

Independent Living Skills workshop: ODSP Benefits

Tuesday, April 14th 2015

Guest Speaker:

Atija Steckler – case worker (London ODSP office)

You must be financially eligible in order to receive Benefits through ODSP. You cannot apply for ODSP benefits alone. When you apply for ODSP, you must be eligible to receive income support in order to be considered eligible for benefits too. After you are on the program for at least 1 month, you may become ineligible for income support (ie. monthly cheques) but still keep your benefits.

Once you are receiving income support through ODSP, if you become ineligible, you will be re-evaluated. At this time, if you can show that you have high medical costs, you may still be eligible for benefits through ODSP even if you are no longer financially eligible to receive the monthly income support cheques.

If you are receiving money from works compensation, the Canada Pension Plan, accident settlements etc., these are considered income. The amounts you receive will be taken off of your monthly ODSP allotment, dollar for dollar. You must be able to verify your drug cost/medical expenses over a 12 month period. Then, ODSP will allow you to stay on the program for benefits only.

Eg. You apply for ODSP without any source of income. You are approved and begin receiving monthly income support cheques. Then you get a job (or other source of income) and ODSP may terminate your financial support if you are making more than what you would receive from ODSP.

Earnings/month -> 2 pay stubs worth \$500 each = \$1000 income

ODSP subtracts \$200 right off the top as a base amount that you are allowed to earn before your income support is affected. Therefore, your monthly income (as ODSP sees it) is \$800. This is divided by 2, as an incentive for you to continue earning (ODSP wants to make it attractive for people to earn their own money). So, your monthly income would be \$400.

ODSP provides a standard amount for shelter and basic needs -> \$758/month. If your income is greater than the basic amount, your earnings are subtracted from the basic amount. However, a \$100 bonus is given to you as an additional incentive for you to maintain your job/earnings.

Income: $\$1000 - \$200(\text{not affecting ODSP}) = \$800/2(\text{incentive}) = \400

$>\$758 - \$400(\text{earned}) = \$359 + \$100(\text{bonus}) = \$459$

$\$1000(\text{income}) + \$459(\text{ODSP amount}) = \$1500 \text{ total income}$

You must submit your income information every month so that ODSP can make accurate calculations about your allotment. ODSP sends out monthly reminder letters called ETIR (employment training income reports).

When you apply and are approved for ODSP support, you sign a contract agreement stating that ODSP can ask you to disclose your banking activity at any time. You are allowed to spend your money however you wish, but ODSP can track it and may provide financial planning assistance if they feel you are not managing your money appropriately.

Benefits:

If your income is more than when you would be receiving from ODSP, you will no longer be eligible to receive their monthly financial support. You will be expected to pay your own bills, but if you can prove that your medical costs are high, you will still be eligible to receive benefits through ODSP. Your benefits package will be at the same standard you were receiving before you become ineligible for monthly income support.

Extended Health Benefit:

If you become ineligible for monthly financial support (for any reason), you are automatically eligible to receive the Extended Health Benefit (EHB) without a re-evaluation for medical costs. The EHB covers prescription drugs, dental services, eyeglasses, hearing aids, routine eye exams every 24 months, diabetic

and surgical supplies, transportation for necessary treatments, and the consumer portion of required assistive devices (eg. wheelchair, prosthetic etc.).

Transitional Health Benefit:

If you become ineligible for financial support because your income is more than what is allowed on ODSP, you are automatically eligible for the Transitional Health Benefit (THB). This benefit only applies to people whose income comes from employment, training or business. It covers drugs, dental services, and vision benefits and is available even if you do not have high medical costs. BUT, this benefit is only available until comparable health coverage is available through the employer.

Drug Coverage:

Certain brands of medication are covered by the drug benefits on ODSP. If the medications you are using are not on the list of drugs covered through ODSP benefits, you can decide to switch to a different brand that is covered or you may pay out of pocket for the particular brand you are using. A doctor may be able to write an exception request for you, if there is a valid medical reason for you to use a specific brand of the drug. Keep in mind that the ODSP workers do not know which drugs are covered or how much of your medication costs will be covered by ODSP benefits. ODSP workers also may not know what your disability is, so you must communicate with them to let them know exactly what you need and why you may need a particular medication. Drugs for children will continue to be covered by ODSP even after they turn 18 years old. Each month you will be given a "Drug Card" which will cover most of the costs of prescription drugs for you and anyone else (eg. dependants) who are listed on the card. Simply present your card to the pharmacist when you go to pick up your medications and they will take care of it.

***** USE ONLY YOUR DRUG CARD WHEN PURCHASING MEDICATIONS. DO NOT PAY UPFRONT FOR ANY MEDICATIONS/SUPPLIES. YOU WILL NOT BE REIMBURSED! *****

Dental Coverage:

Braces and Dentures are NOT covered through the ODSP dental benefits. You can apply for discretionary benefits through Ontario Works, which may help to cover these costs (for orthotics as well). Each month you will be given a “Dental Card” which will cover basic dental care costs for you, your spouse and your children. The dental card can only be used by you and the people listed on the card; make sure your spouse and dependents are listed. Simply present your card at the dental office/clinic and they will take care of it. Children over 18 years cannot be covered by your dental card.

***** USE ONLY YOUR DENTAL CARD WHEN PAYING FOR DENTAL CARE. DO NOT PAY UPFRONT FOR ANY DENTAL SERVICES/SUPPLIES. YOU WILL NOT BE REIMBURSED! *****

When using your drug/dental card, make sure to keep the original for yourself. You can allow the dentist/pharmacist to copy the original for their files, but you will need to show your original card to get coverage if you go to a different location. It is your card and you have the right to keep the original.

*In the case of an ambulance trip, your drug card will cover the bill you receive in the mail. Be sure to keep your drug card from the previous month because the charge will be applied in the month when the ambulance was used, not in the month when you receive the bill so you must have the correct card.

Vision & Hearing:

Vision and hearing benefits help with the cost of prescription eyeglasses once every 3 years (or as needed for children) for you, your spouse and your children (under 18 years old). This benefit also covers repairs and routine eye exams every 2 years (unless covered by OHIP). The cost of hearing aids and batteries are also partially covered through this benefit. You **MUST** get approval from the ODSP office before your eyeglasses/hearing aid appointment.

Mandatory Special Necessities:

- 1) Diabetic supplies – covers strips, swabs, lancets, needles etc. does NOT cover insulin (insulin would be covered by your drug card)
 - To be eligible for this portion of the benefit you must complete an application form to be approved by ODSP. Your eligibility starts only after the form has been returned to your worker and approved. There is no back-pay for this benefit.
 - You will only be eligible for the number of supplies you need. The amount you need is defined by a doctor or occupational therapist on the application form and you will only be compensated for that amount, even if you use more/less than that pre-determined number. (eg. diabetic test strips are sold in a box of 100, you would only be compensated for the 60 individual pieces that you need per month, as stated on your form)
- 2) Surgical/incontinence supplies – covers the number of supplies needed per month on a piece by piece basis
 - To be eligible for this portion of the benefit you must complete an application form to be approved by ODSP. Your eligibility starts only after the form has been returned to your worker and approved. There is no back-pay for this benefit.
 - You will only be eligible for the number of supplies you need. The amount you need is estimated based on your input and what information is given on the form by a doctor/occupational therapist.
 - The cost of a particular supply is broken down to the amount for each individual piece and then multiplied by the number you would need per month. They may alter your funding if the money is unused or incorrectly used.
 - It is important to keep receipts for the supplies so that ODSP can track the amount used and prices. If you don't provide receipts, ODSP uses a standard estimate to determine how much compensation to give you for your supplies.

- ODSP encourages you to buy the cheapest product, so they may request that you switch to a more reasonably priced brand or to a different store in order for you to get the required product within the allotted budget. You may be asked to pay the difference for a more expensive brand, unless there is a medically valid reason (as defined by a doctor) for you to be using a more expensive version of a particular product (eg. extra features compared to the generic brand).
- 3) Travel/transportation for medical reasons – covers travel to approved medical services
- The basic income support amount includes a \$15 transportation cost coverage, so in order to be eligible for this portion of the benefit your transportation costs must be greater than \$15 per month.
 - Transportation costs are only covered for medical services. This does not include social worker visits.
 - If you are seeing a specialist some distance away, you must verify the reason for your travel. Ask the specialist for a referral to a local specialist and have them write a note saying that a specialist is unavailable in your local area. Too long of a wait list for a local specialist **is** a valid reason for seeing a distant specialist, but you must provide a note to explain this reason.

* Compensation for supplies is given at the end of the month. So even if you submitted your form and were approved for supply coverage at the beginning of the month, you will not receive the money to cover your supplies until the end of the month. Speak with your worker if you need help immediately to cover the cost of your supplies for that month.

*ODSP is now setting up accounts for individuals with vendors. Then bills are sent directly to ODSP, which makes it easy for them to track your supply purchases and stay within the approved amount.

*ODSP will not reimburse you for any accidental purchases of incorrect supplies or provide any additional funding for lost/misplaced supplies. Make sure you read packaging carefully before purchasing, to ensure you are getting the correct item.

Special Diet:

This benefit helps you cover the cost of a special diet associated. You must have a doctor complete the application form, explaining that a special diet is required because of a particular medical condition. The form gives a detailed list of the various conditions which are eligible for this benefit. A doctor must indicate on the form which condition you have that would require a special diet.

You will likely be re-evaluated later to see if there are any changes to your dietary needs that should be updated, even if your condition is a life-long diagnosis (eg. diabetes). ODSP will re-review your case to ensure that the cost and frequency of your special dietary needs are being accurately covered.

Mobility Devices:

This benefit is actually paid through a separate part of ODSP, called the Assistive Devices Program (ADP). ADP is a provincial program delivered locally through ODSP. You must have a valid drug card to receive coverage for assistive devices through the ADP.

An occupational therapist will do an assessment of your specific restrictions and needs. They will give a report about what devices you need and any specifications for the device. If there is a device/piece of equipment you feel you need and it is not included on the list from the occupational therapist's assessment, it will not be covered by ADP. You can make specific requests for assistive devices, and if the OT you are dealing with disagrees, get a second opinion.

Once you have the report, you take it to the vendor of your choice and find the exact device you need. The vendor does all the paperwork and submits it to ADP for approval. Once you are approved, you get the device you need and the vendor is paid by ADP directly.

*ADP/ODSP does not align with any specific OT or vendor, that way you have the freedom to go wherever you feel comfortable and where your needs are being met. The same goes for service of any devices after you have them. You have documents describing your warranty and once that is up, you are free to have your device serviced wherever you want.

***But, DO NOT pay upfront! (for the assessment, the device, or any service)

Guide Dog Allowance:

ODSP provides a monthly allowance for food and supplies if you require/have a guide dog. Guide dogs must be accredited by one of the two schools in Canada in order to be eligible. The cost of the dog itself is covered by ODSP. You **must** submit paperwork to a vet, who will monitor the dog to ensure you are taking care of it appropriately and that the dog remains healthy. Vet bills are not covered by ODSP.

Discretionary Benefit for Low-Cost Energy Conservation Measures:

This benefit is a one-time payment of \$50 for people wanting to start being green in an effort to lower their monthly energy bills. (eg. installing low-energy light bulbs, weather stripping, etc.)

Discretionary Benefits:

This benefit is delivered through Ontario Works and offers financial assistance for special circumstances. It varies depending on the community and your specific case, so you must talk to an ODSP worker before accessing it. This benefit may cover unexpected costs like travel for non-medical purposes (eg. funeral for next of kin) and replacement or repair of essential household furniture and appliances.

Employment Start Up Benefit:

This is a temporary benefit designed to assist people as they begin working. This benefit of \$500 is closely monitored by ODSP staff to ensure that it will be used appropriately. You must be able to show your case worker that you are

committed to starting work, and that you have a good plan. You may be asked to work with other community service agencies to develop a valid plan for beginning work. The benefit may be used to purchase things that you will need to begin a new job, such as new wardrobe items or a haircut.

Work Related Benefit:

If you earn money through employment, training or a business, you may be eligible to receive this benefit which helps to cover costs associated with maintaining that income. The Work Related Benefit (WRB) adds \$100 to your monthly ODSP income support amount, for each month that you earn income. You must submit proof of earnings each month (eg. pay stubs or bank records) in order to continue receiving this additional amount.

*Child care costs are NOT covered by ODSP. This is considered a cost that would come out of the income you earn, and must be paid upfront by you.

Employment Transition Benefit:

The Employment Transition Benefit is a \$500 payment provided only once in a 12-month period. This benefit is designed to help people leave ODSP more easily. You become eligible for this benefit when you earn enough income from employment, training or a business, that you no longer receive income support for 2 months in a row.

Employment Support:

This benefit is designed to help people on ODSP prepare for, obtain, and maintain employment. Employment Support provides a range of different services to people to help them remove disability-related barriers and access employment. This benefit offers the opportunity for people to work with community partners (ie. employment services) to develop goals for their training and employment and a plan to reach them. These services are provided at no cost to you.

Ontario Works Employment Assistance:

Ontario Works provides employment help for family members of the ODSP recipient who do not have a disability. This benefit is for people who may have given up their work in order to act as a caregiver for their family member who receives ODSP. There are a range of services offered through this benefit to help acquire employment that fits with the caregiving responsibilities of the family. ODSP cannot directly force you to hire an external caregiver, but they will work with Community Care Access Centre (CCAC) to find a way to have a professional take over some level of caregiving for the family.

***Information about all of these benefits is included in the original package you get when starting on ODSP. The page titled "Rights and Responsibilities" briefly outlines all the benefits discussed.*