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# Income Assistance Application Process for People with Disabilities

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This Help Sheet is for people with disabilities who need to apply for disability benefits from the Ministry of Social Development and Poverty Reduction (MSDPR) for the first time. We describe the steps you must take before you get the application for the Persons with Disabilities Designation (PWD) benefit. For information on how to apply for PWD, please see our **Help Sheet 2: The Persons with Disabilities (PWD) Application**.

## New online application

MSDPR changed their online application for benefits in February 2017. If you have ever applied for benefits before that date, the new system will likely look unfamiliar to you. This Help Sheet will try to explain the new system.

## Before you get started

To complete your application you will need a:

- Computer, tablet, or mobile device connected to the internet
- Email address
- Telephone

If you do not have access to a computer or a phone, or are unable to use one for any reason, we urge you to contact MSDPR to explain your situation. Local MSDPR offices have computers that applicants can use. If you cannot apply online yourself, you can call MSDPR to ask for an assisted application over the phone.

If you have a telephone and computer with access to the internet, you can start your application for income assistance from home.



## **About disability benefits (PWD)**

People with disabilities do not automatically qualify for disability benefits. It can take a week or more to go through the initial application and get all the necessary documents. You need to show you are financially eligible for disability assistance, or are likely to be eligible in the near future, before MSDPR will give you a PWD application form. It must be completed by your doctor or nurse practitioner, and sent to MSDPR's Health Assistance Branch in Victoria for approval. If MSDPR approves your PWD application, you will then be recognized as a "person with disabilities," and be eligible to receive the disability assistance rate.

Disability benefits are not backdated. This means they are paid from the month MSDPR decides you are eligible. It can take MSDPR at least three months to adjudicate your PWD application.

## **About income**

Income assistance and disability benefits are income tested. This means that money you receive from other sources may affect whether you qualify, and the amount of money you are eligible to receive. For example, if you are a single person whose monthly income is over \$760 per month, it is unlikely that you'll qualify for regular income assistance. Single people with monthly incomes over \$1,183 may be financially ineligible for disability benefits. It is possible to apply for disability assistance if your income is too high for income assistance, but is lower than the disability assistance rate.

## **About assets**

Income assistance and disability benefits are also asset tested. This means that assets you hold may affect your eligibility for income assistance and disability assistance. This is why MSDPR asks you to provide information about money you have and property you own when you apply. The asset limit for a single person who qualifies for disability assistance is \$100,000 while the asset limit for a single person on regular income assistance is \$2,000. If your finances are complicated and the Ministry denies your initial application for assistance, we recommend you seek the advice of an advocate. New applicants for PWD, who have no income and savings up to \$100,000, can receive the basic income assistance amount of \$760 per month while they wait to have their PWD approved. They do not have to pay this money back if their PWD application is denied.

## **About people you live with**

A person with a disability living with a family member or roommate can qualify for income assistance or disability benefits as a single person. However, if you live with a spouse or partner, MSDPR will want to know the total income and assets of your household. You will be expected to apply for income assistance as a couple. If MSDPR misunderstands your living arrangement, we recommend you seek the advice of an advocate.



## Getting started

MSDPR has one contact number for applicants and recipients of income assistance and disability benefits: 1-866-866-0800.

### Stage 1: Create a MySelfServe Account and BCeID

Create your MySelfServe (MySS) account at: [myselfserve.gov.bc.ca](http://myselfserve.gov.bc.ca). You will be asked to provide some personal information, including your Social Insurance Number (SIN), contact information, and date of birth. Once you submit this information to MSDPR they will send you an email with a link to finish setting up your account. You will be required to create a 4-digit password (PIN). Choose a PIN you will remember and make sure to keep it private. You may want to write down your PIN and store it in a secure place. You will then be required to create a basic BCeID, if you do not already have one. This means you will have to provide more information about yourself, to create a separate BCeID password, and to select security questions that you may be asked in the future to recover your account or verify your identity.

### Stage 2: Apply using MySelfServe (MySS)

Login to your new MySS account. Select “Service Requests” and then “Create Service Request” and start a new “Application for Assistance.” The application for assistance has 11 sections with various questions about your personal and financial circumstances. The specific questions you are asked will vary depending on your circumstances.

#### Tips

- The MySS and BCeID registration can be complex. Also, there have been some issues reported with the MySS system from time to time. If you try to register for MySS and it does not work, it is likely not your fault. Consider waiting for a while and trying again. If you have ongoing problems, call MSDPR to request an assisted application. We encourage you to contact an advocate if these solutions do not work.
- During the “Application for Assistance” you will be asked to upload documents (e.g. copies of your I.D., bank statements, etc.). You can complete your application without uploading. If you do not upload the requested documents you will need to fax them to MSDPR or bring them in-person to an MSDPR office.
- The application should ask if you intend to apply for the PWD designation. Make sure to answer “Yes” to this question.
- Remember that you can save your application and return to it again at a later point.



### **Immediate needs assessment**

The Application for Assistance includes questions about whether you have an immediate need for food, shelter or urgent medical attention. If you answer “Yes” to any of these questions, an MSDPR worker should contact you within 24 hours to do an eligibility interview and fast track your application for assistance. If you do not hear from MSDPR within 24 hours, we recommend you call MSDPR (1-866-866-0800) and tell them you are in urgent need of assistance.

### **Job search requirement**

MSDPR regulations state that people who are able to work and have never applied for assistance before, must complete a five-week job search before they can receive benefits. Employable people who have been on assistance before must do a three-week job search. People with disabilities are not automatically excused from looking for work, unless they already have the PWD designation. However, if you have a medical condition that prevents you from looking for work, you can be excused from the job search. You may be asked to get a form filled out by your doctor that says you have a disability and cannot work.

### **Stage 3: The eligibility interview and determining eligibility**

Once your online application has been submitted, an MSDPR worker should contact you by phone or on MySS (depending on what you asked for in your application) within five days (or 24 hours, if you have indicated you need “immediate needs assistance”). If you do not receive a call within this time period, we recommend you call MSDPR (1-866-866-0800) and ask about the status of your application. When the MSDPR worker contacts you, they will ask you to submit any outstanding documents needed to show that you are eligible for income assistance and/or to apply for the PWD designation. These documents may include, but are not limited to:

- Identification documents
- Confirmation of your mailing address
- Confirmation of the rent you pay
- Verification of any income you may have received
- Bank statements for the past 60 days
- Vehicle registration, if you own a car
- Your most recent income tax assessment.

These documents can be taken in or faxed to your local MSDPR office. We advise you to get a date-stamped copy of documents you submit or keep the fax confirmation sheet for your records. The worker may also ask you about the information you have submitted. If there are documents that you are unable to get, or questions you are unable to answer, it is important to explain this to the worker at this time. Delays in submitting requested documents can lead to delays in confirming your eligibility for assistance or getting the PWD application.



Once you have submitted the requested documents and clarified any eligibility concerns, MSDPR can take several days to tell you whether you qualify for benefits and/or give you a PWD application. We advise you to contact MSDPR if you do not hear back from them within five business days.

Once MSDPR has confirmed your financial eligibility, you may be eligible for income assistance and a PWD application. If you receive a PWD application before you go on income assistance, MSDPR will allow you two months to complete and submit it. If you need more than two months, tell MSDPR so they do not close your file.

### **What if MSDPR says you are not eligible?**

If MSDPR tells you that you are not eligible for income assistance and/or to apply for PWD, it is important that you understand the reasons. The MSDPR worker should give you this information, so you can decide what to do next. If you believe that MSDPR's reasons for denial are unreasonable, you can request a reconsideration of this decision. MSDPR regulations allow 20 business days, from the date you learned you were denied, to submit a reconsideration request. We urge you to seek the advice of an advocate if MSDPR tells you that you are not eligible.

### **Special situations**

Sometimes people living on low incomes cannot qualify for regular income assistance because of special circumstances that are beyond their control. For example, you may be waiting for other income or trying to sell property. If this happens to you, you may still be eligible for Hardship Assistance. Note that some types of Hardship Assistance may be repayable to MSDPR.

People who have income slightly above the rates set by MSDPR may be able to qualify for medical equipment and devices, medical supplies or medical transportation, if all the following requirements are met:

- you face a direct and imminent life-threatening health need
- you have no other resources to meet this need
- you are receiving premium assistance from MSP
- you meet all the requirements set out in the health supplement sections of the legislation (see **Help Sheet 7: Health Supplements for People with Disabilities**).



## **Simplified PWD application process**

If you are already registered with and receive benefits from Canada Pension Plan Disability, Pharmacare Plan P (Palliative Care), Community Living BC, or the At Home Program (from the Ministry of Children and Family Development) you can access a much easier PWD application process. However, you still need to complete the full online application, as described in this guide. The online application should ask if you are enrolled in one of these programs. If you are not registered with one of these programs, you will be required to complete a full PWD application to apply for disability benefits.

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