

Persons with Disabilities (PWD) Status and disability assistance

Canada has a range of income benefits programs that many Canadians find difficult to navigate, however benefit application processes for people with disabilities are the most challenging of all. Typically involving many more steps and costs, the experience is often onerous and expensive and can be profoundly discouraging and even dehumanizing for those who apply.

This journey map details the process of preparing for and applying for and maintaining Persons with Disabilities Status and disability assistance in B.C. and the many barriers and challenges encountered by applicants throughout the process.

This journey map was developed through consultation with 18 researchers and service providers and 16 B.C. residents with disabilities through the Access to Benefits for Persons with Disabilities project. It is designed to support governments and service providers to remove barriers to ensure people with disabilities have smooth access to the benefits they are entitled to. The Access to Benefits for Persons with Disabilities project is funded by the Government of Canada's Social Development Partnerships Program Disability.



Persons with Disabilities (PWD) Status and disability assistance

PREPARE PWD STATUS APPLICATION

	1 See disability benefits as relevant	2 Learn about disability assistance	3 Decide to apply	4 Apply and get approved for income assistance	5 Seek help with PWD status application	6 Get healthcare practitioner to fill out forms	7 Gather all documents
WHAT HAPPENS AT THIS STAGE	The eligibility criteria for PWD designation are that the person is financially eligible, has a severe impairment expected to continue for more than two years, is significantly restricted in their ability to perform daily living activities, and requires assistance with daily living activities. People with these experiences do not always see themselves as 'disabled' or eligible for support.	People find out about disability assistance and PWD status in many ways, but they may not always know to look for supports like this. The information is often complex and unclear.	After finding out about the benefit, a person needs to decide to apply.	Some people are required to first apply for income assistance before they can get disability assistance.	Some people seek help for their applications from their support network, from agencies, and from government staff, while others may try to go it alone.	People need to find, and then meet with a healthcare practitioner who will complete the form.	People have many other documents to gather and forms to fill out to get these documents.
REQUIRED ACTIONS				<ul style="list-style-type: none"> • Create a MySelfService (MySS) Account, providing personal information, email address, social insurance number (SIN), contact information and date of birth. • Create or have a Basic BCeID Userid: provide more information about yourself. • Mark 'yes' to "Do you plan to apply for Persons with Disabilities (PWD) designation?" 	<ul style="list-style-type: none"> • Complete Section One of the PWD application (applicant information). 	<ul style="list-style-type: none"> • A doctor or nurse practitioner must complete Section Two, Medical Report. • A prescribed professional (e.g., doctor, nurse or social worker) must fill out Section Three, Assessor Report. 	<ul style="list-style-type: none"> • Gather the following documents and information: <ul style="list-style-type: none"> - Identification documents - Confirmation of your mailing address - Confirmation of the rent you pay - Verification of any income you may have received - Bank statements for the past 60 days - Vehicle registration, if you own a car - Your most recent income tax assessment. • Keep receipts of fees paid to medical practitioners.

“ I had been largely 'hidden homeless' for over 20 years at that point, due to mental health issues that I wasn't fully aware of at the time.”

Person with a disability

“ I realize that I definitely would've qualified for income assistance and disability assistance two decades ago, but I never wanted to apply or go through the process because a lot of people told me horror stories of being judged, ignored, or otherwise mistreated by the system.”

Person with a disability

“ I found this first step daunting and frustrating both times I went through it. The most challenging part of the application process was having to explain my (lack of) financial and employment history.”

Person with a disability

“ Disability organizations have a crucial part to play in helping people successfully apply for disability benefits, as they understand the process and what is needed.”

Person with a disability

“ I can't emphasize enough how important it is to have a doctor (or doctors) who is both experienced in the applicant's health condition AND experienced in how to "speak" the language that the government disability assessors need to hear in order to approve disability applications.”

Advocate

“ Travelling to/from the doctor despite tremendous pain and fatigue, trying to remember how to fill out the forms, thinking about how my daily life was affected by my illness and putting it down on paper was extremely difficult and taxing and laboriously slow. The form is extensive and would be time-consuming/daunting even for someone in full health.”

Person with a disability

Persons with Disabilities (PWD) Status and disability assistance

PREPARE PWD STATUS APPLICATION



WHAT MAKES THIS STAGE CHALLENGING

<ul style="list-style-type: none"> • People may not have diagnosed disabilities, or see their challenges as 'worthy' of support. 	<ul style="list-style-type: none"> • If the person does not know to ask about supports like the DTC they can miss out on learning about it. • The information on government websites can be confusing to people, which can make them give up on trying to learn about benefits. 	<ul style="list-style-type: none"> • People may hear from others that the process is complex and demeaning, so it is not worth applying for. • People may be skeptical - thinking that there is a 'catch' to these benefits. • People may worry about clawbacks on their other benefits. 	<ul style="list-style-type: none"> • The MySS and BCeID registration can be complex. There have been technical issues with the MySS system that can leave people unsure of what to do to resolve them. 	<ul style="list-style-type: none"> • Some people may not have a trusted person to help them complete the application or know where to go for help. • Help from government staff is sometimes unclear, stigmatizing, or insufficient for the needs of people with disabilities. • Completing the application form can be re-traumatizing. Applicants must disclose a lot of personal information. 	<ul style="list-style-type: none"> • People with disabilities may not have regular contact with a healthcare practitioner (e.g., a family doctor), putting the onus on them to find one now. • Healthcare practitioners may not know how to appropriately fill out this form, or what qualifies as a disability for the purposes of this benefit. • Healthcare practitioners may charge fees for this service, which some people cannot afford. 	<ul style="list-style-type: none"> • People must travel to multiple places to get documentation, to access internet, and to print forms, despite their disability. • Anxiety is very common in this stage. Applicants feel their story and experiences are being judged. • The fees needed to access or print documentation are a barrier for people living on low incomes. • People, especially those with low literacy, struggle to navigate these processes and fill out forms.
---	---	---	---	---	--	--

WHAT MAKES THIS STAGE EASIER

<ul style="list-style-type: none"> • Frontline staff and advocates are critical at all stages, and are a major way for people to discover that their challenges are 'worthy' of support. Advocates are found in many places: non-profit organizations, family, friends, peers, and health practitioners. 	<ul style="list-style-type: none"> • It helps when others actively promote these benefits. This includes: Healthcare practitioners, teachers, guidance counsellors, social workers, government office workers, peers, family friends, community organizations, lawyers, banks, and community agencies. 	<ul style="list-style-type: none"> • Some people are eligible for a simplified "Prescribed Class" PWD application, if they are already getting certain benefits such as Canada Pension Plan Disability Benefits. • Teens with an intellectual disability are also able to use a simplified application. • Advocates can help determine if any of the applicant's other benefits will be clawed back. 	<ul style="list-style-type: none"> • Encouragement from others is very important here, particularly since the process can be daunting. 	<ul style="list-style-type: none"> • Advocates who are able to help explain and complete this process are an irreplaceable support for people with disabilities. • Access to a doctor or other health practitioners streamlines this stage. 	<ul style="list-style-type: none"> • Some people with disabilities or advocates help to educate healthcare practitioners on how to accurately and effectively complete the form. • This stage is made easier when your disability is visible and easier to officially diagnose (e.g., loss of a limb). • Empathetic and informed healthcare practitioners can take a lot of burden and worry off of their patients. 	<ul style="list-style-type: none"> • Advocates play a big role in gathering documents, working with professionals and systems, and filling out paperwork.
---	---	---	---	---	--	--

OPPORTUNITIES FOR A BENEFITS NAVIGATION SERVICE

<ul style="list-style-type: none"> • Provide me with a dedicated advocate to help me navigate the end-to-end benefits process. • Help people understand what governments define as a disability for benefits purposes • Connect with major touchpoints for benefits promotion: e.g., 211, hospitals, rehab centres, food kitchens, government services offices/websites, friendship centres, legal aid, social services, dentists, etc. 	<ul style="list-style-type: none"> • Provide a one-stop-shop website to help people discover benefits they might qualify for. • Promote disability benefits where people go to for help and clearly describe what constitutes a disability for benefits eligibility. 	<ul style="list-style-type: none"> • Provide people with explicit criteria or examples for qualifying for income assistance and disability assistance. • Demonstrate that people will be supported through the process. • Clarify how disability assistance interacts with other benefits 		<ul style="list-style-type: none"> • Help new advocates quickly get up to speed to provide benefits navigation services, and know where to go to for complex cases. • Create programs and online content accessible for people with diverse abilities. • Help connect people with disabilities with trusted supports. 	<ul style="list-style-type: none"> • Provide credible guidance for healthcare practitioners on what is expected of them by benefits systems and the broader context of the benefits applications. • Help people with disabilities know how to self-advocate with a healthcare professional. 	<ul style="list-style-type: none"> • Connect people with advocates who can help support the end-to-end process. • Provide a step-by-step process people can follow, including how to engage government offices.
--	--	--	--	--	---	---

Persons with Disabilities (PWD) Status and disability assistance

WORK TO GET AND KEEP BENEFITS

WHAT HAPPENS AT THIS STAGE

REQUIRED ACTIONS

8	9	10	11	12	13	Transitioning benefits
<p>Submit application</p> <p>Once your application for income assistance is approved or MSDPR has given approval to apply for PWD status, people can submit their PWD application.</p> 	<p>Indeterminately waiting for a decision</p> <p>Wait for decision for your PWD designation</p> 	<p>PWD application denied</p> <p>If the application is denied, the applicant should get a Denial Decision Summary with the reason for the decision.</p> 	<p>Reconsideration request or appeal</p> <p>People have the right for reconsideration. If that is denied, they can appeal that decision.</p> 	<p>Benefit approved</p> <p>People should get a Denial Decision Summary when they have been approved.</p> 	<p>Maintain benefit</p> <p>Disability assistance recipients must submit monthly income reporting.</p> 	<p>Transitioning benefits</p> <p>People may need to transition to other benefits, for example when they age into seniors' benefits, or after the death of a spouse.</p> 
<ul style="list-style-type: none"> Use the Applicant Checklist on page 28 of the form to make sure everything is included. Make a photocopy of the completed form. Indicate if you want the Health Assistance Branch to confirm it has gotten your application. Mail your application by putting it in the envelope included with the form. 	<ul style="list-style-type: none"> If more information, receipts or supporting documents are needed, people or their healthcare practitioner may be contacted. 	<ul style="list-style-type: none"> Compare the reason for denial with the application content to identify what is missing. 	<ul style="list-style-type: none"> To request reconsideration people must: <ul style="list-style-type: none"> Call 1-866-866-0800 or call a local office Complete sections three and four of Request for Reconsideration form Return the form to their local office within 20 business days from the date when they got the denial letter. To appeal, people must send a Notice of Appeal form to the Tribunal within 7 business days, and follow up with more information afterward. 	<ul style="list-style-type: none"> Ensure that the benefit payment has come through. 	<ul style="list-style-type: none"> People must submit a monthly report of any employment earnings, unless they do not have any earnings. This must include all receipts, pay slips, and statements or documentation. This must be done by the fifth of each month. 	<p>Complete applications for the transition.</p>

“The most stressful elements of the process had to do with disclosing so much sensitive personal information, and scrambling to find a doctor. The most helpful parts were having the support and guidance of two advocates (Job Ready director and the disability advocate) as well as my therapist, and ultimately the doctor who turned out to be very kind with his time and very supportive.”
Person with a disability

“After a month of not receiving a call [from the government about my income assistance application, I called the ministry] and was told I would get a return call from a worker. I never received that call. After two full months of not hearing back from them, I decided that if the ministry wouldn't even return a phone call or contact me in any way, I wasn't going to bother.”
Person with a disability

“The second biggest barrier is CRA and for some reason they feel that it is not in the best interest of anybody to just hand out disability tax credits and so it's almost a standing joke that when you get denied find out why. Go back to your doctor, pay for another application and send it in.”
Advocate

Persons with Disabilities (PWD) Status and disability assistance

WORK TO GET AND KEEP BENEFITS

	8 Submit application	9 Indeterminately wait for a decision	10 PWD application denied	11 Reconsideration request or appeal	12 Benefit approved	13 Maintain benefit	Transitioning benefits
WHAT MAKES THIS STAGE CHALLENGING		<ul style="list-style-type: none"> A lack of communication or feedback from the government office can lead many to give up on the process all together. 	<ul style="list-style-type: none"> Denial makes people want to give up - they may not realize that making changes to the application could lead to approval, or may be too disheartened to continue. 	<ul style="list-style-type: none"> The probing questions and extra steps can deter people from proceeding. 	<ul style="list-style-type: none"> People may worry about clawbacks on their other benefits. 	<ul style="list-style-type: none"> Staying on top of your finances and accurately reporting your monthly income can be very stressful. Errors or mistakes by either the person with a disability or the system can cause them to lose these important benefits and result in a lengthy resolution process. 	<ul style="list-style-type: none"> This process is complex and unclear.
WHAT MAKES THIS STAGE EASIER	<ul style="list-style-type: none"> Some advocates set the expectation that a first denial of the application is a 'normal' part of the process, to help reduce the likelihood that the person will give up if their application is denied. 	<ul style="list-style-type: none"> Hearing tips and experiences from peers can help people navigate this period. People with disabilities highlighted the importance of building relationships with government contacts, to make sure that they aren't forgotten about and that they get regular updates. Any communication from the ministry can be very impactful. A simple acknowledgment that the application is being reviewed can completely change the experience for applicants. 	<ul style="list-style-type: none"> Advocates can help people understand the deficiency in the application, and map out a plan for appeal or reapplication. 	<ul style="list-style-type: none"> Some people seek specialized private sector support here, which can also help with a subsequent approval. 	<ul style="list-style-type: none"> Advocates can help determine if any of the applicant's other benefits will be clawed back. 	<ul style="list-style-type: none"> Although the PWD designation is not a permanent designation, the current MSDPR practice is not to ask people to re-apply for PWD. 	<ul style="list-style-type: none"> Complete applications for the transition.
OPPORTUNITIES FOR A BENEFITS NAVIGATION SERVICE	<ul style="list-style-type: none"> Provide guidance on how to submit the application and what to expect next. 	<ul style="list-style-type: none"> Set my expectations for appropriate approval times, and where to go for follow-up. 	<ul style="list-style-type: none"> Establish early expectations that this can be a normal part of the process and help people review the reasons for denial of their application. Help people review and understand the reasons for denial of their application. 	<ul style="list-style-type: none"> Help people map out a plan and understand the implications of each choice. 		<ul style="list-style-type: none"> Help people set reminders to check My Account for any benefits notifications. 	<ul style="list-style-type: none"> Help people set up an automatic email reminder or mail to the person transitioning advising that action is required.