# Applying for Disability Benefits



This publication is for those who want to apply for disability benefits, a type of welfare for people facing health struggles. Learn about the types of benefits available, who is eligible, and the steps to apply.

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## About this publication

#### **Acknowledgements**

This publication builds off the Your Welfare Rights series of booklets published by Legal Aid BC from 2000 to 2017.

Contributors to this publication:

- Legal review: Gillian Gaffney and Leila Geggie Hurst, with early assistance from Alison Ward
- Writing and editing: Spencer Keene,
   Drew Jackson, and Bruce Grierson
- Layout: Elena Renderos

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## **About People's Law School**

People's Law School is a non-profit society in British Columbia dedicated to making the law accessible to everyone. We provide free education and information to help people deal effectively with the legal problems of daily life.



1433 – 1130 W Pender Street Vancouver, BC V6E 4A4 604-331-5400 info@peopleslawschool.ca www.peopleslawschool.ca

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#### Introduction

This publication is for those who want to apply for **disability benefits**, a type of **welfare** for people facing health struggles. It tells you about the types of benefits available and who is eligible, and walks you through the steps to apply.

At People's Law School, we believe accurate, plain English information can help people take action to work out their legal problems. This publication explains in a general way the law that applies in British Columbia, Canada. It is not intended as legal advice. For help with a specific legal problem, contact a legal professional. Some sources of legal help are highlighted in the section on who can help.

We've tried to use clear language throughout. See the glossary section for definitions of key legal terms, which are also bolded in the text.

The information is current to December 2025.

Visit peopleslawschool.ca/welfare for more detailed information on the types of welfare benefits available and how to apply for them, your responsibilities when on welfare, and how to challenge a ministry decision.



## What you should know

# Disability benefits are a type of welfare

"A few years ago, I started having problems with my eyes. It got worse, to the point it wasn't safe for me to keep working in my

construction job. Now I rely on a service dog. I'm so grateful for disability assistance. With the monthly payments, I can get by."

- Thomas, Kamloops, BC

**Welfare** is a form of financial assistance provided by the provincial government to help those in need. If you qualify for welfare benefits, you receive money every month to help pay for your support (daily living costs) and shelter (housing expenses).

**Disability benefits** are a type of welfare. They provide targeted help to people facing health struggles that make it very difficult for them to do certain daily living activities. The benefits are administered by the Ministry of Social Development and Poverty Reduction. This is the provincial agency that oversees BC's welfare program. We refer to it here as the **ministry**.

## Types of disability benefits

In BC, there are three types of disability benefits available. Each pays a monthly amount to help with support and shelter costs. But the amount you receive differs, depending on which benefit you qualify for.

- Disability assistance is available to those with a severe mental or physical impairment that restricts their ability to perform daily living activities.
- Benefits for persons with persistent multiple barriers to employment (PPMB) are available to those with a medical condition and other barriers that make it difficult or impossible to look for work or keep a job.
- Hardship assistance is available on a temporary basis to those who, for specific reasons, don't qualify for either of the two benefits listed above.

Let's take a closer look at each of these benefits.

# If you have a severe disability that impacts your daily life

**Disability assistance** is for people with a severe mental or physical impairment. Under BC law, those who qualify for disability assistance can get money from the government every month to help pay for their essential needs.

To get disability assistance, you have to apply for the **persons with disabilities (PWD) designation**. To get this designation, you must meet the law's definition of a "person with disabilities." You must:

- have a severe physical or mental impairment that is expected to continue for at least two years,
- be significantly restricted in your ability to perform daily living activities, either continuously or periodically, for extended periods, and
- require assistance in your daily living activities from another person, an assistive device or an assistance animal.

The PWD designation is generally considered a permanent designation. While the government does have the right to review these designations, this has not been their recent practice.

We explain the steps to apply for the PWD designation below, starting on page 13.

# An agency supporting those with disabilities

Disability Alliance BC is an organization that provides support to British Columbians with disabilities. They offer free services and programs to assist with everything from applying for disability benefits to filing taxes. They also publish free publications on many issues, including disability benefits. Visit their website at disabilityalliancebc.org.

# How much you may receive in disability assistance

Tip)

Under the law, the amount you receive in disability assistance depends on your age and the size of your family unit. Your family unit includes you and your **dependents**. Your **spouse** (married or unmarried) who lives with you is a dependent. So is a **minor** child who lives with you more than half the time and relies on you for necessities, like food and shelter.

Your total monthly payment is made up of a shelter allowance and a support allowance. Here are some examples of monthly support and shelter allowance rates for disability assistance as of December 2025.

Family unit size	Age	Support allowance	Max shelter allowance
One adult with the PWD designation	18 and over	\$983.50	\$500
Single parent with the PWD designation with one child	18 and over	\$1,133.50	\$695
Two parents, one with the PWD designation, with two children	Parent without PWD designation is under 65	\$1,643.50	\$840

To see the current support and shelter allowance rates for those on disability assistance, visit the ministry's website at gov.bc.ca/sdpr.



#### Who is considered a spouse

Under BC's welfare laws, a spouse is someone:

- you're married to, or
- have declared you're in a marriage-like relationship with, or
- have lived with for at least one year in a marriage-like relationship.

Indicators of a marriage-like relationship include sharing finances and presenting as a couple to friends and family.

# If you are experiencing long-term barriers to employment

Benefits for persons with persistent multiple barriers to employment (PPMB) are a type of welfare for people with a long-term medical condition that makes it difficult or impossible to work, and who face at least one other barrier to employment. Those who qualify for this assistance get money from the government every month to help pay for their essential needs.

To get PPMB benefits, you have to apply for the **PPMB designation**. To get this designation, you must meet the law's definition of a "person who has persistent multiple barriers to employment." You must:

- be at least 19 years old,
- be receiving income assistance or hardship assistance,
- have a health condition that seriously impacts your ability to look for work or keep a job, and that
  - has lasted for at least one year and is expected to continue for at least another two years, or
  - has occurred frequently in the past year and is likely to continue for at least two more years.

In addition, you must be facing **at least one other barrier** that makes it difficult for you to look for work or keep a job. Examples of other barriers include:

- being a victim of domestic violence
- experiencing homelessness
- · needing English language training
- having a criminal record

Unlike the **PWD designation**, PPMB is not a permanent designation. You must provide updated information or reapply when asked by the ministry.

Disability Alliance BC has a help sheet on PPMB benefits that goes into greater depth. You can access it on their website at disabilityalliancebc.org.

## How much you may receive in PPMB benefits

Under the law, the amount you receive in PPMB benefits depends on your age and the size of your family unit. Your family unit includes you and your **dependents**. Your **spouse** (married or unmarried) who lives with you is a dependent. (See above for who is considered a spouse.) So is a **minor** child who lives with you more than half the time and relies on you for necessities, like food and shelter.

Your total monthly payment is made up of a shelter allowance and a support allowance. Here are some examples of monthly support and shelter allowance rates for PPMB assistance as of December 2025.

Family unit size	Age	Support allowance	Max shelter allowance
One adult with the PPMB designation	Under 65	\$610	\$500
Single parent with the PPMB designation with one child	Under 65	\$760	\$695
Two parents, one with the PPMB designa- tion, with two children	Both under 65	\$1,105	\$840

To see the current support and shelter allowance rates for those receiving PPMB benefits, visit the ministry's website at gov.bc.ca/sdpr.

## If you don't qualify for either of the benefits explained above, you may be eligible for hardship assistance

If you're struggling to meet your needs but you don't qualify for either of the benefits described above, you may be eligible for **hardship assistance**. This is a temporary form of support that's paid on a month-to-month basis. You may receive hardship assistance if you have the **persons with disabilities (PWD)** or **persons with persistent multiple barriers (PPMB) designation** but don't qualify for those benefits.

The ministry only provides hardship assistance in certain situations. For example, if you're waiting for other income to come in, like **employment insurance**, and in the meantime you don't have enough money to meet your essential needs.

Some (but not all) hardship assistance payments are repayable. That is, those receiving hardship assistance may run up a debt owing to the ministry. There are often time limits to how long you can receive hardship assistance. For example, in some cases you can only receive hardship assistance for three consecutive months at a time.

# How much you may receive in hardship assistance

The amount you may receive in hardship assistance depends on whether you, or another person in your family unit, has the PWD or PPMB designation.

If no one in your family unit has either of these designations, you'll get up to the same support and shelter allowance as a family unit of your size on **income assistance**. Note that the shelter amount you're entitled to is based on your *actual* expenses, so you may not get the maximum.

If you have the PWD designation but don't qualify for disability assistance, you may be entitled to hardship assistance. You'll receive up

to the same support and shelter allowance as a family unit of your size on disability assistance.

Similarly, if you have the PPMB designation but don't qualify for PPMB benefits, you may be able to get hardship assistance. You'll receive the same support and shelter allowance as a family unit of your size getting PPMB benefits.

For current hardship assistance rates, visit the ministry's website at gov.bc.ca/sdpr.



#### Supplements offer additional support

If you qualify for welfare benefits, you may be eligible for additional support in the form of supplements. **Supplements** are extra money the ministry pays to those on welfare to help them with a particular need. These payments are on top of the support and shelter allowances described above.

Supplements are paid on a case-by-case basis, and each supplement has different eligibility criteria.

# Basic medical coverage and health supplements

Everyone receiving welfare in BC qualifies for **basic medical coverage**. This includes Medical Services Plan benefits and PharmaCare coverage for free prescription drugs. The ministry can apply for you to get basic medical coverage.

You may also qualify for **health supplements**. These are a separate category of supplements available to those who have certain health needs. Health supplements help pay for a range of health-related costs.

Some supplements help cover nutrition-related expenses. For example, if you have certain dietary needs to help manage a health condition, you may be eligible for a diet supplement. There's also a monthly nutrition supplement, available to those with the **PWD designation** who have a severe medical condition and are experiencing certain symptoms. This is to help pay for extra food items and vitamins and minerals.

There are supplements to help pay for a variety of medical services. For example, optical supplements help cover the cost of eye exams and basic eyewear. Dental supplements help pay for cleanings and fillings, and in some cases dentures, crown and bridge work, and orthodontic services.

The ministry may also provide you with medical supplies and equipment, free of charge. Examples of supplies they may provide include lancets, syringes, and ventilator supplies. Examples of equipment include wheelchairs, walkers, scooters, hearing aids, and lift devices.

Visit the ministry's website at gov.bc.ca/sdpr for the full list of health supplements available.

# General supplements help cover a range of additional costs

**General supplements** help with expenses relating to housing, employment, transportation, family, and more.

For example, the confirmed job supplement helps pay for work-related items you need to start a new job. Housing-related supplements help pay security and pet damage deposits, and cover some moving expenses.

Family- and children-related supplements help cover camp fees and costs associated with children starting school.

A crisis supplement may be available to assist those facing an unexpected need or expense. It provides a one-time payment to prevent imminent danger to the health of the recipient or someone in their family unit.

People with the **PWD designation** are also eligible for a monthly transportation supplement of \$52. You can elect to receive this supplement as cash or as an in-kind bus pass.

For a full list of general supplements, see the ministry's website at gov.bc.ca/sdpr.

#### If you no longer qualify for disability benefits

If you cease to qualify for **disability assistance** or **PPMB benefits** for specific reasons, you may still be able to get certain health-related supplements. Through Medical Services Only (MSO), the ministry provides access to specific supplements to former recipients of assistance. This includes supplements to help pay for medical supplies, medical equipment and infant formula.

If you have the PWD or PPMB designation and you stop receiving benefits, you may qualify for MSO.





## Who is eligible

# You must have a disability designation to qualify

To be eligible for disability benefits, you must have a designation from the **ministry**.

#### **Disability assistance**

To get disability assistance, you first need the **persons with disabilities (PWD) designation**. Having this designation shows you meet the law's definition of a "person with disabilities."

We explain who qualifies for the PWD designation above, starting on page 3. For the steps to apply for the PWD designation, see below starting on page 13.

# Benefits for persons with persistent multiple barriers to employment (PPMB)

To be eligible for PPMB benefits, you must first have the **PPMB designation**. Having this designation tells the ministry that you meet the law's definition of a "person who has persistent multiple barriers to employment." We explain who qualifies for the PPMB designation above, starting on page 4.

## Apply for the PPMB designation

To apply for the PPMB designation, go to a ministry office in person or call them at 1-866-866-0800. You can also submit your application online, through My Self Serve. Sign in or create an account at myselfserve.gov.bc.ca.

#### Asset limits to qualify

To be eligible for welfare, you must meet certain financial criteria.

# You can own some assets and still qualify for disability benefits

To qualify for disability benefits, the value of your assets (the things you own) must be below a certain amount. This amount is called your **asset limit**. An asset includes:

- equity in any personal property or real property that can be converted to cash (equity is the value of an asset after subtracting how much is owed on it)
- a beneficial interest in personal or real property held in trust
- cash

Asset limits vary depending on the size of your family unit. Your family unit includes you and your **dependents**. A **spouse** (married or unmarried) who lives with you is a dependent. So is a **minor** child who lives with you more than half the time and relies on you for necessities, like food and shelter.



#### Who is considered a spouse

Under BC's welfare laws, a spouse is someone:

- you're married to, or
- have declared you're in a marriage-like relationship with, or
- have lived with for at least one year in a marriage-like relationship.

Indicators of a marriage-like relationship include sharing finances and presenting as a couple to friends and family.

When the ministry looks at your assets, some of them don't get counted towards your asset limit. The law calls these **exempt assets**. Examples include clothing, a vehicle, your family unit's home, and some assets held in **trust**. Assets that *do* get counted towards your asset total are called non-exempt assets.

# The asset limit varies with the type of benefit and your family situation

The law sets out asset limits for those applying for disability assistance. As an example, a family unit where one person has the **PWD designation** can own \$100,000 worth of non-exempt assets and still qualify for disability benefits.

Importantly, if you intend to apply for the PWD designation you may qualify for **income assistance** even if your assets exceed the asset limit for income assistance. You can request a temporary exemption of your assets up to the PWD asset limit while you apply for PWD.

The asset limits for those applying for PPMB benefits are the same as the asset limits for basic income assistance. That is, a single person can have up to \$5,000 worth of non-exempt assets and qualify for PPMB benefits.

Visit the ministry's website at gov.bc.ca/sdpr for current asset limits and the full list of exempt and non-exempt assets.

#### Income limits to qualify

You can get some income and money from other sources and still qualify for disability benefits.

When you apply for disability benefits, the ministry adds up the money you get from different sources to come up with your **net income**. To qualify, your net income must be below your **income limit**, which is the amount you'd receive on disability benefits.

# Income is classified as exempt or non-exempt

Some types of income don't get counted towards your net income. This is called **exempt income**. The law lists the types of exempt income for disability assistance. Examples include child disability benefits, gifts and inheritances, and disbursements from an **RDSP**.

A different law lists the types of exempt income for PPMB benefits. Note that the list of exempt income for PPMB benefits and income assistance is the same.

Income that *does* count towards your total net income is called non-exempt income. Examples of non-exempt income include CPP benefits, regular EI and EI sickness benefits, and spousal support payments.

Visit the ministry's website at gov.bc.ca/sdpr for the full list of exempt and non-exempt income.

#### If you have non-exempt income

If you have non-exempt income that's less than the amount of disability benefits your family unit would get, the ministry will pay you an amount to make up the difference.

#### You may get an earnings exemption

You can also earn some income from work while receiving disability benefits without having it deducted (taken) from your payments. Applicants for disability assistance are eligible for such an **earnings exemption** if their family unit includes:

- a person with the PWD designation who previously received disability assistance, or
- a person who received income assistance or disability assistance in one of the last six months.

Usually, you become eligible for an earnings exemption after receiving benefits for one month. But if someone in your family unit received income assistance or disability assistance in one of the last six months, the earnings exemption will take effect right away. Similarly, if you have the PWD designation and have received disability assistance in the past, you'll have no wait period.

The amount of your earnings exemption depends on the type of benefits you get. As of December 2025, a single person who has the PWD designation is entitled to an *annual* earnings exemption of \$16,200. A single person who has the PPMB designation is entitled to a *monthly* earning exemption of \$1,080.

For current earnings exemption amounts, see the ministry's website at gov.bc.ca/sdpr.



#### Immigration requirements to qualify

To qualify for disability benefits, you must meet immigration requirements.

To be eligible, at least one member of your family unit must be one of the following:

- a Canadian citizen,
- a permanent resident (with landed status),
- a Convention refugee,
- · in Canada under a temporary residence permit,
- in the process of having a claim or application for refugee protection decided,
- subject to a removal order that cannot be executed, or
- in Canada under a temporary resident visa issued for humanitarian reasons related to armed conflict.

# An exception to the immigration requirements

The law carves out an exception to the above requirements for single parents without legal status in Canada who are separated from an abusive spouse. To qualify for the exemption, the welfare applicant must:

- have one or more children who are Canadian citizens,
- be separated from an abusive spouse,
- have applied for permanent residence status in Canada, and
- be unable to leave BC for specific reasons.

#### If your sponsorship breaks down

If your spouse sponsored you to come to Canada and your sponsorship breaks down due to abuse, you may be able to skip some of the usual steps when applying for welfare. Visit peopleslawschool. ca/sponsorship for more on your rights and options if your sponsorship breaks down.

## Age requirements to qualify

Generally, you must be 19 or older to qualify for disability benefits. However, if you're under age 19, you may qualify in these circumstances.

- If you don't live with your parents. To be eligible for welfare, the ministry must be convinced that your parents won't support you. The ministry will make reasonable efforts to get your parents to take responsibility for your financial support before giving you benefits.
- If you live with your parents. If your parents receive welfare benefits and you have a dependent child of your own, the ministry may see you as a separate family unit from your parents. This means you can apply for welfare as your own family unit and receive benefits separate from your parents.
- If you're likely to receive the PWD
   designation. If you're age 17 and likely to
   receive the PWD designation on your 18th
   birthday, you can apply for disability assistance
   up to six months prior to turning 18. If your
   application is accepted, you'd start getting
   disability assistance as soon as you turn 18.



## Before you apply

# You have rights when applying for disability benefits

In applying for disability benefits, you have rights. These include the right to:

- apply for and get the benefits you qualify for
- fair, efficient, and respectful service from ministry staff
- get extra help from ministry workers if you need it for health or other reasons
- have your privacy and personal information protected by the ministry
- have someone with you when you talk to a ministry worker (for example, a legal advocate, friend, or family member)
- ask for an interpreter if English isn't your first language
- appeal or challenge most ministry decisions that go against you

It's not your fault that you're struggling to meet your needs. You have the right to ask for help — it's not something to feel ashamed of.

## If you need help right away

When you first contact the ministry to apply for welfare, they will do an **immediate needs assessment**. The purpose of the assessment is to find out if you have an immediate need for food, shelter, or urgent medical attention. You have the right to get support right away if you need it.

Circumstances that show an immediate need include:

- relying on community resources (like a food bank) for basic food needs
- having received an eviction notice
- having had your utilities disconnected, or facing a disconnection
- staying at an emergency shelter with no suitable accommodation to move into in the near future
- being unable to pay for prescription medication you need right away

If the ministry agrees you have an immediate need, they will ensure you get help as soon as possible. They can also speed up the welfare application process, and relax some of the eligibility requirements for you.

#### If you are fleeing abuse

When you apply for welfare, let the ministry know right away if you're fleeing abuse. Ministry staff should ensure the immediate safety of you and any children in your care. They can also speed up the application process, to ensure you don't stay in an abusive situation due to financial need.

## Tips for dealing with the ministry

Sometimes, dealing with the ministry can be hard. Here are a few tips when dealing with ministry staff:

- If you need help understanding something, talk to a **legal advocate** or reach out to a friend. An advocate is a community worker trained to help people. It can help to have someone else to talk to the ministry on your behalf. To find an advocate in your area, see the who can help section on page 17.
- Call the ministry back if you don't hear from them when you're supposed to. We tell you the deadlines in the steps below.
- Keep notes of what you do, including the date and time. When you contact the

ministry, ask for the name of the person you're speaking to and write it down.

Ministry staff must follow BC's welfare laws. You can access the laws that deal with **disability assistance** by going to canlii.org and searching for the *Employment and Assistance* for Persons with Disabilities Act and Regulations. For the laws dealing with **PPMB benefits**, search for the Employment and Assistance Act and Regulations. There are also policies and procedures ministry staff must follow. You can access them on the ministry's website at gov.bc.ca/sdpr. Consider contacting an advocate if you need help understanding what the laws or policies mean.

Be persistent. Remember: you have the right to get help.





## Apply for disability assistance

#### Step 1. Apply for income assistance

Tip

If you already receive income assistance

If you're on **income assistance** and want to apply for disability assistance, start at step 2.

In order to receive disability assistance, you must have the **persons with disabilities** (**PWD**) **designation** from the **ministry**. We explain the designation above, beginning at page 3. Having this designation tells the ministry that you've met the eligibility requirements for disability assistance, as long as you also meet requirements around income and assets.

To start the process of applying for the PWD designation, you have to apply for regular welfare, called **income assistance**. (In our publication *Applying for Welfare Benefits* we walk you through the steps to apply.) If you're applying online, the questionnaire will ask if you'd like to apply for the PWD designation. Make sure you select "yes." If you're applying in person or over the phone, tell the ministry worker you'd like to apply for the PWD designation.

#### **Disability benefits help sheets**

Disability Alliance BC is an organization dedicated to supporting people with disabilities. They publish a series of disability benefits help sheets, including on income assistance applications for people with disabilities. See their website at disabilityalliancebc.org.

# You may be exempt from the orientation and work search requirements

Most applicants for welfare must complete an orientation and a work search as part of the application process. However, some applicants are exempt from these requirements. This includes people who have a mental or physical condition that prevents them from working or attending an orientation. If this applies to you, let the ministry know and you may be excused from the orientation and work search. They may ask you to get a note from a doctor explaining your condition.

#### A simplified application process

Those who are already enrolled in certain programs can access a simplified PWD application process. You may be able to use this simplified process if you're registered with any of these programs:

- Canada Pension Plan disability
- Palliative Care (Plan P)
- · At Home Program
- Community Living BC

Make sure to tell the ministry if you're enrolled in one of these programs.

#### Step 2. Get the PWD application form

Tip)

If you already receive income assistance

If you're on **income assistance** and want to apply for disability assistance, contact the ministry and let them know. Ask for a PWD application. You can reach the ministry at 1-866-866-0800.

When you apply for **income assistance**, you have to do an eligibility interview. During the interview, a ministry worker will ask you questions about your situation. They'll use the information you provide to decide if you qualify for income assistance and the likelihood that you'll qualify for the **PWD designation**.

After your interview, the ministry worker will give you a PWD application form if:

- you meet the asset rules for disability assistance (see above, on page 8),
- your non-exempt income is less than the disability assistance rate your family unit would get if you qualified (see above, on page 9), and
- you meet the other rules to qualify for welfare.

If you receive a PWD application but are not receiving income assistance, the ministry will generally give you two months to complete and submit it. If you need more than two months, let them know that you need more time so they don't close your file. If the ministry closes your file, you may have to start the application process over from the beginning.

#### If the ministry decides you aren't eligible

If the ministry worker says you don't qualify for **income assistance** or the **PWD designation**, it's important to understand why. They should provide you with a written decision so you can decide what to do next. If you disagree with their decision, you can ask for a **reconsideration**. We explain how in step 7, below.

# Step 3. Fill out section one of the PWD application

The PWD application has three sections:

- Section one is the section you fill out.
- Section two is the section a doctor or nurse practitioner fills out.
- Section three is the section your assessor fills out. The assessor must be a specific registered professional. Ideally, one who is familiar with your situation. The PWD application includes a list of people who can act as your assessor.

#### Filling out section one

First off, it's okay to ask for help filling out your application if you need it. Consider asking a friend, family member or **legal advocate** to go through it with you. (See the who can help section on page 17 for tips on finding an advocate.)

Start by completing the personal information part in section one. You can attach extra pages or you can write directly in the application booklet.

Next, turn to the part about your disabling condition. What you write here is very important. Your doctor or nurse practitioner and your assessor can use the information you provide to guide them in completing sections two and three. This can be especially helpful if you are working with a health professional who doesn't know you well. So make sure you include as much information as you can about your disability. If you aren't sure what to write, it's a good idea to speak to an advocate.

Once you've completed section one, sign and date the form. If you aren't able to do so, a **guardian** or someone with legal authority can sign it on your behalf.

**Guidance on your application** 

Disability Alliance BC publishes an in-depth guide on applying for the PWD designation. See their website at disabilityalliancebc.org.



# Step 4. Meet with your doctor or nurse practitioner

Section two of the PWD application form is for a doctor or nurse practitioner to complete. Before they fill it out, it's a good idea to meet with them. Their ability to answer the questions depends on how well they know you and your situation.

Schedule an appointment with your doctor or nurse practitioner for you to go through the form with them. Discuss each question from section two. Give them the information they'll need to provide accurate answers.

## If you use a walk-in clinic

For those without a doctor or nurse practitioner, walk-in clinics are an option for medical help. If you go to a walk-in clinic, ask the doctor who sees you to fill out section two and three of your PWD form.

As walk-in clinics often don't know your full health history, it can be helpful to meet with a doctor at the clinic before returning later to have them fill out your form. Bring any health records you have to your appointments.

#### Step 5. Meet with your assessor

Section three of the PWD application form is for your assessor to fill out. Your assessor can be a doctor, nurse practitioner, or another registered professional, like a physical therapist or registered social worker. The types of people who can act as your assessor are listed in your PWD application form.

Schedule an appointment with your assessor. Go through the form with them and discuss the questions in section three. Provide any information they need to give complete and accurate answers. If the same doctor or nurse practitioner also serves as your assessor, they can complete sections two and three at the same time.

## Step 6. Submit your PWD application

Once all three sections of your PWD application are filled out, take a look at the checklist towards the end of the form. Make sure you've covered everything. Make a photocopy of the completed application for your records.

To submit your application, drop it off to your local ministry office or mail it in the envelope included with the form. No postage is required.

#### What happens next

Your application will be reviewed by the ministry. They will send you a decision letter on whether your application for the persons with disabilities (PWD) designation has been approved.

If your application is denied, you can ask for a reconsideration. We explain how on the next page.

## Step 7. Request a reconsideration (if applicable)

If the **ministry** denies your application for the PWD designation, you have the right to challenge it. The first step in the process is a request for reconsideration. This is a chance for a new person at the ministry to take a second look at your application. They'll also consider any new material (called "evidence") you've submitted since the original decision was made.

Find a legal advocate

Tip

Legal advocates are community workers trained to help people. An advocate can tell you if your reconsideration

or appeal is likely to succeed. They can also help you with the paperwork involved. To find an advocate, see the who can help section on page 17.

#### How to request a reconsideration

First, call the ministry at 1-866-866-0800 or visit your local ministry office to tell them you want a decision reconsidered. They should give you a request for reconsideration form within 48 hours. If you haven't received the form within a week of your request, follow up with them. (Note that it's generally best to pick up your reconsideration package in person to prevent delays.)

Fill out sections three and four of the form, then return the form to your local office. Alternatively, you can fill out and submit a request for reconsideration form online through My Self Serve.

To ensure the ministry has all the information you want them to consider for your reconsideration, submit the completed form together with any new evidence you might want to provide. New evidence can include an updated personal statement, letters from doctors or assessors, statements from others, or potentially tests and medical records.

#### Make sure to meet the deadlines

You must return the form within 20 business days of the ministry's original decision. The 20 business day countdown starts the day after you **learn of** the decision. If your denial decision is dated but you did not read or receive the decision until days later, the 20 day deadline should start the day after you actually learned of the decision. If there was a delay between when your decision is dated and when you found out about the decision, it's important to tell the ministry this when you call to request the reconsideration package. They should change the dates accordingly.

If you aren't able to meet the 20 day deadline, you can request an extension of up to an additional 20 business days. An extension starts the day after you request it, even if you still have time left on your original deadline. This means that if you request an extension too early, you may eat into your original deadline. To maximize your extension time, you would need to request your extension on the last day of your original deadline. But be careful, as you don't want to miss your deadline by waiting too long. A legal advocate can help you with the timing of your extension request.

#### What happens next

A reconsideration officer will review your form and get back to you with a decision by mail or through your My Self Serve account. Follow up with the ministry if you have not received a decision on your reconsideration after a week.

If you aren't satisfied with the reconsideration decision, you can appeal. Welfare appeals are heard by the Employment and Assistance Appeal Tribunal.

Disability Alliance BC has in-depth guides on submitting a request for reconsideration and appealing a reconsideration decision. You can access them at disabilityalliancebc.org.

## Who can help

#### With information

#### **Disability Alliance BC**

A provincial, cross-disability voice offering help sheets and tools to those on disability benefits or intending to apply.

1-800-663-1278 disabilityalliancebc.org

## With applying for welfare

#### **PovNet's Find an Advocate**

Provides a map of legal advocates throughout BC who can help with applying for disability benefits and navigating welfare problems.

povnet.org/find-an-advocate

#### **Together Against Poverty Society**

Helps people in the Greater Victoria and Nanaimo areas with persons with disabilities (PWD) applications and with challenging ministry decisions.

1-250-361-3521 tapsbc.ca

## With legal help

#### **Community Legal Assistance Society**

Assists low-income British Columbians who need help with a decision from the Employment and Assistance Appeal Tribunal.

1-888-685-6222 clasbc.net

#### **UBC Law School's Student Advice Program**

Law students provide help to people with limited means in the Vancouver area.

604-822-5791 Islap.bc.ca

#### **University of Victoria Law Centre**

Law students provide help to people with limited means in the Victoria area.

1-250-385-1221 thelawcentre.ca

# Thompson Rivers University Community Legal Clinic

Law students provide help to people with limited means in the BC Interior.

1-778-471-8490 tru.ca/law/students/outreach/legal-clinic

#### With complaints

#### **BC Ombudsperson**

Independent office that hears complaints about government services or agencies.

1-800-567-3247 bcombudsperson.ca

## **Glossary**

**Asset limit**: The total amount of assets (things you own) you can have and still qualify for welfare. Some assets don't get counted towards your asset total. These are called exempt assets. Assets that do count towards your asset total are called non-exempt assets.

**Disability assistance**: A disability benefit available to those with a persons with disability (PWD) designation, which recognizes they have a severe mental or physical impairment that restricts their ability to perform daily living activities.

**Disability benefits**: Welfare benefits that provide targeted help to people facing health struggles that make it very difficult for them to work or to do certain daily living activities. The two main disability benefits are disability assistance (also called PWD benefits) and PPMB benefits (benefits for persons with persistent multiple barriers to employment).

**Employment insurance**: A program run by the federal government that provides benefits to workers who lose their job. It also helps those who can't work because of sickness, who take time off work to have a child or care for one, or who need time off work to care for an ill family member.

**Exempt assets**: Assets that the ministry doesn't count towards your asset total when deciding if you qualify for welfare.

**Exempt income**: Money the ministry doesn't count towards your net income when deciding if you qualify for welfare.

**Guardian**: A person who has the legal authority (and the corresponding duty) to care for the interests of another person. That person might be a child, a person with a disability, or an older adult of diminished capacity.

**Hardship assistance**: A type of welfare available to those who, for specific reasons, don't qualify for income assistance, disability assistance, or PPMB benefits.

**Income assistance**: Financial help the BC provincial government provides to people who have little or no income. Income assistance is a main welfare benefit.

**Income limit**: The amount of money you can get from other places and still qualify for welfare. Some sources of money don't get counted towards your net income. This is called exempt income. Sources of money that do get counted towards your net income are called non-exempt income.

**Legal advocate**: A professional who receives extensive training on legal problems and the law. They provide free support, advocacy and information to low-income and marginalized people experiencing legal problems.

**Ministry**: The Ministry of Social Development and Poverty Reduction. The part of the provincial government that deals with welfare.

**Minor**: A person who is younger than the legal age of majority, which is 19 in British Columbia.

**Net income**: "Take home" income after deductions. Deductions may include income tax, and things like Canada Pension Plan and employment insurance contributions.

**Permanent resident**: Also called a landed immigrant. A person who has been granted permanent resident status by the government and has not lost that status. Permanent residents have the right to enter and remain in Canada, as well as live and work in Canada, subject to the law.

**PPMB benefits**: Benefits for persons with persistent multiple barriers to employment, available to those with a medical condition that makes it difficult or impossible to look for work or keep a job.

**PPMB designation**: A designation given by the ministry confirming that a person meets the legal definition of a "person who has persistent multiple barriers to employment." You must have this designation to receive PPMB benefits.

**PWD designation**: A designation given by the ministry confirming that a person meets the legal definition of a "person with disabilities." You must have this designation to receive disability assistance.

**Real property**: A parcel of land and any buildings on the land.

**RDSP**: A registered disability savings plan is a savings account registered with the federal government. It helps people with disabilities, and their families, save for the future. The beneficiary of the RDSP can also continue to receive disability benefits.

**Supplements**: Additional payments and supports the ministry provides to those on welfare to help them with a particular need.

**Trust**: A form of possession of property in which a person (the trustee) holds property for the benefit of another person (the beneficiary).

**Welfare**: Money you may be able to get from the provincial government for food, shelter, clothing and other basic needs when you're unable to support yourself. Welfare includes income assistance, disability benefits, and hardship assistance.



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