

Financial Supports



An unexpected health event such as a stroke can have a significant impact on your mental health and mood which can also be heightened by the potential loss of the ability to return to work. Your new functional status may change how you care for yourself and interact with others. Connecting with therapy resources (ie. counselling) within your community may be helpful when learning how to cope with this change and reframe your new way of living. For more information on local resources and supports, please contact your primary health care provider and/or speak with a Social Worker that is involved in your care. This document provides information about a number of federal and provincial programs that you may be eligible for. You can contact these programs to see how they may assist you.



FINANCIAL ASSISTANCE

Ontario Works

If you need financial assistance for food and housing, and are in financial need, you can apply for financial and employment assistance through Ontario Works.

Eligibility Criteria: To qualify for Ontario Works financial assistance, you must:

- be at least 16 years of age
- be an Ontario resident
- have assets no greater than the limits set out in the program
- be in financial need
- participate in employment activities

Ontario Works offers:

- money to help you and your eligible family members with living expenses, including food and rent
- health benefits for you and your eligible family members
- employment supports to help you find and keep a job (such as workshops for resume writing, job counselling, job-specific training and basic education)

Ontario Works looks at the circumstances below to determine if you are financially eligible:

- your financial situation (income and assets)
- your living expenses
- your family size and make-up
- your shelter costs
- your willingness to participate in approved activities to find a job

Duration: No time limit

Amount: The amount you receive is subject to change.

Length of Time to Process the Application: If you need help right now to pay for food, housing and other living costs, you can apply for financial assistance from Ontario Works. If you qualify, Ontario Works staff can help you right away.

How to apply to Ontario Works:

- **Online:** follow the steps for Ontario Works online (takes 20-30mins)
<http://ontario.ca/socialassistance>
- **Telephone:** Toll-free 1-888-999-1142 or Toll-free TTY: 1-800-387-5559 OR
- **In person:** At local Ontario works office (in person or by phone): Office Locator (gov.on.ca)

For more information: Contact your local office

<http://www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/index.aspx>

Ontario Disability Support Program (ODSP)

The Ontario Disability Support Program (ODSP) provides income and employment support to help people with disabilities.

Eligibility Criteria: To be eligible for ODSP you must:

- be at least 18 years of age or older
- be an Ontario resident
- have assets no greater than the limits set out in the program
- be in financial need
- meet the program's definition of a person with a disability or be a member of a prescribed class

ODSP offers:

- money to help you and your eligible family members with living expenses, including food and rent
- health benefits, including prescription drugs and vision care
- employment support to help you find and keep a job or advance your career

ODSP looks at two things when deciding whether or not you will receive help:

- financial (money) situation AND
- disability status.

ODSP looks at the circumstances below to determine if you are financially eligible:

- your financial situation (income and assets)
- your living expenses
- your family size and make-up
- your shelter costs

If you are financially eligible, you will also have to participate in a process to determine whether you meet the ODSP definition of a person with a disability under the Ontario Disability Support Program Act, unless you are a member of a prescribed class.

Being a person with a disability means:

- you have a substantial mental or physical impairment that is a continuous or recurrent, and is expected to last one year or more
- the direct and cumulative effect of your impairment results in a substantial restriction in your ability to work, care for yourself, or take part in community life
- your impairment, its likely duration and restrictions have been verified by an approved health care professional

When you apply for ODSP, your caseworker will give you a Disability Determination Package for you and your Health Care professional(s) to complete.

Duration: No time limit

Amount: If you are eligible for ODSP, the amount of money you get will depend on your specific situation and the amount you receive is subject to change.

Length of Time to Process the Application: You have 90 days to complete and return the Disability Determination Package to the ministry's Disability Adjudication Unit. If you don't send it back within 90 days, they will consider your ODSP application withdrawn unless you make a written request for an extension and it is approved.

The Disability Adjudication Unit will review the completed package and determine if you meet the program's definition of a person with a disability. This is called the Disability Determination Process.

If you meet the definition of a person with a disability, your local ODSP office will confirm that you still qualify financially. If you still qualify, you will receive income support. If your disability or medical condition may improve, you will be given a date for a medical review.

How to apply for ODSP:

- **Online:** This application takes 20-30 minutes. Ontario Disability Support Program | ontario.ca
- **Telephone:** By contacting the Social Assistance Contact Centre Toll-free: 1-888-999-1142 or Toll-free TTY: 1-800-387-5559.
- **In-person:** By booking an appointment through your local ODSP office Office Locator (gov.on.ca)

Remember, if you do not have enough money to support yourself and your family while they review your application, you can apply to Ontario Works and ODSP at the same time online.

Your eligibility for Ontario Works will be assessed first, and if you are eligible, you can receive financial assistance from Ontario Works while they assess your application for ODSP.

For more information: Call 1-888-256-6758 or find the office closest to you.
<http://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/index.aspx>

Employment Insurance (EI) Sickness Benefits

Employment insurance (EI) provides sickness benefits to individuals who are unable to work because of sickness, injury, quarantine or other medical illnesses.

Eligibility Criteria

- you are unable to work for medical reasons
- your regular weekly earnings from work have decreased by more than 40% for at least 1 week
- you accumulated 600 insured hours of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter
- you will need to get a medical certificate signed by a medical practitioner when you apply

While you are receiving sickness benefit, you must remain otherwise available for work, if it weren't for your medical condition

Duration: Up to 26 weeks of financial assistance if you cannot work for medical reasons.

Amount: You could receive 55% of your earnings up to a maximum of \$668 week. The basic benefit rate is 55% of your average insured earnings before taxes in the past 52 weeks or since the start of your last claim, whichever is shorter. This means you can receive a maximum payment of \$668 per week. Your EI payment is a taxable income at the federal and provincial or territorial levels. If it applies, taxes will be deducted. These amounts are reviewed each year.

Some employers provide additional money to employees on sick leave. This is called a top-up. Check with your employer to find out if they offer a top-up

Family Supplement: You may also be eligible to receive the family supplement if:

- your annual net family income is \$25,921 or less
- you have at least one child under 18
- you or your spouse receive the Canada Child Benefit

The family supplement will automatically be added to your weekly benefit payments. Your total weekly amount cannot exceed \$668.

Length of Time to Process the Application: If EI has all the required information and if you qualify for benefits, your payment will usually be issued within 28 days from the date your application is received. If you do not qualify, EI will notify you of the decision made on your claim.

How to apply for EI Sickness Benefit:

- **Online:** Privacy notice statement - Canada.ca
- **In person:** Find a Service Canada Office

For more information: Call 1-800-206-7218, TTY: 1-800-529-3742 or visit <http://www.servicecanada.gc.ca/eng/sc/ei/benefits/sickness.shtml> Employment Insurance benefits - Canada.ca

Employment Insurance (EI) Regular Benefits

Employment insurance (EI) provides regular benefits to individuals who lose their job through no fault of their own (for example, due to shortage of work, or seasonal or mass lay-offs) and are available for and able to work, but cannot find a job.

Eligibility Criteria

- were employed in insurable employment
- lost your job through no fault of your own
- are affected by flooding or wildfires
- have been without work and without pay for at least 7 consecutive days in the last 52 weeks
- have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter
- are ready, willing and capable of working each day
- are actively looking for work (you must keep a written record of employers you contact, including when you contacted them)

To prove your eligibility and to receive payments you may be entitled to, you are re required to complete bi-weekly reports by internet or telephone. Failure to do so can mean a loss of benefits.

Duration: You may receive EI regular benefits for a period ranging from 14 to 45 weeks. The number of weeks you receive benefits depends on the unemployment rate in your region at the time of filing your claim and on the number of hours of insurable employment that you accumulated in the last 52 weeks or since your last claim, whichever is shorter.

Amount: The basic rate for calculating EI benefits is 55% of your average insurable weekly earnings (determined by the Canada Revenue Agency), up to a maximum amount. As of January 1, 2024, the maximum insurable earnings amount is \$63,200. This means that you can receive a maximum amount of \$668 per week.

If your net family income doesn't exceed \$25,921 per year, you have children and you or your spouse receives the Canada Child Benefit, you are considered a member of a low-income family. Therefore, you may be eligible to receive the EI family supplement.

The family supplement rate is based on:

- your net family income up to a maximum of \$25,921 per year
- the number of children in the family and their ages

The family supplement may increase your benefit rate up to 80% of your average insurable earnings. If you and your spouse claim EI benefits at the same time, only 1 of you can receive the family supplement. It is generally better for the spouse with the lower benefit rate to receive the supplement.

As your income level rises, the Family Supplement gradually decreases, so that when the maximum income of \$25,921 is reached no supplement is payable.

Length of Time to Process the Application: f EI has all of the required information, and if you qualify for benefits, your payment will usually be issued within 28 days of the receipt of your application. If you do not qualify, they will notify you of the decision made on your claim.

How to apply for EI Regular Benefit:

- **Online:** EI regular benefits: Apply - Canada.ca
- **In person:** Find a Service Canada Office
- **By phone:** 1-800-531-7555.

For more information: Call 1-800-206-7218 or visit www.servicecanada.gc.ca

Canada Pension Plan Disability

The Canada Pension Plan (CPP) disability benefit is available to people who have made enough contributions to CPP, and who have a mental or physical disability that regularly stops you from doing any type of work. This means that your disability usually or always prevents you from doing any substantial gainful work. Work capacity can be demonstrated through paid work, volunteer activities, educational activities or any combination of these activities. Your condition must be both severe and prolonged when you apply and prevent you from working at any job on a regular basis. The disability must be long lasting or likely to result in death. People who qualify for disability benefits from other programs may not qualify for the CPP disability benefit.

Eligibility Criteria

- are under the age of 65
- have made enough contributions into the CPP
- have a mental or physical disability that regularly stops you from doing any type of substantially gainful work, and
- have a disability that is long-term and of indefinite duration, or is likely to result in death
- have made valid contributions to the CPP in 4 of the last 6 years, or
- have contributed for at least 25 years, including 3 of the last 6 years, or
- meet the requirements for the late applicant provision

Duration: Your CPP disability benefit is not necessarily a permanent benefit. It is intended to partially replace your employment income for as long as your disability stops you from working at any job on a regular basis. Your disability benefit will automatically change to a CPP retirement pension when you turn 65.

Amount: The basic payment amount is \$583.32. We add to the basic amount based on how much you paid into the Canada Pension Plan (CPP) while you worked. For example, the average monthly amount for new beneficiaries in October 2023 was \$1176.98. The maximum monthly amount payment in 2024 was \$1606.78.

If someone went early onto the Canada Pension Plan for example at age 60, the maximum they can receive is the basic amount of \$583.32. The disability benefit amounts are reviewed every January to reflect changes in the cost of living. Your monthly benefit amount will not decrease if the cost of living goes down,

Length of Time to Process the Application: CPP makes eligibility decisions on at least 75% of applications within 120 calendar days (4 months). The time begins when they receive a complete application which includes the questionnaire, application and medical report.

How to apply for Canada Pension Plan Disability:

- **Online:** “My Service Canada” account My Service Canada Account (MSCA) - Canada.ca
- **In person:** Complete and submit CPP Disability Benefits application: Form Detail (servicecanada.gc.ca), Find a Service Canada Office
- **Telephone:** 1-800-277-9914 TTY: 1-800-255-4786

Canada Pension Plan Disability Vocational Rehabilitation

Program: The Disability Vocational Rehabilitation Program is a voluntary program that helps Canada Pension Plan (CPP) disability benefit recipients return to work. If you are receiving a CPP disability benefit, you may be eligible for vocational counselling, financial support for training, and job-search services. While you participate in the program, you continue to receive your regular CPP disability benefit, including while you search for a job. In the past, many people receiving benefits because of a severe and prolonged disability believed that they were permanently out of the workforce. Now, new technologies, medical treatments and skills training are making it possible for some people with severe disabilities to re-enter the workforce.

Eligibility Criteria: You can participate in the Disability Vocational Rehabilitation Program if:

- you are receiving a CPP disability benefit
- you are willing and able to participate in the program
- you are motivated
- you are likely to return to work through the assistance of this program
- your medical condition is stable

How this program can help you:

- return to your former job with your former employer
- return to a modified version of your former job
- work at a different job with your former employer using your current or newly acquired skills
- work at a different job with any employer using your current or newly acquired skills
- be retrained for a job through skills or education upgrading, or gain skills for self-employment

Services included:

- **Employment Counselling and Guidance:** Participants receive one-on-one guidance to identify their needs, assess their education and current job skills, discuss their work goals and find out about the current job market in their area. With help from a vocational rehabilitation

specialist, participants will learn about the skills that employers are looking for, or look at opportunities for self-employment.

- **Planning a return-to-Work:** A vocational rehabilitation specialist will work with the participant to develop an individualized return-to-work rehabilitation plan in consultation with the participant's treating physician or nurse practitioner. The participant, Service Canada, as well as the participant's health care professional and your vocational rehabilitation specialist must all sign this plan. Then it becomes the participant's contract with the Canada Pension Plan.
- **Improve Skills/retraining:** If participants need to improve their skills, upgrade their education or retrain to secure a job, the Canada Pension Plan may cover the costs.
- **Developing Job Search Skills:** After participants complete their work-related rehabilitation, their vocational rehabilitation specialist will help them to find work. For example, with your specialist's help, the participant could:
 - find out where the jobs are
 - prepare a résumé
 - join a job-finding club to practice their interview skills\develop strategies to get interviews or identify organizations that might hire them

For more information: Call 1-800-277-9914 or visit: www.servicecanada.gc.ca or <http://www.servicecanada.gc.ca/eng/isp/cpp/disaben.shtml> or [Contact Canada Pension Plan - Canada.ca](#)

This resource was developed by the members of the Southwestern Ontario Occupational Therapy Stroke Network in alignment with the Canadian Stroke Best Practice Recommendations. Information was adapted with permission from existing provincial stroke network resource. Inquiries can be made to swosn@lhsc.on.ca; Last Updated: July, 2024

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