - be able to prepare for, obtain and maintain “competitive” employment.
 - be a resident of Ontario
 - be legally entitled to work in Canada
 - not be eligible for other sources of back to work supports or related benefits eg CPP-D Vocational Rehabilitation Services; HRSDC’s EIB-Reachback; OW; Private Insurance Benefits with an employment/return to work component; WSIB; etc. - Exception: ‘Non-compensable disability’



What is “competitive employment”?

- “Competitive employment” means:
 - Working for an employer or being self-employed;
 - Full time or part time work;
 - Seasonal or contract work; and
 - Earning at least minimum wage.



How will I get the supports and services I need?

- Employment Supports are provided by service providers in your community. They will help you to get and keep a job.
- Service Providers are individuals or organizations/agencies who specialize in helping people with disabilities to get jobs.
- You will work directly with the service provider you select to determine the supports and services you need.
- If you need help, Employment Supports staff can assist you in selecting an appropriate service provider to match your needs and employment goals.



What kind of supports and services can I get?

- You can get a wide range of supports and services to help you get ready for work, find a job and keep you in the job.
- For example:
 - Career planning
 - Job placement
 - Help getting better jobs, increasing earnings and advancing your career
- If you are receiving income support, there is help for the costs of looking for, starting, or changing jobs.



Can I still receive Employment Supports after I get a job?

- After you get a job, you may require additional supports to help you *keep* the job.
- Your Service Provider can give you additional supports to help you keep your job. Some examples are:
 - Additional goods and services that may be needed for that specific job;
 - Job coaching; and
 - Working with your employer to help deal with any difficulties that might come up on the job



What if I want to start my own business?

- ODSP Employment Supports can help you to become self-employed.
- You will be required to develop a business plan to show how your idea for self-employment will be successful.



ODSP EMPLOYMENT BENEFITS

- **\$500 Employment Start Up Benefit** to assist with costs related to starting a job, starting a training program, actively attending job interviews to get a job, etc.
- **\$100 Work Related Benefit** added to your ongoing monthly entitlement for every month you reported earned income or net positive business income of more than \$100
- **Upfront Childcare Costs** for either licensed or unlicensed childcare (amount provided is based on type of childcare)



ODSP EMPLOYMENT BENEFITS

(continued)

- **Extended Health Benefits** when your income from employment is higher than your ODSP Income Support Allowance (prescription drugs, basic dental and vision care) when your employer doesn't provide them for as long as you remain employed
- **Disability Related Work Expenses** - up to \$300 per month allowed as an expense applied against earnings



Transitional Employment Supports

- **\$500 Employment Transition Benefit** available for recipients whose earnings reach the point where they can leave ODSP entirely (available once in a 12-month period).
- **Transitional Health Benefit** (prescription drugs, basic dental and vision care benefits) available to eligible recipients who leave ODSP and where comparable coverage is not available through their employer (no time limit on the provision of this benefit).



For More Information - Employment Supports

- ODSP Policy Directives and program application are posted on the ministry's website: www.mcass.gov.on.ca
- To request an application package, contact the Mississauga Local ODSP office at (905)-897-3146 or
TTY: (905)-897-3162



Information and Resources



Accessing the ODSP Income Support and Employment Supports Directives

- Go to:
<http://www.mcass.gov.on.ca/mcass/english/index.htm>
- Under “**Programs**” listed in the left side of the screen choose, “**Ontario Disability Support Program**”.
- Under “**Social Assistance**” choose either “**ODSP Income Support Policy Directives**”, or “**ODSP Employment Supports Policy Directives**”.



Central West Region

- **Brampton Local Office**
1140 Burnhamthorpe Road West
Suite 212
Mississauga, ON L5C 4E9
(905) 897-2500
This office will be relocating at the end of October
- **Burlington Local Office**
440 Elizabeth Street, 2nd Floor
Burlington, ON L7R 2M1
(905) 637-4500
- **Cambridge Local Office**
73 Water Street, Suite 605
Cambridge, ON N1R 7L6
(519) 623-1230
- **Mississauga Local Office**
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- **Guelph Local Office**
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