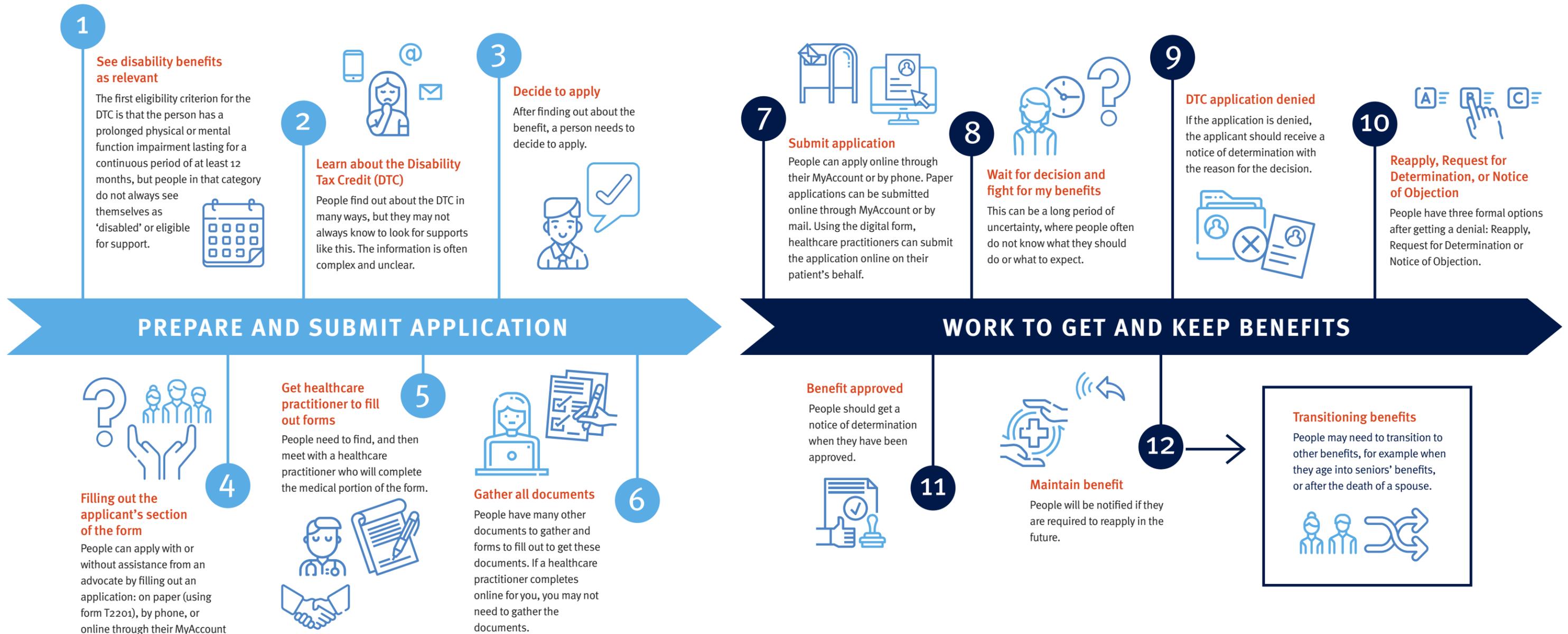


# Disability Tax Credit (DTC) Program

## Application process steps, (B.C.)

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. The following journey map details the process of preparing for and applying for and maintaining disability benefits 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.



# Disability Tax Credit (DTC) Program

## PREPARE AND SUBMIT APPLICATION

	1 See disability benefits as relevant	2 Learn about the Disability Tax Credit (DTC)	3 Decide to apply	4 Filling out the applicant's section of the form	5 Get healthcare practitioner to fill out forms	6 Gather all documents
<b>WHAT HAPPENS AT THIS STAGE</b>	<p>The first eligibility criterion for the DTC is that the person has a prolonged physical or mental function impairment lasting for a continuous period of at least 12 months, but people in that category do not always see themselves as 'disabled' or eligible for support.</p> 	<p>People find out about the DTC in many ways, but they may not always know to look for supports like this. The information is often complex and unclear.</p> 	<p>After finding out about the benefit, a person needs to decide to apply.</p> 	<p>People can apply with or without assistance from an advocate by filling out an application: on paper (using form T2201), by phone, or online through their MyAccount.</p> 	<p>People need to find, and then meet with a healthcare practitioner who will complete the medical portion of the form.</p> 	<p>People have many other documents to gather and forms to fill out to get these documents. If a healthcare practitioner completes online for you, you may not need to gather the documents.</p> 
<b>REQUIRED ACTIONS</b>			<ul style="list-style-type: none"> <li>Get Form TT2201, Disability Tax Credit Certificate.</li> <li>Complete the self-assessment questionnaire in Guide RC4064, Disability-Related Information.</li> </ul>	<ul style="list-style-type: none"> <li>Complete and sign Part A of Form TT2201, Disability Tax Credit Certificate.</li> </ul>	<ul style="list-style-type: none"> <li>Healthcare practitioner completes Part B of Form TT2201, Disability Tax Credit Certificate.</li> </ul>	<ul style="list-style-type: none"> <li>Information required: Name, address, social insurance number, date of birth, authorization to medical practitioners to release medical records.</li> <li>Keep receipts of fees paid to medical practitioners.</li> </ul>

“Prior to last year, I never felt worthy of benefits (or support of any kind). I didn't believe I was 'messed up' enough, and I didn't think I'd qualify. It took quite a few people to convince me that I am, in fact, the kind of person these benefits are designed to help.”

Person with a disability

“The steps and delays and strange convoluted language on the government websites are challenging for neurotypical people... which means they're doubly so for some of us with mental health (and other) challenges.”

Person with a disability

“I heard multiple stories of people being denied disability assistance on their first, second or third attempts, and the incredible stress and hardship exerted on them in having to reapply and/or face tribunals(!) to prove their disability was severe enough was immense. I was determined not to go through that!”

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

“It's incredibly hard to find a doctor taking new patients and even those that are, typically have long wait lists. Also, I kept hearing that even if I did find a psychiatrist or clinical psychologist, there was no guarantee that individual would diagnose or even try to. Hearing this several times was very disheartening.”

Person with a disability

“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

# Disability Tax Credit (DTC) Program

## PREPARE AND SUBMIT APPLICATION



### WHAT MAKES THIS STAGE CHALLENGING

<ul style="list-style-type: none"> <li>• People may not have diagnosed disabilities, or see their challenges as 'worthy' of support.</li> </ul>	<ul style="list-style-type: none"> <li>• If the person does not know to ask about supports like the DTC they can miss out on learning about it.</li> <li>• Support workers and healthcare practitioners don't always tell people about benefits like the DTC, even if they are getting other disability benefits.</li> <li>• The information on government websites is convoluted and confusing to people, which can make them give up on trying to learn about benefits.</li> </ul>	<ul style="list-style-type: none"> <li>• People may hear from others that the process is complex and demeaning, so it is not worth applying for.</li> <li>• People may be skeptical - thinking that there is a 'catch' to these benefits.</li> <li>• People may not feel the DTC applies to them, since it is a tax credit, not realizing that it is a gateway to other benefits.</li> </ul>	<ul style="list-style-type: none"> <li>• Some people are not connected to supports. They may not have a trusted person to help them understand or complete this application or know where to go for help.</li> <li>• Sometimes the help that government staff can provide is unclear, stigmatizing, or woefully insufficient for the needs of people with disabilities.</li> <li>• Completing the application form can be re-traumatizing for the person. There is a great deal of deeply personal information that applicants will need to disclose.</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Healthcare practitioners may not know how to appropriately fill out this form, or what qualifies as a disability for the purposes of this benefit.</li> <li>• Healthcare practitioners may charge fees for this service, which some people cannot afford.</li> </ul>	<ul style="list-style-type: none"> <li>• It's taken for granted that people can do this work easily. Many people cannot, instead having to travel to multiple places to get documentation, to access internet, and to print forms.</li> <li>• The fees needed to access or print documentation (e.g. medical records) are a barrier for people living on low incomes.</li> <li>• People with lower literacies (language, digital, and systems literacy) struggle to navigate these processes and fill out the forms.</li> </ul>
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### WHAT MAKES THIS STAGE EASIER

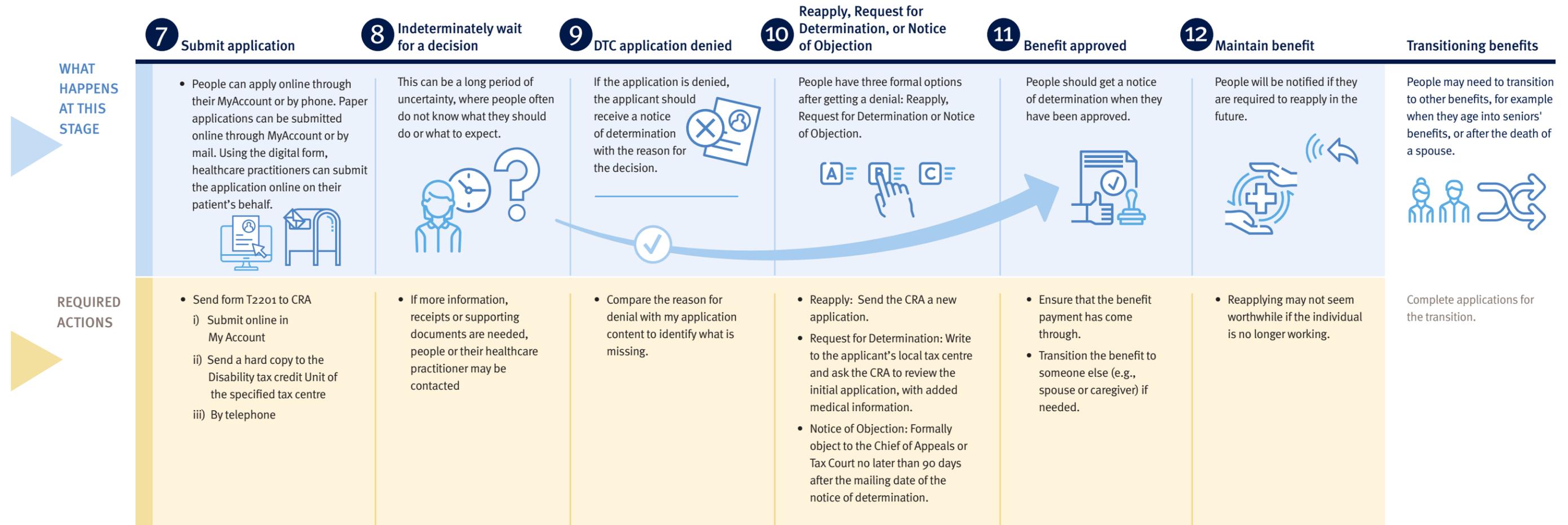
<ul style="list-style-type: none"> <li>• Frontline staff and advocates are critical at all stages, and are a major way for people to discover that their challenges are 'worthy' of support. Advocates are found in many places: non-profit organizations, family, friends, peers, and health practitioners.</li> </ul>	<ul style="list-style-type: none"> <li>• It helps when others actively promote these benefits. This includes: Healthcare practitioners, teachers, guidance counsellors, social workers, government office workers, peers, family friends, community orgs, lawyers, banks, and community agencies.</li> </ul>	<ul style="list-style-type: none"> <li>• Advocates can help determine if any other benefits will be clawed back.</li> </ul>	<ul style="list-style-type: none"> <li>• Advocates who are able to help explain and complete this process are an irreplaceable support for people with disabilities.</li> </ul>	<ul style="list-style-type: none"> <li>• Some people with disabilities or advocates help to educate healthcare practitioners on how to accurately and effectively complete the form.</li> <li>• This stage is made easier when your disability is visible and easier to officially diagnose (e.g., loss of a limb)</li> <li>• Empathetic and informed healthcare practitioners can take a lot of burden and worry off of their patients.</li> </ul>	<ul style="list-style-type: none"> <li>• Advocates play a big role in gathering documents, working with professionals and systems, and filling out paperwork.</li> </ul>
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### OPPORTUNITIES FOR A BENEFITS NAVIGATION SERVICE

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

## WORK TO GET AND KEEP APPLICATION



“After about 90 minutes on hold [with CRA] I was transferred to three different people before I was told that there would be yet another security code (third one in three years) sent out via snail mail and that I could expect it in 3 to 6 weeks... which meant that I was going to miss the deadline to apply for DTC that would've qualified me for a one-time \$600 benefit related to extra COVID expenses.”  
Person with a disability

“Don't take the first no!”  
Person with a disability

“We call [the Federal disability benefits approval process] 'the Federal Vortex.' Even we have no idea how this stuff gets decided.”  
Agency staff

Once the application is complete, people submit it either online or by mail.

“What if the next time I apply, the person who reads it is having a bad day and denies my application? What if the next person doesn't like the keywords I use or didn't use? It is extremely stressful and impacts my mental health daily. It is like a dark rain cloud looming over me all the time, for years.”  
Person with a disability

# Disability Tax Credit (DTC) Program

## WORK TO GET AND KEEP APPLICATION

	7 Submit application	8 Indeterminately wait for a decision	9 DTC application denied	10 Reapply, Request for Determination, or Notice of Objection	11 Benefit approved	12 Maintain benefit	Transitioning benefits
<b>WHAT MAKES THIS STAGE CHALLENGING</b>	<ul style="list-style-type: none"> <li>Online logins can be a challenge because people forget their login information or may lose information when they move. Recovering this information is a monumental task.</li> </ul>	<ul style="list-style-type: none"> <li>It's unclear just what people need to do here to be successful, because their experience tells them that a 'watch-and-wait' approach often means they will fall through the cracks.</li> <li>The absence of a clear timeline is extremely stressful for people.</li> <li>A lack of communication or feedback from CRA can lead many to give up on the process all together.</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>The probing questions and extra steps can deter people from proceeding.</li> </ul>	<ul style="list-style-type: none"> <li>People may worry about clawbacks on their other benefits.</li> <li>Generally, the DTC will not lead to any clawbacks.</li> </ul>	<ul style="list-style-type: none"> <li>People may miss the notice to reapply, or forget, leading to the DTC being stopped.</li> <li>People may feel nervous that they will eventually lose the DTC.</li> </ul>	<ul style="list-style-type: none"> <li>This process is complex and unclear.</li> </ul>
<b>WHAT MAKES THIS STAGE EASIER</b>	<ul style="list-style-type: none"> <li>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.</li> <li>Advocates who can help people navigate online government systems are critical at this stage.</li> </ul>	<ul style="list-style-type: none"> <li>Hearing tips and lived experiences from peers can help people navigate this period.</li> <li>People with disabilities highlighted the importance of building relationships with government contacts, to make sure that they aren't forgotten and that they get regular updates.</li> <li>Any communication from CRA can be very impactful. A simple acknowledgment that the application is being reviewed can completely change the experience for applicants.</li> </ul>	<ul style="list-style-type: none"> <li>Advocates can help people understand the deficiency in the application, and map out a plan for appeal or reapplication.</li> <li>Some people seek specialized private sector support here, which can also help with a subsequent approval.</li> </ul>		<ul style="list-style-type: none"> <li>Advocates can help determine if any benefits will be clawed back.</li> </ul>	<ul style="list-style-type: none"> <li>Advocates can help with the application resubmission process.</li> </ul>	<ul style="list-style-type: none"> <li>Advocates can help people with the transition process.</li> </ul>
<b>OPPORTUNITIES FOR A BENEFITS NAVIGATION SERVICE</b>	<ul style="list-style-type: none"> <li>Provide guidance on how to submit the application and what to expect next.</li> </ul>	<ul style="list-style-type: none"> <li>Establish realistic expectations for approval times, and where to go for follow-up.</li> <li>Help people understand how they can escalate effectively if they do not hear back on their application.</li> </ul>	<ul style="list-style-type: none"> <li>Establish early expectations that this can be a normal part of the process and help people review the reasons for denial of their application.</li> <li>Help people review and understand the reasons for denial of their application.</li> <li>Give tips and success stories for resubmission.</li> </ul>	<ul style="list-style-type: none"> <li>Help people map out a plan and understand the implications of each choice.</li> </ul>		<ul style="list-style-type: none"> <li>Help people set reminders to check My Account for any benefits notifications.</li> </ul>	<ul style="list-style-type: none"> <li>Ability to set automatic trigger email or mail to the person transitioning that action and what action is required.</li> </ul>