Common steps to get disability benefits

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 map represents a generic view - the common steps that benefits (e.g., the Disability Tax Credit, or disability assistance in B.C.,) applications require. It illustrates the complexity and challenges that are commonly found across different disability benefits applications.

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.

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See disability benefits as relevant

An important prerequisite is that the person is identified as 'disabled,' either by others or themselves. This is needed to consider 'disability' benefits relevant.

• People may not have a diagnosed disability.

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Learn about disability benefits

People find out about disability benefits in many different ways. For this to resonate, they need to see how the benefit is applicable to them.

- People may not think they 'deserve' the benefit.
- People may not find out about benefits they qualify for.



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Decide to apply

The decision to apply includes weighing the potential risks to existing benefits and the personal cost of the process against the potential benefit.

- People hear from others that the process is so complex/demeaning that they may decide it is not worth applying for.
- Some people are suspicious of government intitutions or assume there must be some 'catch' to these benefits.

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Indeterminately wait for a decision

This is a long period of waiting and uncertainty.
People can get lost in the shuffle, forgotten, or misplaced.

 It's unclear just what people need to do here
 to be successful.





Application is denied

It is well known to advocates that denied applications are common, even though a first denial doesn't mean that a person doesn't really qualify.

 Denial can cause people to give up, even though they may eventually qualify. 10

Appeal the decision and re-apply

Appeals can involve working with physicians, escalating the issue with government officials, or engaging an advocate. Either way, the onus is on the applicant to push forward.

 Probing questions and extra steps can deter people from proceeding.



PREPARE APPLICATION



Some people may actively seek help from others, including agencies, family, and friends. The number of people who are actually aware of supportive services is unclear.

- Information provided by government staff can be outdated or misleading.
- People with disabilities do not always have connections to supports that can help them.
- People in smaller, rural and remote communities have very few supports they can draw upon.

Get doctor to fill out forms

A key step in disability benefits for most people is getting a physician to fill out paperwork. This can be challenging, complex, and unsuccessful for some.

- Doctors may not know how to approrpiately fill out these forms, or what qualifies as a disability for the purposes of this benefit.
- People may need to engage multiple doctors to help them with diagnosis and/or completing the application forms.
- Some doctors won't complete forms, or not without charging a fee.





Gather all other documents

Getting all the documentation needed can be an onerous process, involving trips to multiple professionals, government offices, and fees along the way.

- People have to travel to multiple places to get and print required application documents.
- People may not be able to afford fees to secure copies of some documentation (e.g. medical records).
- People may struggle to navigate these processes and fill out the forms.

Benefit approved

Though the benefit approval is a time of relief, the journey is not over.

Submit application

Even after the application

is submitted, the journey

is not over.

 People may still worry about clawbacks on their other benefits.





WORK TO GET AND KEEP BENEFITS

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Maintain benefit

Disability benefits often require regular reporting or filling out paperwork, which adds an ongoing burden to those who receive them.

 People may forget to submit required forms, leading to benefits being discontinued.

Transitioning benefits

Sometimes people may need to transition between benefits, such as when they age into seniors benefits, after the death of a spouse, or when they move.

This process is complex and unclear.



