

INTRO TO THE ODSP

PART 1:

Understanding the Ontario Disability Support Program (ODSP)

What is ODSP?

ODSP is a social assistance program that provides a minimal level of income and medical assistance for people with a disability in Ontario.

It is funded by the Ministry of Children, Community and Social Services (MCCSS).

ODSP is meant to cover the shortfall of other income(s) a person or couple may have. It is sometimes referred to as “the payor of last resort”.

An individual living independently can receive upwards of \$1,200 a month. This monthly payment will include two parts: basic needs and a shelter allowance. A person living in a board and lodging situation will receive upwards of \$800 a month.



What other types of assistance can be received through ODSP?

- Drug Card, Dental Care, Vision Care
- Employment Training & Employment Start-Up
- Mobility Devices Repair and Maintenance
- Guide Dogs, Hearing Aids, Diabetic & Surgical Supplies
- Special Diet Allowance
- Medical Transportation Costs
- Assistive Devices – % Not Covered by ADP
- Other Recreational Discounts

What is involved in qualifying for the ODSP?

There are three different items that will be analyzed as part of the approval process.

1. A Person's Assets

The amount of liquid assets owned by the individual (and their spouse if applicable). If you exceed the asset amount allowed, you will not qualify for ODSP or you may actually lose your benefits.

A person is allowed a maximum of \$40,000 in liquid assets.

A family is allowed a maximum of \$50,000 in liquid assets.

Liquid assets include available cash or other things that can easily be converted into cash.

Examples of liquid assets are stocks and bonds, money in the bank, and/or GIC's, etc.

Assets that are NOT considered liquid assets and DON'T impact ODSP eligibility include:

- Owning a primary residence, car, tools, clothes, furniture etc.
- Segregated funds, cash surrender value of life insurance, some trusts (up to \$100,000) and also settlements for pain and suffering. Henson Trust (unlimited value)
- RDSP (unlimited value)

What is a cash surrender value?

A cash surrender value is the amount of money left over (after fees) when you cancel a permanent life insurance policy.

2. A Person's Income

Different types of income are treated differently.

Employment Income: An individual is allowed up to \$200 per month in employment income. Any amount after the first \$200 dollars is multiplied by 50% and is deducted from a person's ODSP cheque. An ODSP recipient will get \$100 a month back at the end of the month as a bonus.

For example:

- > Sarah has a part-time job working in a grocery store. She makes \$700 per month.
- > Sarah is allowed \$200 dollars without penalty.
- > $\$700 - \$200 = \$500$.
\$500 is the amount that will be used to calculate ODSP deductions.
- > \$500 multiplied by 50% is \$250.
- > \$250 dollars will be deducted from Sarah's ODSP cheque each month.
- > \$100 bonus will be sent to Sarah at the end of each month.
- > In this example, **Sarah's ODSP benefit would be reduced by \$150 with an income of \$700/month.**

Monetary Payments: An individual is allowed up to \$10,000 in voluntary payments used for non-disability related expenses over a 12-month period without impacting their ODSP.

Payments could include cash gifts from family or money withdrawn from a trust or segregated fund.

In addition to the \$10,000 exemption, gifts or voluntary payments specifically for; a down payment for purchasing a primary residence, vehicle, first and last month's rent, or for making a contribution to a RESP or RDSP, are not considered income and do not impact ODSP payments (see ODSP Policy Directive 5.8 for more information).

Any payments that **are** disability-related, do not count towards the \$10,000 allowed in a 12-month period. These expenses would include support workers or equipment specific to the disability. Check with your ODSP case manager to determine if a payment is disability related.

RDSP withdrawals also do not impact ODSP payments.

Any other monthly payments (ex. CCP-D, EI, COVID-19 payments) **ARE** deducted from ODSP payments.

3. A Person's Medical Eligibility

According to ODSP, a person has a disability if they have a...

- substantial mental or physical impairment that is expected to last 12 months or more,
- that substantially impacts their ability to work,
- care for themselves,
- or take part in the community.

If a person qualifies under one or more of these categories, they are medically eligible for ODSP.

What is the process for confirming medical eligibility?

An ODSP caseworker will:

- Request that a medical form be completed by a family doctor.
- Request that the doctor report on the person's health status and activity of daily living.
- Provide forms to the person with a disability applying for ODSP to do a self-evaluation.

NOTE: If a person has been accepted through the DSO process, they **do not** have to go through this medical evaluation again. A person's DSO status will make them medically eligible for ODSP and the ODSP caseworker will look at their assets and income instead.

What is the DSO?

Developmental Services Ontario (DSO) is a program available to persons with a developmental disability in Ontario. The DSO is a central office for accessing services for people who have a developmental disability, are 18 year of age or older and who live in Ontario. The DSO is funded by the Ministry of Children, Community Social Services (MCCSS).

PART II:

Applying for ODSP

What is the process for applying for ODSP?

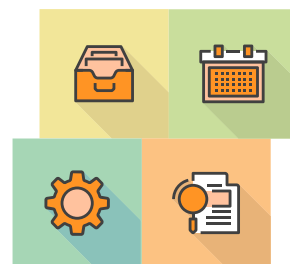
1. Starting an application

A person can begin an application online, by phone or in person. They will then be given a date and time for their first appointment. It is encouraged, that you begin the process six months before a person with a disability turns 18. The process can take up to 6 months from the start of the application to the approval stage.

2. The first appointment

At the first appointment, the ODSP caseworker will collect your basic information. You will be sent a list of documents to bring with you to your first appointment. At this appointment, the applicant (the person with a disability) will need to sign a few documents.

A trustee may be appointed (if needed) at this point and will need to sign some documents too. Usually, it is a parent who is named as the ODSP Trustee.



What is a trustee?

An appointed ODSP trustee is a person assigned to speak and accept funds on a person's behalf. A trustee is appointed if a person with a disability cannot understand or respond to questions so that the application process can continue.

The types of forms you will need to sign give the ODSP office permission to verify your documents and speak with Canada Revenue Agency (CRA) on your behalf.

At this appointment, the caseworker will ask about your assets and income. If you meet those requirements, then they will issue a medical kit to your doctor. There is also a self-evaluation form that the applicant may wish to fill out.

Note: If you have already been accepted by the DSO then you get to skip the medical section of the application process.

3. Checking Your Information

After your appointment, all your information is collected and sent for approval and adjudication. In between your appointment, and being approved, you may be asked questions to clarify parts of your application or be asked for other documents.

4. Receiving Final Approval

Once final approval is given, you will start to receive payments via direct deposit, and you will be eligible for all the ODSP benefits.

PART III:

General Tips

Don't hide anything. Answer honestly.

If you're sending anything to the ODSP office, keep copies of everything you send. They may need reminders or copies of what you have sent.

Read the ODSP policy regulations so you can take full advantage of the benefits available to you.

Ex. Most people don't know about the allowance of a segregated fund (up to \$100,000) and can lose out on benefits if they don't know this.

