



# Clearing the way: A guide to providing access to benefits supports for peoples with disabilities

An Access to Benefits service model for organizations to use, with the Disability Benefits Compass, to provide no-cost services to support people with disabilities to access government benefits they are eligible for.

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## Introduction

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Many people who qualify for benefits supports either are unaware of the benefits they may be eligible for, or do not know how to access them. It is estimated that **1.7 billion dollars<sup>1</sup> in government benefits** are left unclaimed by Canadians every year.

**Lack of access to benefits supports contributes to the financial vulnerability of people living on a low income, and are even more detrimental for people living with disabilities, who are more likely to be living in poverty, with over one-third reporting not able to meet the cost of a medical or disability support need<sup>2</sup>.**

Prosper Canada, in partnership with Disability Alliance B.C., (British Columbia), Plan Institute, and Social Research and Demonstration Corporation, through funding provided by the Government of Canada's Social Development Partnerships Program Disability, undertook a three-year Access to Benefits for Persons with Disabilities project to develop a potentially scalable service to effectively support people living with a disability to access government benefits they are eligible for, but not receiving.

The service was designed, developed, and tested with people living with a disability, experts and staff supporting access to benefits and followed these key principles identified by participants:

- Give me a consistent human relationship throughout this process.
- Build a roadmap for me to follow.
- Humanize my experience with straight talk.
- Activate new advocates and navigators (these terms are used interchangeably).
- Get the word out to the most disconnected people.
- Make it accessible to everyone.

This guide describes access to benefits services for people living with disabilities and provides a model for organizations to provide no-cost services to support people with disabilities to access the government benefits that they are eligible for. A glossary of terms used throughout this document can be found in Appendix A.

Our hope is that this service model will enable community organizations to start, strengthen, or expand the access to benefits supports to people living with a disability.

## Access to benefits for people living with disabilities

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The process of applying for disability benefits can be complex and overwhelming. There are many different disability benefits – each with different requirements and eligibility criteria.

### Challenges of accessing benefits for people with disabilities

**It is often unclear to people what they need to do to ensure a successful application.**

Below are some challenges people with disabilities face when accessing benefits:

- The individual does not identify as a person with a disability or does not feel confident that they qualify for disability benefits.
- The individual has limited time and resources to navigate complex benefit application processes that involve multiple steps, documents and supporting information.
- The individual lacks access to a medical practitioner or is not able to find a suitable medical practitioner who can provide the necessary supporting information for benefits applications.
- The individual's medical practitioner lacks knowledge of benefit processes and does not fill out the paperwork in an effective or accurate way, leading to benefits applications being denied.

- The individual spends significant time and resources on an application that is denied and is discouraged about adjusting and reapplying.
- The individual lacks knowledge about options and next steps to take after an application is denied.

### How access to benefits services help people living with disabilities

**Access to benefits services include benefits education, navigation, application, and advocacy support, provided by organizations to community members.**

These services provide people with the support they need to help them receive the government benefits that they are eligible for.

**Access to benefits services help people with disabilities by giving them:**

1. A sense of connectedness and support in an otherwise alienating process.
2. Increased awareness of benefits and how to assess eligibility for disability benefits.

## Access to benefits for people living with disabilities

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### How access to benefits services help people living with disabilities (continued)

3. Increased knowledge, skills, and confidence to access eligible benefits.
4. Knowledge of how to work with medical professionals to complete the required paperwork.
5. Knowledge of how to prepare applications in a way that best explains the disability for adjudicators.
6. A higher chance of their benefits application being approved.
7. Information on what to do if their application is denied.
8. Increased satisfaction with the benefits navigation process.
9. Improved income security and financial well-being through increased income or supports received through the benefit.

### Limitations of access to benefits services for people living with disabilities

However, some of the barriers to accessing benefits are part of larger systemic challenges access to benefits services are not able to solve, including:

1. **Lack of medical practitioner access** – the service will provide some tips and resources on finding a medical practitioner but will not change the availability of medical practitioners in a person's region.
2. **Lack of other professional practitioner access** – this service will provide suggestions on how to find other professional practitioners who can give deeper supports during the access to benefits process (example: organizations supporting people with disabilities get

access to benefits, support for Indigenous peoples with disabilities, tax filing services) but will not change the availability of professional practitioners in a person's region.

3. **Lack of telephone or internet access** – the service will help equip advocates who are connected within their community to help others, but the fundamental lack of telephone, teletypewriter (TTY), or internet access for people with disabilities cannot be addressed.
4. **Lack of medical practitioner knowledge of benefit processes** – the service will help people learn how to work with medical practitioners, including sample materials that they can provide, however the broader need for systemic education around these processes will not be addressed.
5. **Not identifying as a person with a disability** – the service can help people understand how they might be eligible for disability benefits but engaging people who may not identify as someone with a disability remains a broader challenge.
6. **Structural and intersecting barriers** – People with disabilities face many structural barriers to benefits access (stigma within the system, difficulty of application processes, poverty, lack of trust grounded in previous experiences). These structural barriers will not be addressed by this service, although providing connection and support is an important mitigating factor.

# Implementing access to benefits services in your organization



## What should you consider before providing access to benefits services?

1. Assess the suitability of benefits navigation into your organization. Considerations include community needs, staff capacity and buy-in, resources and funding.
2. Implement professional development plans to ensure baseline and on-going training and technical assistance for benefit navigator advocates and other relevant staff, including decision-makers.
3. Implement a customer management tool to input a client's benefits output for follow-up on their applications and outcome.
4. Invest in data collection and performance monitoring systems to evaluate the implementation and impact of benefits navigation and application.
5. Implement additional training on trauma-informed care, inclusion, and intersectional approaches to offering support to ensure that the support offered is as barrier-free and safe for the clients as possible.

## What is needed for access to benefits services to be successful?

1. Engagement of decision-makers and front-line staff.
2. Commitment of staff time and training to support benefits navigation.
3. Benefits navigators with training in the financial needs of people with disabilities, computer literacy,

benefits navigation, basic tax filing and financial literacy and coaching skills.

4. Dedicated, experienced staff member(s) (within your organization) to mentor your organization's newer staff and triage more complex cases or referral to an external organization who provides this support.
5. Knowledge of tools and resources available to your organization and access to a formal or informal referral network.

## What challenges might you face in providing access to benefits services?

1. Staff may require upfront training and practice to gain benefits expertise, technical, financial literacy, and coaching skills to be able to provide effective and confident benefit navigational support to people with disabilities.
2. Time may be needed to build relationships with partners to create a referral network to send and/or receive clients for benefit navigation services and other services such as tax return preparation and money conversations.
3. Time is needed to build trust with clients, to engage them in benefits and money conversations and encourage them to do navigation on their own or to attend follow-up sessions with their advocate.
4. Monitoring and evaluating client benefit application success may be difficult and require resources to put a tracking system in place.

## Training recommendations

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The training process is multi-tiered with additional knowledge being scaffolded upon existing knowledge. The training begins with the reading of manuals, viewing webinars and shadowing existing advocates.

### Sample Training Model for Advocacy Organizations

**To provide you with a sample training model for organizations interested in implementing Access to Benefits support in their service, the following onboarding and training model is implemented by Disability Alliance BC (DABC) for all new advocate staff joining their organization.**

The individual components and timelines vary but the aim is to ensure each advocate feels comfortable in their new role. The training process is multi-tiered with additional knowledge being scaffolded upon existing knowledge.

The training begins with the reading of manuals, viewing webinars and shadowing existing advocates. Depending on their eventual area of focus, DABC advocates may need to undergo specialized training, for instance, all staff in their Disability Law Clinic and Advocacy Access Program must undergo Law Foundation training and pass a test to qualify.

As an advocate ‘graduates’ from their training to the community of practice, they will first be shadowed by a senior DABC advocate. Over time the new advocate will meet clients independently but will have all their case files reviewed by a senior DABC advocate and signed off by a Staff Lawyer. Eventually, based on the feedback from the senior advocates, and using a matrix of the number of cases that are approved, and the advocate’s own wellbeing, they proceed on their own, with all work still reviewed and signed off by the staff lawyer.

[Financial literacy](#), [Access to Benefits](#), [Financial Empowerment](#), and [Financial Coaching](#) learning modules and workshops are recommended for financial advocates. These online courses may have a nominal fee. These allow for participants to understand the fundamentals of financial literacy; from budget to tax basics, and with a separate component that focuses on coaching, advocates will also learn how they can best support their client and providing referrals where needed, while taking care of themselves. Advocates could also be trained in using available tools (which we’ll describe later in this document) when meeting people living with disabilities, or their caregivers, to help identify which benefits they qualify for and learning about the application process.

# Training recommendations

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## Training topics

These training topics are crucial in helping organizations and staff give effective and meaningful supports:

1. How to provide services that consider a human-centred, accessible, and trauma-informed approach.
2. Foundational knowledge of financial literacy and skills in having money conversations.
3. How to assess an individual's financial and disability planning needs and connect them to appropriate information, resources, and support, including free and accessible tax-filing services.
4. Knowledge of disability benefits and how to navigate them.
5. When and how to effectively use tools and resources within your services to support people living with disabilities.

Links to available training and resources, including a list of organizations for referrals, are provided in Appendix C.

## Staff onboarding

1. Assess the training needs of the organization(s) providing Access to Benefits services for people with disabilities. This will include understanding the role of the tools and resources in the organization's service.
2. Assess the computer literacy skill level of the advocate.
3. Assess the benefits knowledge.
4. Assess the advocate's comfort level working with people with disabilities and providing benefits navigation support.
5. For advocates, complete access to benefits and financial literacy courses. They can serve as optional refresher courses for experienced advocates and mandatory for new advocates.
6. Include trauma informed training for all staff.
7. Include decolonization training and any other training to provide an intersectional approach.
8. Offer financial literacy training to all organization staff if not already accessed.
9. Based on need and interest from 1., 2. and 3. above, staff take financial [coaching skills and computer literacy training](#).
10. Advocates use the Benefit and Tax filing guides as needed. (Resources: [Benefits and Credits Toolkit – Prosper Canada Learning Hub](#) and [Tax Filing Toolkit – Prosper Canada Learning Hub](#)).
11. New advocates practice learnings using in-depth client profiles and related activities. (Resources: [CP\\_Case study Persona 2\\_2020.indd \(prospercanada.org\)](#) and pages 20-28 in [PowerPoint Presentation \(prospercanada.org\)](#)).
12. Assign an experienced advocate as a dedicated peer leader providing mentorship to organizations with new advocates and offer triage for clients with more complex issues.



## Access to Benefits for People with Disabilities service model

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The Access to Benefits service model offers multiple ways for people with disabilities to learn about and access support.

In this sample service model, there are three key functional components and the corresponding entry points:

### Functional components

#### Self-serve disability benefit navigation and advocacy – Disability Benefits Compass

The online **Disability Benefits Compass** provides people with disabilities, caregivers, and agencies access to self-serve materials online that help people with disabilities navigate the process of applying for the key disability assistance program in their province or territory, the Disability Tax Credit Certificate (DTC), the Canada Pension Plan-Disability benefit (CPP-D), and the Registered Disability Savings Plan (RDSP).

It gives step-by-step guidance, with tips, resources, and examples from peers and advocates, to help them navigate the complexities of these processes.

This website tool was designed to be stand-alone support for some people with disabilities, but it will not be able to meet everyone's needs. Those who are unable to complete benefits applications themselves will have the option to connect with organizations offering access to benefits direct 1-on-1 support. Examples are DABC, Plan Institute, and BCANDS (British Columbia Aboriginal Network on Disability Society).

For clients who already have the four disability benefits and do not need to learn more about them, they can link to the **Benefits Wayfinder** to browse other benefits (disability and non-disability benefits) they may be eligible to get.

#### Online broader benefits navigation – Benefits Wayfinder

Prosper Canada's **Benefits Wayfinder** was launched in January 2022 to help all Canadians find income-boosting or expense-reducing benefits they might qualify for at a federal, provincial, or territorial level. By entering some basic information about their situation, this tool identifies which benefits are relevant to the user and allows them to sort, prioritize, and learn how to apply for these benefits. Users can find emergency benefits, income-boosting, or expense-reducing benefits and other types of benefits that match their specific situation or life transition, beyond those just for people with disabilities.

For people who visit benefits pages for the DTC, CPP-D, and RDSP, it promotes the **Disability Benefits Compass** as an option available to support them with these applications. Users can browse a list of support agencies they can contact for questions and support. There is no direct linkage between the **Benefits Wayfinder** and **Direct 1-on-1 advocacy**.

## Access to Benefits for People with Disabilities service model

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### 1-on-1 benefit navigation advocacy

There are many people living with disabilities who will be unable to apply for benefits themselves, even using the tools above. They will seek out advocacy services from organizations such as DABC and Plan Institute, and other organizations offering 1-on-1 support. Organizations can use the tools above to support people in the following ways:

- Advocates can go through their organization's existing on-boarding process and any specialty training for the area they will be working in.
- Advocates can be trained to use the online **Disability Benefits Compass** and **Benefits Wayfinder** tools, exploring ways to integrate these two tools to augment the supports they provide.
- In addition to the regular client flow, advocates and reception staff can augment their existing forms of support by sharing the **Disability Benefits Compass** and **Benefits Wayfinder** tools as appropriate for clients. Clients can either navigate benefits on their own, prepare for their first meeting with an advocate by learning about the benefits, preparing questions to ask their advocate and gathering documents to bring to their meeting.
- The **Disability Benefits Compass** can provide direction on where to go for help if people have questions as they self-navigate or if they need 1-on-1 support to access their disability benefits. Each benefit lists organizations who provide help at no cost (for examples: Disability Alliance BC (DABC) and Plan Institute in British Columbia).

The three service entry points for clients to access benefits support:

#### Entry Point 1: Disability Benefits Compass

- a. Clients who visit an organization's website and social media channels will be able to read about and click a link to access the **Disability Benefits Compass**.
- b. Clients and other organizations who attend tool promotional workshops, education workshops or other events offered by the organization will receive the information and link to access the **Disability Benefits Compass**. See the section titled **Promotional outreach of the Disability Benefits Compass** for ways the tool can be promoted.
- c. An organization can include a link to the tools in the registration confirmation emails they send to event participants.
- d. Clients may learn about and access the link to the **Disability Benefits Compass** from other organizations who have placed the **Disability Benefits Compass** tool share button on their websites.
- e. While in the **Disability Benefits Compass**, those who are interested in browsing other benefits (disability and non-disability benefits) can click a link to the **Benefits Wayfinder tool**.

## Access to Benefits for People with Disabilities service model

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### Entry Point 2: Benefits Wayfinder

- a. For people who visit the **Benefits Wayfinder** first and view the benefits pages for DTC, CPP-D, and RDSP, these will promote the **Disability Benefits Compass** as an option available to support them with these applications.
- b. Users will also be able to browse a list of support agencies and they may discover the services your organization and others providing support through that portal. Otherwise, there will be no direct link between **Entry Point 2: Benefits Wayfinder** and **Entry Point 3: Direct 1-on-1 advocacy**.
- c. Users may access the **Benefits Wayfinder** by clicking the link provided in the **Disability Benefits Compass**.
- d. Users may access the **Benefits Wayfinder** through the link provided on your and other organizations' websites.

### Entry Point 3: Direct 1-on-1 advocacy

Some people with disabilities will directly seek out 1-on-1 advocacy services from organizations offering access to benefits support. In addition to an organization's regular client services, staff can also share the **Disability Benefits Compass** with clients if appropriate.

Clients can be introduced to the **Disability Benefits Compass** in the following ways, as appropriate:

- a. Clients who contact your organization by email can receive a response email which includes an introduction and link to the **Disability Benefits Compass**. They will be asked to visit the **Disability Benefits Compass** to learn about the four key disability benefits, help answer any questions they have about the benefits, and walk them through the steps to apply. (See Appendix E for a sample client email response template).

- b. To discuss for the future, clients who have contacted your organization and requested a 1-on-1 meeting with an advocate on the topic of one of the four benefits will be asked to visit the **Disability Benefits Compass** to learn about the four key disability benefits, help answer any questions they have about the benefits, and walk them through the steps to apply and/or help them prepare for their first meeting with an advocate or to augment existing agency forms of support. (See Appendix E for the sample client email response template).
- c. Clients who need to be put on a waitlist to meet 1-on-1 with an advocate can receive an email providing them with a link and instructions to visit the **Disability Benefits Compass** to learn about the respective benefit they are inquiring about and to prepare for their meeting. (See Appendix F for the example client response email template).
- d. In a 1-on-1 meeting between a client and an advocate, the advocate can choose to use the **Disability Benefits Compass** as a reference guide for themselves and/or as a teaching tool with the client and/or to provide as a post-meeting reference for the client.
- e. If your organization has a Helpline, those advisors can introduce the **Disability Benefits Compass** tool to clients as appropriate and explain how to use it and provide it as a resource.

## Self-serve disability benefit navigation – using the **Disability Benefits Compass** tool

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This online disability benefit navigation tool guides people with disabilities through the complex process of applying for their provincial or territorial disability assistance program, the Disability Tax Credit certificate (DTC), the Canada Pension Plan-disability benefit (CPP-D), and the Registered Disability Savings Plan (RDSP).

### What is the **Disability Benefits Compass**?

The application process is presented in a step-by-step process, with tips, resources and examples from peers and advocates (including sample applications). An overview of these benefits programs is available in Appendix B.

### Who is the **Disability Benefits Compass** for?

The **Disability Benefits Compass** is primarily for people with disabilities living in Canada, particularly those who face barriers accessing benefits due to lack of available information or one-on-one supports in their regions, such as those in rural or remote areas.

The **Disability Benefits Compass** can also be used by agency staff, peer advocates, caregivers, family members, and anyone who supports people with disabilities to get access to benefits.

The tool was designed with people with disabilities and organizations supporting them to be accessible for a wide range of abilities. It also went through an accessibility audit.

### What information is in the **Disability Benefits Compass**?

In addition to the four key disability benefits, this tool includes frequently asked questions, tips, and resources, designed for peer advocates and other agencies to help them support people with disabilities as they apply for these benefits.

The **Disability Benefits Compass** outlines each step of the application process including what to expect once the application has been submitted, how to maintain their benefits if the applicant has been approved, and their options if they have been denied. People with disabilities can go through the website information and the steps to apply as their time and energy allow. Once their application has been submitted and either approved or denied, they will need to review the website and/or ask their advocate to understand their next steps and if any further action is time sensitive.

# Self-serve disability benefit navigation – using the **Disability Benefits Compass** tool

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## Functional Areas of the **Disability Benefits Compass**

The content in the **Disability Benefits Compass** is primarily text-based and includes the following functional areas:

- A website navigation narrative and video demonstrating the tool.
- An overview video introducing the key disability benefits (Disability Tax Credit certificate, Registered Disability Savings Plan and Canada Pension Plan-disability benefit).
- The tool is available in English and French. If service is needed in other languages, the client can mention to the advocate or advisor who can refer them to an organization offering interpretation and translation services (for example MOSAIC). If the organization provides in-house translation services, they can refer internally.
- For each individual benefit there is:
  - A high-level introduction to the benefit.
  - The dollar amount the benefit provides if eligible.
  - Who is eligible to get this benefit.
  - A clickable checklist of the steps required to get this benefit.
  - For each step, a series of breakout pages as needed to elaborate on key topics and sample applications.
  - What happens after you apply (approval, denial, reapply, maintaining benefits).
  - Guidance for peer navigators and agency staff with tips and frequently asked questions.
  - Links to existing resources and tools which would be useful (example: Access RDSP, DTC Tool).
- Acknowledgement of other available disability benefits along with encouragement to explore the **Benefits Wayfinder** tool to learn more.

## Promotional outreach of the **Disability Benefits Compass**

There are several ways the tool can be promoted:

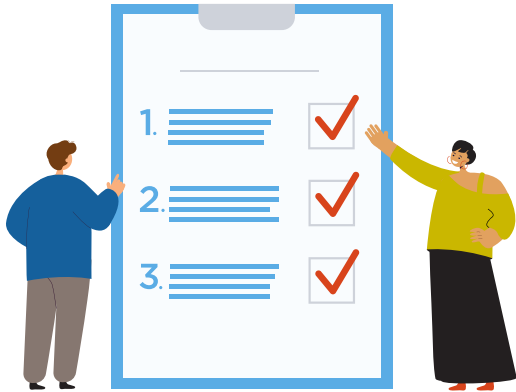
- Promote the tool on your organization’s website or social media channels as a self-serve resource for people with disabilities and those supporting others access benefits.
- Create a share button, available on your website, for other organizations to access and share the tool.
- Provide a promotional outreach workshop for your clients, partners, and referral organizations to introduce the tool, describe how to use the tool and share the benefits for a person with a disability in using it.
- Include the tool as a resource in workshops and other events that you participate in and encourage others to share.

## Use of the **Disability Benefits Compass** in access to benefits services helps organizations and advocates through:

1. Decreased time required in situations where clients have the capacity to navigate some parts of the application process themselves.
2. Improved frontline capacity.
3. Training for new staff on benefit supports.
4. Increased number of peers and service providers (agencies) providing benefits support to people with disabilities.
5. Increased awareness (for benefit owners, governments, and policy makers) of systemic barriers to benefits access and navigation.

## Evaluation of your Access to Benefits service<sup>3</sup>

An evaluation is a “process undertaken for purposes of improvement, decision making, enlightenment, persuasion”<sup>4</sup>.



**Each evaluation adapts to its context depending on its purpose. Each evaluation uses different methods, works in different settings, engages with different populations, and uses different types of data.**

### 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.

In the Increasing Access to Benefits for Peoples with Disabilities project, a developmental evaluation approach was conducted. This flexible approach focused on learning and enabled feedback throughout the project. The project team received timely and relevant information to conceptualize, design and test new approaches. The developmental evaluation approach ensures that decision-makers can adjust the program or initiative to achieve the intended objectives.

Feedback on this project was solicited in a few ways. A ‘provide your feedback’ page was included on the **Disability Benefits Compass** website asking users to help improve the site by providing their feedback. They could either complete a pop-up survey, click a ‘provide your feedback’ link for a brief 5-minute survey, send an email to the evaluator SRDC’s directly, or send an email to the dedicated **Disability Benefits Compass** email.

The lessons learned during the project service design phases together with the developmental evaluation served to inform the shape of the future benefits service delivery.

For information on planning your evaluation of your service, please see this guide:

[Planning Your Evaluation – Prosper Canada.](#)

## Access to Benefits for People with Disabilities service model sample

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For your reference there is a step-by-step Access to Benefits for People with Disabilities service model.

**It depicts the end-to-end flow for a client in first learning about disability benefits, self-advocating/ navigation, contacting a service organization, direct 1-on-1 advocacy, and post benefit application follow-up.**

Any organization interested in integrating benefits navigation support into their existing services can use this service model as a guide. Your organization can decide if the entire end-to-end model will be implemented or only elements of the model.

A walkthrough of the sample service model is in Appendix D.

Please refer to the [Graphic-Sample Access to Benefits service model.pdf](#) as a guide as you follow the steps described in Appendix D.

In summary, the service model layout and navigation:

- The service model process flows from left to right.
- For each phase, the client and staff actions are outlined below.

The sections of the service model are:

**Phase:** This top row shows the top-level phases in the access to benefits process.

**Steps:** These are the steps taken in the end-to-end access to benefits support process under each phase. Each of these top-level steps begins with 1. and increase in numbering as you progress through the process moving from left to right (example: 1.1, then 1.2. etc.).

**Client:** These are the actions clients may take under each phase. Actions are taken as they apply to the client's individual situation.

**Staff:** These are the actions staff (administrative, advocate (like a navigator) and organization level) may take with clients or behind the scenes. Actions are taken as they apply to the staff's work tasks and role.



## Conclusion

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Canadians living on a low income and other vulnerable groups are among those who would benefit most from these benefit programs; unfortunately, they are also the most at risk of missing out due to the many barriers they experience in accessing benefits.

**Members of these vulnerable communities are often assisted by frontline workers, in programs such as social assistance, employment, housing, health care, and settlement. By infusing tools that improve access to benefits into these existing programs, Canadians who are seeking support from these services have a higher chance of getting the benefits they are entitled to.**

In your role as a frontline worker, you have a powerful opportunity to help Canadians you support access the benefits they are entitled to and make real impact in their lives:

- Individuals who receive benefit navigation support are more likely to be able to access all the benefits that they are eligible for. So, by increasing an individual's access to benefits, you play a key role in helping them increase their income.
- Receiving benefits can improve an individual's financial well-being and empower them to take control of their financial situation.
- Increased benefits can also improve their overall quality of life. This is because the stresses of living in poverty can have an impact on all areas of life.





## Appendix A: Glossary of terms

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**Advocate:**

An experienced person who will provide support with challenging processes or systems. It is like a navigator.

**Benefits navigation:**

Supporting someone to identify benefits they may be eligible to receive and helping them complete the application form. Also called Access to Benefits supports.

**Computer literacy:**

Having sufficient knowledge and skill to be able to use computers and be familiar with the operation of computers.

**CPP-D:**

Canada Pension Plan-disability

**Customer management tool:**

Technology for managing all your organization's clients and potential clients.

**DTC:**

Disability Tax Credit certificate

**Intersecting barriers:**

More than one barrier intersects together.

**Medical practitioner:**

A professional who practices medicine. Examples include medical doctor, nurse practitioner, optometrist, audiologist, occupational therapist, physiotherapist, psychologist, and speech-language pathologist.

**Navigator:**

An experienced person who will provide support with challenging processes or systems. It is like an advocate.

**Professional development plan:**

A plan that identifies the necessary skills and resources to support the staff member's career goals and the organization's business needs.

**PWD designation:**

Persons with Disabilities designation

**RDSP:**

Registered Disability Savings Plan

**Structural barriers:**

Barriers such as attitudinal barriers (stigmatism and discrimination), physical barriers (design features), policy barriers (due to lack of awareness of disability inclusion).

## Appendix B: Overview of the three federal disability benefits programs covered in the Disability Benefits Compass

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### Canada Pension Plan-Disability (CPP-D) Benefits

Canada Pension Plan Disability is a Canadian (federal) program that gives financial help to people who are medically unable to work. It provides support for people who are not able to work and is helpful for those with a spouse whose income makes them ineligible for other benefits.

### Disability Tax Credit certificate (DTC)

The Disability Tax Credit is a non-refundable tax credit that helps reduce the taxes owed by a person living with a disability or their caregiver. Receiving the Disability Tax Credit unlocks other federal disability related supports, including the Canada's Workers Benefit, Home Buyer's Amount, and the Registered Disability Savings Plan.

If the person living with a disability owes very little or no income tax, they can transfer unused amounts of the credit to a person who financially supports them with food, shelter, or clothing.

The Disability Tax Credit is also connected to other supports that can help caregivers, including the Child Disability Benefit and Canada Caregiver's Benefit.

### Registered Disability Savings Plan (RDSP)

The Registered Disability Savings Plan is a powerful tool that can help people living with a disability save for their future. Those under forty-nine can access up to \$90,000 in total in government contributions. It is helpful for those thinking of building financial security for later years or if they have assets that could impact other disability benefits.

## Appendix C: Training and resources

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### Prosper Canada resources

#### Benefits Wayfinder

- The **Benefits Wayfinder** is a simple, easy to use, plain language tool that helps people on low and modest incomes find and track benefits they could get. The information and resources provided are from federal, provincial, and territorial governments, updated on an ongoing basis as new information becomes available.

#### Prosper Canada training courses

- **Foundations of Access to Benefits online course:** gain foundational knowledge to support financially vulnerable Canadians with access to benefits.
- **Financial Literacy for Facilitators online course:** learn foundational financial literacy knowledge to delivery financial education within your community.
- **Foundations of Financial Coaching:** learn foundational financial coaching approaches and skills (please email [training@prospercanada.org](mailto:training@prospercanada.org) for more information).

#### Prosper Canada toolkits

- **Benefits and credits toolkit:** Information on common tax credits and benefits, benefits for specific populations, and practitioner resources including case studies.
- **Tax filing toolkit:** materials to help organizations and practitioners learn about what is involved in tax filing and support setting up your own community tax clinic.

### Disability Alliance BC (DABC) resources

- Tax Assistance and Information for People with Disabilities ([taxaiddbc.org](http://taxaiddbc.org))
- DABC ([disabilityalliancebc.org](http://disabilityalliancebc.org))
- Helpsheets: <https://disabilityalliancebc.org/category/publications/help-sheets/>

### Plan Institute resources

#### [RDSP.com](http://RDSP.com), [futureplanningtool.ca](http://futureplanningtool.ca), [planinstitute.ca](http://planinstitute.ca)

- Resources and tools to learn more about the Registered Disability Savings Plan (RDSP) and supporting individuals living with disability with long-term financial planning.

#### Plan Institute workshops and webinars

- Educational initiatives designed for individuals, families, and organizations.

#### Safe and Secure book

- Step-by-step guidebook to creating a plan for the future which provides for the safety, security, and well-being of people with disabilities.

#### Plan Institute's Disability Planning Information Helpline Questionnaire

- Sample questionnaire used by Plan Institute helpline advisors to log details of support provided.

### Additional resources

#### [P4P planning network webinars](#) – P4P network.

- Webinars, webcasts, and other online events on topics related to planning for the future of someone living with a disability.

#### [A World That Works for Everyone video](#) – TEDx talk

- TEDx talk by Heather Simmons on being better together and thinking about inclusion in a new way.

#### [Values of Inclusion video](#) – Inclusion Press

- Talk by Heather Simmons on Person-Centered Planning and what it takes for people to live together in an inclusive society.

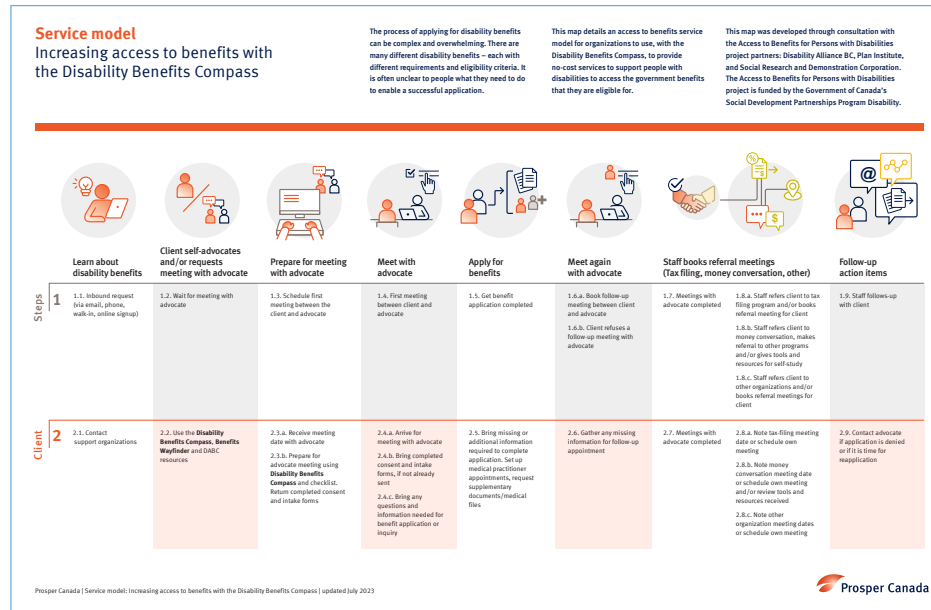
#### [Gender-based Analysis Plus course](#) – Government of Canada

- A basic introductory course to GBA+ to learn how various identity factors can influence the experience of federal government initiatives.

#### [Plain language course](#) -- Government of British Columbia

- A self-directed course for people who write anything for the B.C. government, but useful for anyone looking to learn about writing in plain language to improve content accessibility.

# Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools



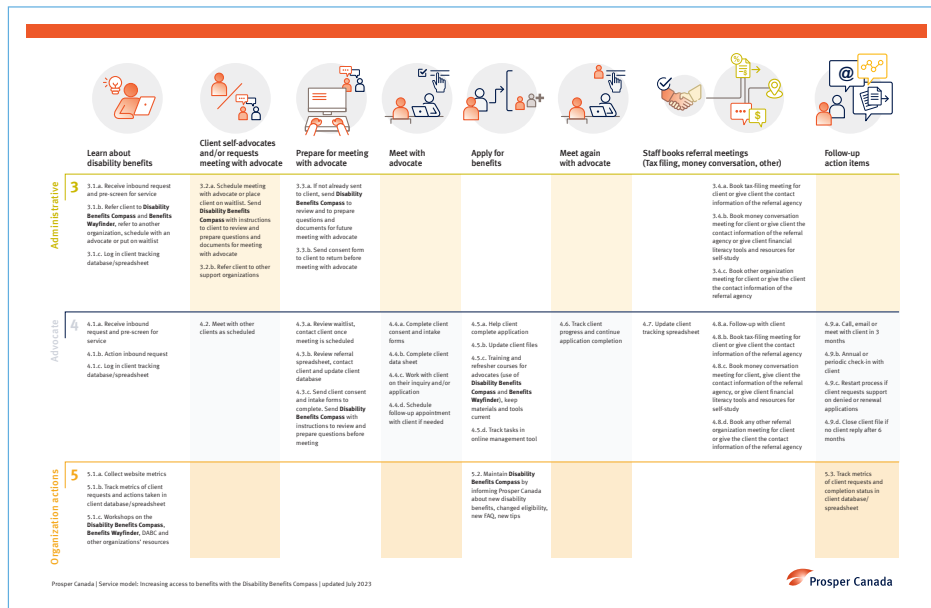
Please refer to the [Graphic-Sample Access to Benefits service model](#)

## Service model layout and navigation

- The service model process flows from left to right.
- For each phase, the client and staff actions are outlined below.

The sections of the service model are:

- **Phase:** This top row shows the top-level phases in the access to benefits process.
- **Steps:** These are the steps taken in the end-to-end access to benefits support process under each phase. Each of these top-level steps begins with 1. and progress in numbering as you progress through the process moving from left to right (example: 1.1, then 1.2. etc.).
- **Client:** These are the actions clients may take under each phase. Actions are taken as they apply to the client's individual situation.
- **Staff:** These are the actions staff (administrative, advocate and organization) may take with clients or behind the scenes. Actions are taken as they apply to the staff's work tasks and role.



## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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Below is a step-by-step description of this Access to Benefits Service Model including:

- The time which will be spent by, or between, the client and staff can vary depending on the client's situation and the benefits for which they are requesting support. The time estimate given under each step is a top-level estimate only, based on advocate experience.
- The objectives of each step.
- Actions required by the client, administration staff, advocate staff and the organization at each step.
- **Note that clients can exit anytime or follow-up on their own at any point in the service.**

There are many ways a client can become aware of disability benefits and other benefits for which they may be eligible. They could hear about benefits from family, friends, peers, caregivers, medical practitioners, and other organizations they may visit. They may also become aware of the benefits from their territorial or provincial websites, for example, the DABC and Plan Institute websites in B.C., the **Disability Benefits Compass**, the **Benefits Wayfinder** and other organizations and resources. Once they become aware of the benefits, they can begin the journey to access benefits as described below.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase: Learn about disability benefits

Estimated time for tasks  
by client or staff:  
10 minutes – 1 hour

#### Step 1.1 – Inbound request from people living with a disability or their support person

##### Objectives:

- Receive the inbound request from client, pre-screen for the service required and make referral based on the client's needs.

##### Request receipt – the request from the client can be:

- Received from the client by email, phone, walk-in, and online signup. The client can also be referred from another organization.
- Answered by admin staff, reception, hotline, and advocate staff.

##### Client actions:

- **Step 2.1.** Contact organization providing access to benefits support.
- Contact can be made by email, phone, walk-in, and online signup.
- The client could also be referred by another organization.

##### Administrative (Admin) staff actions

**Step 3.1.a.** Admin staff receive in-bound requests from the client and pre-screen for the service needed by the client. See the screener question suggestions below.

**Step 3.1.b.** Admin staff refers the client to the **Disability Benefits Compass** and/or the **Benefits Wayfinder** so they can learn about the disability benefits and self-advocate if preferred. If the client agrees, email both tool links to the client. They can schedule a meeting between the client and an advocate, put the client on the appointment waitlist if necessary, or refer the client to another organization if applicable. See the list of actions below. Note that your organization may have automated replies to emails to incoming email inquiries, so a standard introduction and links to the **Disability Benefits Compass** and **Benefits Wayfinder** can be included in those emails to clients.

**Step 3.1.c.** Admin staff logs the client (using the client's email address or other method as preferred) into their tracking database or spreadsheet or other method for tracking clients. Make note if the client was sent the links to the **Disability Benefits Compass** and/or the **Benefits Wayfinder**.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Learn about disability benefits (cont'd)

### Advocate actions

**Step 4.1.a.** Advocate staff receive direct in-bound request directly from the client and pre-screen for service required by the client. These are usually clients who have met with the advocate previously. See the screener question suggestions listed below.

**Step 4.1.b.** Action inbound request based on screener questions – see actions based on the client's responses to the screener questions below:

#### Screener questions:

1. "Do you have a specific question or request today?"
2. "Have you filed your taxes for the current year and past five years?"
3. "Do you currently receive any disability benefits?"
4. "Are you experiencing any major changes in your life right now?" (Prompt with examples such as starting or finishing school, getting married, separated, or divorced, starting a family, starting a new job, lost your job, recently disabled, retiring, new to Canada, illness, or death in the family).
5. "Do you have enough money to meet all your needs?"
6. "What age or age range are you in?" (Under 19, 19-49, 50-64, 65+)
7. "Do you have access to a phone, computer or device with internet service?"
8. "Are you comfortable using the computer for things like online banking or shopping or looking up information?"

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Learn about disability benefits (cont'd)

### Actions based on the client's response to the screener questions

#### Ask question 1:

“Do you have a specific question or request today?”

#### Client's response:

Client is asking about tax filing and/or wants to book an appointment for tax filing or is calling about disability benefits or help in general.

#### Ask question 2:

“Have you filed your taxes for the current year and past five years?”

#### For answers **yes** and **no**:

Ask the client “would you like assistance with your current and future years' tax return filing”?

#### If the client answers **yes**: go to Step 1.8.a.

Ask the client “are you comfortable filing your own taxes or would you prefer help with your taxes?”:

- If they would like to file their own taxes, direct the client to your or another organization's tax filing clinic for self-filing.
- If they want help with their tax filing, direct the client to your or another organization's tax clinic. The client can also be directed to their local free Community Volunteer Income Tax Program [CVITP tax clinic](#).
- Then proceed to ask question 3 once done with the tax filing actions.

#### If the client answers **no**: ask question 3.



## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Learn about disability benefits (cont'd)

#### Ask question 3:

“Do you currently receive any disability benefits?”

#### If the client answers yes:

- Ask “which disability benefits, do you receive?” and make note of the benefits the client mentions.

If the client has all four key disability benefits (the Provincial or Territorial disability assistance, CPP-D, DTC, RDSP): ask the client questions 4 to 8 and note the answers.

#### If the answers to questions 7 and 8 are yes:

Recommend they look at the **Benefits Wayfinder** to find out about other disability and non-disability benefits they may be able to receive and email the client the link to the website if they agree. Note in your client file they have been given the link.

If the client does not receive any disability benefits or does not have all four of the key disability benefits (Provincial or Territorial disability program, CPP-D, DTC, RDSP):

- Ask the client questions 4 to 8 and note the answers.
- Tell the client “You might be eligible for government benefits that could provide additional financial support.”

#### If the answer to questions 7 and 8 are yes:

Recommend they look at the **Disability Benefits Compass** to learn about other types of disability benefits and how to apply for them. If the client agrees, ask for their email address, and send them a link to the **Disability Benefits Compass** and the **Benefits Wayfinder**. Note in your client file they have been given the links.

#### If the answer to questions 7 and 8 are no:

Ask the client if they would like to schedule an appointment with an advocate to discuss or refer the client to another organization for support. If the client would like an appointment, schedule the appointment, or put the client on the waitlist for an appointment.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Learn about disability benefits (cont'd)

### Outcomes:

- Screener questions completed with client (Step 3.1.a. and Step 4.1.a.).
- Referral based on screener questions made (Step 3.1.b. and Step 4.1.b.).
- Log in client tracking database/spreadsheet (Step 3.1.c. and Step 4.1.c.).
- The client agrees to a tax filing appointment, and it is scheduled. (Steps 1.8.a., 3.4.a., 4.8.b.).
- Client agrees to a money conversation appointment, and it is scheduled (Steps 1.8.b., 3.4.b., 4.8.c.).
- The client agrees to an appointment at another organization for another service type. (Steps 1.8.c., 3.4.c., 4.8.d.).

### Resources:

- Client screener
- Paper file or computer to use the screener
- Client database or spreadsheet to log the client request and action
- Referral organizations listing
- [Disability Benefits Compass](#)
- [Benefits Wayfinder](#)

### Training topics:

- Understanding of financial empowerment interventions (benefits, tax filing, financial literacy, money conversations)
- Knowledge of referral organizations
- Computer literacy

### Training courses:

- [Foundations of Access to Benefits training course](#)
- [Financial Literacy for Facilitators training course](#) (optional)
- [Financial Empowerment Foundations training course](#) (optional)
- Financial coaching training course (optional when offered by Prosper Canada)

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Learn about disability benefits (cont'd)

### Principles:

- First contact with a client should be easy, transitioning to the topic of benefits at the beginning or after the completion of the client's initial inquiry.
- Screener questions should take no more than 5 minutes to complete and the referral to the **Disability Benefits Compass**, **Benefits Wayfinder** or booking of an appointment should take another 5 minutes.
- Advocates should build a solid referral network for tax filing services and/or money conversations.
- Emphasis should be placed on why the client would benefit from a meeting on tax filing, benefits and/or a money conversation.

**Step 4.1.c.** Log inbound request in the client tracking database/spreadsheet.

### Organization actions

**Step 5.1.a.** Collect website metrics that are important for the organization (examples: # of visitors, # of page views, location of visitors, pages visited/completed).

**Step 5.1.b.** Track metrics of the client requests and actions taken in the client database/spreadsheet.

**Step 5.1.c.** Conduct promotional outreach workshops of the **Disability Benefits Compass** and the **Benefits Wayfinder** tools and other tools/resources of the organization. The audience could include partner organizations, referral organizations, and clients.

### Tracking metrics: (for organization's purposes only)

- Percentage of clients who did not file their taxes.
- Percentage of clients who have and do not have all the key benefits.
- Percentage of clients who want to have a money conversation.
- Percentage of clients who need a 1:1 advocacy appointment.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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**Phase:**  
Client self-advocates and/or requests meeting with advocate

**Estimated time for client:**  
Up to 2 months, preferably less wait time.

Step 1.2. – Wait for meeting with advocate

### Objectives:

- Client uses the **Disability Benefits Compass** to learn about the disability benefits.
- Client gathers documents in advance of meeting with their advocate.

### Client actions

**Step 2.2.** The client will use the **Disability Benefits Compass** to self-advocate, learn about the disability benefits, apply for the benefits, and identify any questions which may require the help of an advocate as they go through the step-by-step process.

### Admin staff actions

**Step 3.2.a.** Staff will schedule the client for a meeting with an advocate and send the **Disability Benefits Compass** link and instructions to learn about the disability benefits, prepare any questions to ask the advocate and gather the documents needed to apply for the benefits.

For clients placed on a waitlist for any tax or benefits related service, staff will send the response email to the client including the **Disability Benefits Compass** link and instructions to learn about the disability benefits, prepare any questions to ask the advocate and gather the documents needed to apply for the benefits. (See example client email template in Appendix H).

**Step 3.2.b.** Staff will refer the client to other support organizations for other services as needed.

### Advocate actions

**Step 4.2.** Advocates work with existing clients while new clients are being scheduled.

### Outcomes:

- Client receives instructions on how to prepare for their meeting with the advocate. See Appendix F for template examples.
- Client actions the items which need to be prepared before their advocate meeting.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Client self-advocates and/or requests meeting with advocate (cont'd)

### Resources:

- [Disability Benefits Compass](#)
- [Benefits Wayfinder](#)
  - a) Online or paper appointment scheduling method
  - b) Paper file or computer

### Training topics:

- Understanding of financial empowerment interventions (benefits, tax filing, financial literacy, money conversations)
- Knowledge of referral organizations
- Computer literacy

### Training course:

- [Foundations of Access to Benefits training](#)
- [Financial Literacy for Facilitators training course](#) (optional)
- [Financial Empowerment Foundations training course](#) (optional)
- Financial coaching training course (optional when offered by Prosper Canada)

### Principles:

- Emphasis should be placed on why the client would benefit from a meeting on tax filing, benefits and/or a money conversation.
- Make the appointment booking process as simple and flexible as possible.
- Build a solid referral network for pro-bono tax filing, benefits navigation and/or money conversations.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase: Prepare for meeting with advocate

Estimated time for client or  
staff: 10 minutes – 1 hour.

#### Step 1.3. – Schedule the first meeting between the client and advocate

##### Objectives:

An appointment time is booked which suits the client’s schedule and gives the client enough time to gather any necessary information, questions, and documents to bring to the meeting. The consent and intake forms are completed by the client ahead of the scheduled advocate meeting time if possible and either sent in before the meeting or brought in with them to the meeting.

##### Client actions

**Step 2.3.a.** Client receives meeting appointment date with advocate.

**Step 2.3.b.** If the client received the response email under step 3.1.b., the client may choose to use the **Disability Benefits Compass** to self-advocate, learn about the disability benefits, apply for the benefits, and identify any questions which may require the help of an advocate as they go through the step-by-step process.

The client can also go through the **Disability Benefits Compass** and/or **Benefits Wayfinder** to learn which documents to gather (including consent and intake forms) in preparation for their scheduled meeting with an advocate.

The client returns the completed consent and intake forms before meeting time with advocate or brings with them to the meeting or completes them in the meeting.

##### Admin staff actions

**Step 3.3.a.** If not already sent to the client in step 3.1.b., staff sends the **Disability Benefits Compass** link to the client to review and to prepare themselves for the meeting with the advocate (prepare questions they may want to ask the advocate and gather the documents they will need in the meeting).

**Step 3.3.b.** Staff sends the consent and intake forms to the client to complete before their advocate meeting. The client can either send the forms back to the advocate before their scheduled meeting or bring them to the meeting.

##### Advocate actions

**Step 4.3.a.** Advocate reviews waitlist and contacts client once a meeting is scheduled.

**Step 4.3.b.** Advocate reviews referral spreadsheet, contacts client and updates the client database.

**Step 4.3.c.** If not already sent by the administration staff, send client consent and intake forms to complete. If not already sent in step 1.3.b, send the **Disability Benefits Compass** link to the client to review and prepare for their meeting with the advocate.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Prepare for meeting with advocate  
(cont'd)

### Outcomes:

- A client's first appointment with an advocate is scheduled.
- Client receives instructions on how to prepare for their meeting with the advocate.
- Client actions the items which need to be prepared before their advocate meeting.

### Resources:

- c) [Disability Benefits Compass](#)
- d) [Benefits Wayfinder](#)
- e) Online or paper appointment booking method
- f) Paper file or computer

### Training topics:

- Understanding of financial empowerment interventions (benefits, tax filing, financial literacy, money conversations)
- Knowledge of referral organizations
- Computer literacy

### Training course:

- [Foundations of Access to Benefits course](#)
- [Financial Literacy for Facilitators training course](#) (optional)
- [Financial Empowerment Foundations training course](#) (optional)
- Financial coaching training course (optional when offered by Prosper Canada)

### Principles:

- Emphasis should be placed on why the client would benefit from a meeting on tax filing, benefits and/or a money conversation.
- Make the appointment booking process as simple and flexible as possible.
- Build a solid referral network for pro-bono tax filing, benefits navigation and/or money conversations.

### Tracking metrics: (for organization's purposes)

- Consent form
- Intake form

This will give the organization an idea of how many clients complete the forms in advance, with the objective of freeing up time in the meeting to help the client fill out their disability application form and/or answer their questions. If the return rate is low, the organization may want to think about how to encourage the clients to complete the forms in advance or make the process easier for the client.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase: Meet with advocate

Estimated time for client or staff: 1-3 hours.

#### Step 1.4. – First meeting between client and advocate

##### Objectives:

- Build rapport and trust with your client.
- Identify any urgent issues the client needs to address first.
- Understand the client's financial picture and life stage.
- Identify the benefits the client already receives.
- Identify the key benefits the client may be able to get.
- Identify the key financial issue the client would like to solve.
- Book follow-up meeting with the client to help them apply for benefits and/or refer them to a tax filing, money conversation or other organization meeting.

##### Client actions

**Step 2.4.a.** Client arrives for meeting with advocate.

**Step 2.4.b.** Client brings completed consent and intake forms if not already sent or completes them in the meeting.

**Step 2.4.c.** Client brings questions, information and documents needed for benefit application or inquiry.

##### Advocate actions

**Step 4.4.a.** Advocate completes client consent and intake forms if not done.

**Step 4.4.b.** Advocate completes client data sheet.

**Step 4.4.c.** Advocate works with client on their inquiry and/or application.

- Determine if the client knows which benefits, they may be eligible for and what benefits they already receive.
- If necessary, go through the **Disability Benefits Compass** tool and identify key benefits the client may apply for.
- Determine if the client has gathered all the required documents to apply for the benefit.
- Provide the client with a link to the **Disability Benefits Compass** tool (if they have not accessed it already) and a copy of the recommended benefits in printout or email form.
- Begin or continue the completion of the benefit application form.
- Identify the next steps required to apply for the benefits and create a plan for completion.

**Step 4.4.d.** Advocate schedules follow-up meeting with client if needed.



## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Meet with advocate  
(cont'd)

### Outcomes:

- Client's first appointment conducted with identification of urgent issues to prioritize.
- A client's first appointment is conducted with identification of key benefits to apply for and what documents the client has with them or needs to gather.
- Client's first appointment conducted with the identification of key financial issues and/or goals for the client to focus on.
- Identify the next steps.
- Agree upon the method of communication with client and how to follow-up.
- Booking made for follow-up client appointment if needed.
- If no follow-up meeting is required between the advocate and the client:
  - Identify if client requires tax filing service (Step 1.8.a.).
  - Identify if client requires a money conversation meeting (Step 1.8.b.).
  - Identify if client requires a meeting with another organization (Step 1.8.c.).

### Resources:

- [Disability Benefits Compass](#)
- [Benefits Wayfinder](#)
- In-depth client profiles including task-specific activities for training

### Training topics:

- Understanding of financial empowerment interventions (benefits, tax filing, financial literacy, money conversations)
- Knowledge of referral organizations
- Computer literacy

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Meet with advocate  
(cont'd)

### Training course:

- [Foundations of Access to Benefits training](#)
- [Financial Literacy for Facilitators training course](#) (optional)
- [Financial Empowerment Foundations training course](#) (optional)
- Financial coaching training course (optional when offered by Prosper Canada)

### Principles:

- Provide a dedicated and private space for client meetings.
- Provide flexible meeting alternatives: virtual online, phone, in-person.
- Build trust early with the client.
- Money conversations are client-led to support the client's financial goals.
- Meetings with the clients are conducted using the financial coaching methodology.

### Tracking metrics: (for organization's purposes)

- Number of clients who used the **Disability Benefits Compass** to prepare for their first meeting with the advocate
- Number of clients who brought all the required documents to the first meeting
- Number of clients who applied for benefits after meeting with an advocate
- Number of successful benefit applications
- Reasons for unsuccessful and complex applications

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase: Apply for benefits

**Estimated time: 5-20 hours.**

Please note that this estimated time is split between the client and advocate. The client will be going to their medical practitioner, requesting supplementary information, and reviewing the application for the bulk of these hours. Depending on what the client has gathered already, and the application being completed, the process may require fewer or more hours to complete.

#### Step 1.5. – Get benefit application completed.

##### Objectives:

- Identify and gather missing information required to complete the benefit application form.
- Complete benefits application form and submission.
- Identify next steps for client while waiting for benefit application approval decision.

##### Client actions

**Step 2.5.** Client brings missing or additional information required to complete application. Set up medical practitioner appointments, request supplementary documents and medical files.

##### Advocate actions

**Step 4.5.a.** Advocate helps client complete the benefit application form.

**Step 4.5.b.** Advocate updates client files.

**Step 4.5.c.** Advocates take routine and refresher courses for annual education and skills training, utilize the **Disability Benefits Compass** and **Benefits Wayfinder** as benefits knowledge refresher tools, and identify new tips, learnings, policy updates to add to the tool, organization website and materials.

**Step 4.5.d.** Track advocate tasks in online management tool if exists.

##### Organization actions

**Step 5.2.** Maintain the **Disability Benefits Compass** tool by informing Prosper Canada about new disability benefits, changed eligibility, new frequently asked questions (FAQ), and any new tips.

##### Outcomes:

- Client applies for the key benefits identified.
- Book a follow-up appointment with the client to continue with the benefit applications, tracking of applications, next steps for applications based on approval or denial, financial goals, questions etc.
- Determine when to end the follow-up appointments based on successful completion of the client's application.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Apply for benefits  
(cont'd)

### Training topics:

- Understanding of financial empowerment interventions (benefits, tax filing, financial literacy, money conversations)
- Knowledge of referral organizations
- Computer literacy
- Financial literacy skills
- Financial coaching skills
- Tax filing skills
- Basic benefits knowledge
- Practice using [Disability Benefits Compass](#)
- Practice using [Benefits Wayfinder](#)

### Training course:

- [Foundations of Access to Benefits training](#)
- [Financial Literacy for Facilitators training course](#) (optional)
- [Financial Empowerment Foundations training course](#) (optional)
- Financial coaching training course (optional when offered by Prosper Canada)
- Tax filing training/course materials

### Principles:

- Provide a dedicated and private space for client meetings.
- Provide flexible meeting alternatives: virtual online, phone, in-person.
- Money conversations are client-led to support the client's financial goals.
- Meetings with clients are conducted using the financial coaching methodology.

### Tracking metrics: (for organization's purposes)

- Number of clients who attended two or more sessions
- Number of successful applications (and dollar amount)
- Number of financial goals met by client
- Number of follow-up client appointments needed to complete and submit the benefit application form by type of benefit

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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**Phase:**  
Meet again with  
advocate

**Estimated time for client or  
staff: 10 minutes – 1 hour.**

Steps 1.6.a. – Book follow-up meeting between client and advocate

**Objectives:**

- Book follow-up appointment with the client to continue with the benefits applications, tracking of applications, next steps for applications based on approval or denial, financial goals, questions etc.

**Step 1.6.b.** The client refuses a follow-up meeting with the advocate.

**Client actions**

**Step 2.6.** If a follow-up appointment has been scheduled with the client, the client gathers any missing information to bring to the follow-up appointment with the advocate.

**Advocate actions**

**Step 4.6.** Advocate tracks the client’s progress and continues with the application completion.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Staff books referral meetings (tax filing, money conversation, other)

**Estimated time for client or staff: 10-30 minutes.**

### Step 1.7. – Meetings with advocate completed

#### Objectives:

- The Advocate ends the meeting with the client and agrees that no further meetings are required.
- Refer the client to a tax filer or an appointment for a money conversation or with another organization depending on the client's needs.

#### Step 1.7. Meetings with advocate completed.

- Determine when the final meeting with the client will be based on the success of the client's applications and if there are no further issues for the client.

#### Client actions

**Step 2.7.** End of meetings with the advocate.

#### Advocate actions

**Step 4.7.** Advocate updates the client tracking spreadsheet.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Staff books referral meetings (tax filing, money conversation, other)(cont'd)

### Steps 1.8.a.-1.8.c. – Referrals made for the client

#### Objectives:

- Refer client to a tax filer or an appointment for a money conversation or with other organizations depending on the client's needs or provide client with tools and resources for self-study.

**Step 1.8.a.** Staff refers the client to a tax filing meeting or other program (example: DABC Tax Aid Program in B.C.) to help the client file their tax returns and/or books a referral meeting for client.

**Step 1.8.b.** Staff refer the client for a money conversation meeting to delve deeper into the client's life and financial situation. Client-led conversations can be on topics such as goal setting, benefits received, money issues (cost savings, income sources), budgeting, local programs, credit and accessing government ID. Create action plans, timelines and communication method for monitoring and milestone tracking.

- Book follow-up appointments if multiple sessions are desired and required to cover the identified topics.
- Book a follow-up phone call, email, or meeting in 1 month if an immediate meeting is not desired or required.
- Determine the final meeting with the client based on the success of the action plans and no further issues for the client.
- If no referral partners are available, give the client tools and resources for self-study.

**Step 1.8.c.** Staff refer client to other organizations for other services as needed and/or books referral meetings for the client.

#### Client actions

**Step 2.8.a.** Client notes tax filing appointment scheduled for them or makes other tax program appointment themselves.

**Step 2.8.b.** Client notes appointment time or makes money conversation appointment themselves and/or reviews the tools and resources given to them for self-study.

**Step 2.8.c.** Client notes appointment time or makes other organization appointment themselves.

## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase:

Staff books referral meetings (tax filing, money conversation, other)(cont'd)

#### Admin staff actions

**Step 3.4.a.** Staff books tax filing appointment for the client or gives the client the contact information of the relevant referral agency.

**Step 3.4.b.** Staff books money conversation appointment for the client or gives the client the contact information of the relevant referral agency and/or gives the client financial literacy tools and resources for self-study.

**Step 3.4.c.** Staff books appointment with the other organization for the client or gives the client the contact information of the relevant referral agency.

#### Advocate actions

**Step 4.8.a.** Advocate follows-up with client.

**Step 4.8.b.** Staff books tax filing appointment for the client or gives the client the contact information of the relevant referral agency.

**Step 4.8.c.** Staff books money conversation appointment for the client or gives the client the contact information of the relevant referral agency and/or gives the client financial literacy tools and resources for self-study.

**Step 4.8.d.** Staff books other organization appointment for the client or gives the client the contact information of the relevant referral agency. These sample templates are for responses to clients who email your organization with disability benefits inquiries.



## Appendix D: Sample Access to Benefits Service Model using the Disability Benefits Compass and Benefits Wayfinder tools

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### Phase: Follow-up action items

**Estimated timeline:**  
**3 months after the last  
visit with the client,  
staff to contact the client.**

#### Step 1.9. – Staff follows up with client

##### **Objectives:**

- Follow up with the client to find out if their application was approved or denied and ask if the client needs any additional support.
- Refer client to a tax filer or for an appointment for a money conversation or with another organization depending on client's needs.

##### **Client actions**

**Step 2.9.** Client to contact organization if their application is denied or if it is time for reapplication.

##### **Advocate actions**

**Step 4.9.a.** Follow up with the client 3 months after your last meeting. Contact the client via phone call, email, or meet with the client in-person.

**Step 4.9.b.** Annual or periodic check-in with the client to see if they have any questions or if any benefits require re-application (ex. client's Disability Tax Credit Certificate status).

**Step 4.9.c.** Restart process if the client requests support on their denied or renewal applications.

**Step 4.9.d.** Close client file if no reply is received from the client after 6 months.

##### **Organization actions**

**Step 5.3.** Organization tracks metrics of client requests in client database/spreadsheet.

## Appendix E: Sample 'email reply' templates – client benefits inquiries

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### Client benefits inquiries

These sample templates are for responses to clients who email your organization with disability benefits inquiries.

#### 1. Reply email template for a client asking generally about disability benefits

There are three disability applications that we assist with – would you be able to clarify which application you are looking for assistance with?

- Your provincial or territorial disability assistance program
- Canada Pension Plan Disability (CPPD)
- Disability Tax Credit (DTC)

If you would like to learn more about each benefit, and how to get started, you can go through the **Disability Benefits Compass** below:

- Link to use for the **Disability Benefits Compass**: <https://disability.benefitswayfinder.org>
- For questions on using the tool or to provide your feedback on the **Disability Benefits Compass** please contact: [benefitswayfinder@prospercanada.org](mailto:benefitswayfinder@prospercanada.org)

#### 2. Reply email template for a client asking about the DTC or RDSP

If you would like to learn more about the Disability Tax Credit, Registered Disability Savings Plan, or other related federal and provincial benefits you can go through the **Disability Benefits Compass** below:

- Link to use for the **Disability Benefits Compass**: <https://disability.benefitswayfinder.org>
- For questions on using the tool or to provide your feedback on the **Disability Benefits Compass** please contact: [benefitswayfinder@prospercanada.org](mailto:benefitswayfinder@prospercanada.org)

## Appendix E: Sample 'email reply' templates – client benefits inquiries

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Client benefits  
inquiries

### 3. Reply email template for a client asking about filing their taxes

Filing your taxes can play a significant role in helping you access some provincial and federal disability benefits. If you would like to find more information about disability benefits and how to get started, you can go through the **Disability Benefits Compass** below:

- Link for the **Disability Benefits Compass**: <https://disability.benefitswayfinder.org>
- For questions on using the tool or to provide feedback on the **Disability Benefits Compass** please contact: [benefitswayfinder@prospercanada.org](mailto:benefitswayfinder@prospercanada.org)

### 4. Reply email template for a client being placed on a waitlist to meet with an advocate

As you wait for your meeting with our advocate, if you would like to learn more about the four key disability benefits, the provincial or territorial disability assistance program, the Disability Tax Credit Certificate, the Registered Disability Savings Plan, please go to the **Disability Benefits Compass** below:

- Link for the **Disability Benefits Compass**: <https://disability.benefitswayfinder.org>
- For questions on using the tool or to provide feedback on the **Disability Benefits Compass** please contact: [benefitswayfinder@prospercanada.org](mailto:benefitswayfinder@prospercanada.org)

## Appendix F: Sample email templates – letter to client with screening questions and guidance on documents to gather for advocate meeting

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Template example 1:  
Long version

These are two sample templates to respond to clients who will meet with an advocate to get help with completing their disability benefit application.

The first is a long version template example which includes client screener questions and guidance on how they can prepare for their meeting with the advocate.

Hello,

I am glad to finally connect with you, sorry for the wait.

As a disability advocate with the Advocacy Access team, I can help you with your PWD application by interviewing you and gathering information to put together a cohesive Section 1 and a rough draft of Section 2 for your doctor to use as a reference.

I have some screening questions we need to go through first:

- 1) Do you have an open file with the Ministry of Social Development? i.e., have you applied for Income assistance and a copy of the PWD application from the Ministry?
- 2) Do you have a doctor who you have spoken to about going on PWD? We hope that they are willing to help you with Section 2 based on our suggestions. This is crucial because without a supportive doctor we cannot move forward with your application. What is your doctor's name and number?
- 3) What is your full name, phone number, address, and date of birth?
- 4) Do you know what the doctor would list as your diagnosis(es)? (Please list all, both mental and physical).

It is important for the appointment when preparing the application that you temporarily think in terms of your challenges and difficulties, not your strengths and abilities. This is important because we need to be able to convince an adjudicator at the Ministry (who has never met you) that you have a severe disability with significant restrictions to your daily living activities, with which you need significant, ongoing help, and that will last beyond two years.

That should give us a good start and I will send you some consents that you need to sign/agree to before we set up the appointment. The interview will take place over the phone and may last from 1.5-2 hours.

If you have met the prerequisite, I can help you write Section 1 of the PWD application and create a rough draft of Section 2 for the doctor who is willing to help you by taking our recommendations into consideration.

Let me know if you have any questions and I will most likely give you a quick call to set up your file and our appointment.

Kindly, [Advocate name]

## Appendix F: Sample email templates – letter to client with screening questions and guidance on documents to gather for advocate meeting

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Template example 2:  
Short version

The second is a short version template example to let the client know what to prepare for their meeting with the advocate.

Hi,

Great to connect with you on the phone today. Your appointment for assistance with the PWD application booklet has been scheduled for [date, time]. Please bring your blank PWD application booklet along with any information you might need regarding your disability to this address:

[Advocates office]

Let me know if you have any questions.

Kindly,

[Advocate]

## End notes

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<sup>1</sup>“Current Issue,” Canadian Public Policy, accessed November 26, 2021, <https://www.utpjournals.press/doi/full/10.3138/cpp.2019-063>.

<sup>2</sup>Stuart Morris et al., “A demographic, employment and income profile of Canadians with disabilities aged 15 years and over, 2017” (Government of Canada, Statistics Canada, November 28, 2018), <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2018002-eng.htm>.

<sup>3</sup>Pakula, B. Advancing Benefits for People with Disabilities, 2023

<sup>4</sup>Shadish W, Cook T, Leviton L. Foundations of program evaluation, 1990