



INCOME SUPPORTS FOR PEOPLE LIVING WITH CHRONIC PAIN

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Living with chronic pain can significantly affect a person’s finances, and it can be hard to know where to start to find benefits or assistance available to you.

If chronic pain limits your ability to perform basic activities in your everyday life and you live in British Columbia, you may be eligible for one (or more) of the following benefits:

PROVINCIAL ASSISTANCE (MINISTRY OF SOCIAL DEVELOPMENT AND POVERTY REDUCTION)

1) Income Assistance (IA)

Income Assistance (IA) provides financial support for individuals with low income or no income. IA is primarily meant to help support your transition to employment. However, it’s important to note that you must first access IA before qualifying for further income assistance, such as Persons with Multiple Barriers and Persons with Disabilities.

- To learn more about the Income Assistance application process for people with disabilities, visit the following link and choose Help Sheet (HA) 12A - <https://disabilityalliancebc.org/publications/publications-bc-disability-benefits-help-sheets/>

- For more information about Income Assistance (IA) and the application process, go to <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/apply-for-assistance>

2) Persons with Persistent Multiple Barriers (PPMB) benefit

The Persons with Persistent Multiple Barriers (PPMB) benefit is for people unable to work because they have severe and multiple employment barriers. This means your medical condition must be severe enough to prevent you from seeking, accepting or continuing employment now or in the foreseeable future.

People living with chronic pain must meet the following criteria to qualify for the PPMB benefit:

- Have a medical condition that has lasted for at least one year and is likely to continue for at least two or more years
- Have a health condition that seriously impedes their ability to search for, accept or continue in employment?

They must also have at least one of the following barriers to employment:

- Currently experiencing homelessness or have experienced homelessness in the past 12 months.
- Currently experiencing domestic violence or have experienced domestic violence in the past six months.
- Have less than a grade 12 education.
- Need English language skills training.
- Not having basic skills for employment.
- Have a criminal record.
- Have accessed emergency health, mental health, or addiction services multiple times within the past 12 months.
- Be a recent Convention refugee (within the past 24 months) or are currently a refugee claimant or person applying for protection [see Related Links – Citizenship Requirements – Policy – Refugee Claimants or Persons Applying for Protection]
- Be a former child in care of the BC Ministry of Children and Family Development or similar in another Canadian jurisdiction.

- Have other severe barriers to employment listed on their application (other than their medical condition).

To learn more information about the PPMB benefit, got to the following websites:

- Ministry of Social Development and Poverty Reduction, Persons with Persistent Multiple Barriers - <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/epep/persons-with-persistent-multiple-barriers>
- To access the Help Sheet on the PPMB benefit from Disability Alliance BC, please click on this the following link and choose Help Sheet (HA) 6 - <https://disabilityalliancebc.org/publications/publications-bc-disability-benefits-help-sheets/>

3) Persons With Disabilities (PWD)

Persons With Disabilities (PWD) is a disability program for low-income individuals who have severe physical and/or mental impairments who require assistance with their daily living activities from another person, animal or assistive device.

To qualify for the PWD program, people living with chronic pain must:

- Have a medical condition expected to last two or more years
- Have a health condition that seriously impacts their ability to perform daily living activities
- Take longer to complete daily activities. For example, needing to take frequent breaks while completing activities
- Use some kind of assistive device or get support from friends and family to complete activities such as grocery shopping, household chores, meal preparation etc.
- Have to adjust or change the way they do daily activities due to their chronic pain

You can learn more about the PWD program at the following websites:

- Ministry of Social Development and Poverty Reduction, Disability Benefits - <https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance>
- To access the Help Sheet on the PWD program application from Disability Alliance BC, please click on the following link and choose Help Sheet (HA) 2 - <https://disabilityalliancebc.org/publications/publications-bc-disability-benefits-help-sheets/>

- To access the Help Sheet on Rate Amounts for PWD and PPMB benefits from Disability Alliance BC, please click on the following link and choose Help Sheet (HA) 13 - <https://disabilityalliancebc.org/publications/publications-bc-disability-benefits-help-sheets/>

FEDERAL BENEFITS

1) CPP-Disability (CPP-D) or CPP Post-Retirement Disability Benefit

CPP-Disability (CPP-D) is a monthly taxable payment that can be provided to applicants who are no longer able to continue working due to a disability. The CPP-D amount a person receives is based on a portion of their estimated retirement benefit and a flat rate amount. When applying for CPP-D, people living with chronic pain will need to meet the following criteria:

- Have contributed to CPP for at least four consecutive years.
- Due to chronic pain, they are no longer able to medically do any forms of work or retrain to find new employment. For example, does their pain impact their cognitive and physical abilities which restricts all forms of employment?

To learn more information about CPP-D, go to:

- Government of Canada, Canada Pension Plan Disability benefits - <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>
- CPP-D Self-Help Guides, application guide - <https://disabilityalliancebc.org/wp-content/uploads/2018/03/PPP-ApplicationGuide.pdf>

2) Disability Tax Credit (DTC)

When you're working or making an income, you likely pay a portion of what you're making in taxes. The Disability Tax Credit (DTC) is an income tax credit that can reduce the income tax you or someone who supports you owe.

The DTC credit is non-refundable. This means the government will not pay you money for the credit if you do not owe income taxes. However, even if you do not work or owe income taxes, you may still be able to benefit from DTC. The DTC gives you access to other supports, such as the Canada Workers Benefit, Child Disability Benefit, Canada Disability Benefit, and Registered Disability Savings Plan (RDSP).

You can apply for the Disability Tax Credit at any age, and it can be transferred to a caregiver who provides financial support for food, shelter, and clothing costs.

To be eligible for the DTC, your medical practitioner must confirm you have restrictions in the following categories that have lasted for at least one year:

- Vision
- Speaking
- Hearing
- Walking
- Dressing
- Eating or preparing meals
- Bladder and bowel functions
- Mental functioning necessary for everyday life

You can qualify for the DTC if you are very restricted in one category, or somewhat restricted in two or more categories. You may also qualify for the DTC if you need any life sustaining therapy that supports a vital function.

Medical practitioners who can help complete the application include:

- Doctors
- Nurse practitioners
- Physiotherapists
- Occupational therapists
- Audiologists
- Optometrists
- Psychologists
- Speech language pathologists

When applying for the DTC, people living with chronic pain will need to meet the following criteria:

- Have a medical condition that has lasted or is expected to last one or more years
- Have chronic pain severe enough to impact basic activities like walking, dressing, and feeding.

Consider how your experience compares to that of someone your age who doesn't face these restrictions:

- Are you unable to do an activity?
- Do you take longer to complete daily activities? For example, do you have to take breaks while completing activities?
- Do you use any kind of assistive device or get support from friends and family to complete activities?
- Have you had to adjust or change the way they do daily activities due to chronic pain?

To learn more information about the DTC, go to:

- Government of Canada, Disability Tax Credit - <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>
- To access the Help Sheet on the DTC from Disability Alliance BC, please click on the following link and choose Help Sheet (HA) 14 - <https://disabilityalliancebc.org/publications/publications-bc-disability-benefits-help-sheets/>
- Disability Benefit Wayfinder - <https://disability.benefitswayfinder.org/>

3) Registered Disability Savings Plan (RDSP)

The Registered Disability Savings Plan (RDSP) is a savings plan introduced by the federal government in 2007. The RDSP is designed to help people with disabilities and their families save money for their long-term financial security. With the RDSP, anyone can contribute money into the plan. You can even access up to \$90,000 in government contributions to save for your future.

To qualify, you must be eligible for the Disability Tax Credit (DTC). Any money in the RDSP is considered an exempt asset and will not affect your PWD benefits.

- To open an RDSP, you must be 59 or younger during the calendar year.
To access government contributions, you must be 49 or younger during the same year.

To learn more information about the Registered Disability Savings Plan RDSP, go to:

- Government of Canada, what is the Registered Disability Savings Plan - <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html>

- To access the Help Sheet on the RDSP from Disability Alliance BC, please click on the following link and choose Help Sheet (HA) 15 - <https://disabilityalliancebc.org/publications/publications-bc-disability-benefits-help-sheets/>
- Disability Benefit Wayfinder - <https://disability.benefitswayfinder.org/>

HOW DO I CHOOSE WHAT TO APPLY FOR?

It's important to understand the different benefits available and how they interact with each other. While some provide income assistance, others are useful for your taxes, or your long-term financial future. Depending on your situation (age, income, medical condition), you may qualify for one or many of the benefits listed in this document.

Eligibility for several programs can mean more money in your pocket or for your future. Learning more about these options can empower you to make the choice that is right for you.

If you need any support, speak to an advocate at Disability Alliance BC for more information about your specific situation by phone toll-free at 1-800-663-1278 or by email at advocacy@dabc.ca

OTHER FINANCIAL RESOURCES

Long-term disability insurance

Long-term disability insurance provides payments to people who are unable to work due to their disability. The purpose of disability insurance is to replace some of the income that you would have earned if not for the disability.

Not everyone has access to long-term disability insurance because it is provided by private insurance companies rather than government agencies. Disability insurance is often provided by employers as part of an employee's benefits package, but it can also be purchased privately. Some unions provide disability insurance coverage to their members. To access the Help Sheet about long-term disability insurance from Disability Alliance BC on the topic - <https://disabilityalliancebc.org/wp-content/uploads/2022/10/Help-Sheet-17-Long-Term-Disability-Insurance.pdf>.

If you applied for long-term disability insurance benefits and your application was denied, or if the insurance company tells you they may stop your benefits, the Disability Law Clinic with Disability Alliance BC can advise you on your legal options - <https://disabilityalliancebc.org/program/disability-law-clinic/>.

RESOURCES

- **Pain Support Line**: 1-844-880-PAIN (7246)
- Disability Benefits Compass - <https://disability.benefitswayfinder.org/>
- Government of Canada, Benefits Finder - <https://www.canada.ca/en/services/benefits/finder.html>
- Disability Alliance BC, Advocacy Access Program - <https://disabilityalliancebc.org/direct-service/apply-for-disability-benefits/>
- Disability Alliance BC, BC Disability Benefit Help Sheets - <https://disabilityalliancebc.org/publications/publications-bc-disability-benefits-help-sheets/>
- **Ministry of Social Development and Poverty Reduction BC**: 1-866-866-0800
- CPP Disability Self-Help Guides - <https://disabilityalliancebc.org/publications/publications-cpp-disability/>
- **Service Canada, Canada Pension Plan Benefits** Line: 1-800-277-9914
- Disability Alliance BC, Help with RDSP and DTC - <https://disabilityalliancebc.org/direct-service/help-with-the-rdsp-and-dtc/>
- Disability Tax Credit Tool - https://disabilityalliancebc.org/dtc-app/?fbclid=IwAR2zHjgW1_EaCY_V3HQHN-DejIKPNXg9uEtRGGQ-vAnnM0ua7qGmy9ILPPU
- RDSP Calculator - <https://www.rdsp.com/calculator/>
- DTC and RDSP Publications - <https://disabilityalliancebc.org/category/publications/rdspdtc/>
- **Plan Institute** Helpline: 1-844-311-7526
- Disability Alliance BC, Disability Law Clinic - <https://disabilityalliancebc.org/program/disability-law-clinic/>
- Podcast episode: Insurance Deniability and Disability Benefits, LivePlanBe - https://www.liveplanbe.ca/pain-education/work_and_finances/pain-waves-insurance-deniability-and-disability-benefits
- Navigating the Insurance System for People Living with Pain, LivePlanBe - https://www.liveplanbe.ca/pain-education/work_and_finances/navigating-the-insurance-system

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