

Version française disponible

Canada Pension Plan Disability Benefit Toolkit

Your Complete Guide

WINTER 2019

Service
Canada 

How to use this toolkit

This toolkit is a guide to:

- understanding the eligibility rules for the Canada Pension Plan disability benefits; and
- applying for the Canada Pension Plan disability benefits and the disabled contributor's child's benefit.

Use the [table of contents](#) page below to help you access the content you need.

Use the eligibility map to find out which benefits you may be eligible for.

Any word or phrase **underlined in blue** is a word found in the glossary, a supporting resource or a form. Follow the page numbers beside the underlined words, or enter the link into your web browser to access the supporting source. When the name of a form is underlined, you will be able to find it on the forms list on [page 40](#) or access the form directly at canada.ca/esdc-forms.

If you are using a printed version of this toolkit, you will need to search for the form numbers online and print them to complete your application. If you are unable to do so, please [contact us via the contact us page on page 51](#) or visit your closest Service Canada Centre for help. From the forms list, go to canada.ca/esdc-forms and insert the ISP number into the search bar.

Service Canada can help you better understand eligibility and complete your application for benefits. See [page 51](#) to see our contact information, office locations and hours of operation. **Contact us** as often as you need to during the application process.

The Canada Pension Plan Disability Benefit Toolkit –
Your complete guide to Canada's Pension Plan Disability Benefit

This publication is available for download at canada.ca/publiccentre-ESDC.

It is also available upon request in multiple formats (large print, MP3, Braille, audio CD, e-text CD,

DAISY or accessible PDF), by contacting 1 800 O-Canada (1-800-622-6232).

By teletypewriter (TTY), call 1-800-926-9105.

© Her Majesty the Queen in Right of Canada, 2019

For information regarding reproduction rights: droitdauteur.copyright@HRSDC-RHDCC.gc.ca.

PDF

Cat. No. : SG5-101/2019E-1-PDF

ISBN: 978-0-660-28858-1

ESDC

Cat. No. : SC-335-01-19E

Table of Contents

1.0 Canada Pension Plan (CPP) disability benefits3

What is the Canada Pension Plan disability benefit?	3
Eligibility criteria	3
CPP disability benefits eligibility map	8
Things to consider before applying	9
Child-rearing provision	11
Late applicant provision	12
Incapacity provision	13

2.0 Children's benefit..... 14

Benefits for children under 25	14
Eligibility criteria	14
How to apply for a child's benefit	15

3.0 Applying 16

When to apply	16
How to apply	16
Canada Pension Plan disability benefit application checklist	18
Assistance completing the application	20

4.0 After you apply 22

How long will it take?	22
When will I receive my benefit?	22
Benefit amount	23
Receiving disability income from another source	23
Receiving more than one Canada Pension Plan benefit	23
Extension request	24
Request for reconsideration	24
When does the benefit stop?	26

5.0 Important information27

Returning to work	27
Tax considerations	30
In case of death	31
Reassessment of eligibility	32
Overpayments	32

6.0 Glossary, links and forms .. 33

Glossary of terms	33
Links to other resources	37
Forms	40

7.0 Other benefits 43

Employment Insurance sickness benefit	43
Canada Benefits Finder	43
Foreign benefits	44
CPP disability benefit examples	45
Disabled Contributor's Child's benefit examples	49

Contact us..... 51

Guide for health care professionals 52

Overview	52
Working with your patient	53
Patient eligibility	54
A Summary of CPP disability adjudication guidance	55
Application forms	58
Type of medical information needed	59
Medical information for continuing eligibility	61
Other information	62
Billing	63
Privacy	63

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

1.0 Canada Pension Plan (CPP) disability benefit

▶ What is the Canada Pension Plan disability benefit?

▶ Eligibility criteria

CPP disability benefit eligibility map

Things to consider before applying

Child-rearing provision

Late applicant provision

Incapacity provision

1.0 Canada Pension Plan disability benefits

WHAT ARE THE CANADA PENSION PLAN DISABILITY BENEFITS?

The Canada Pension Plan (CPP) disability benefit is a taxable monthly payment that is available to people who:

- made valid contributions to the CPP; and
- are regularly not able to work because of a disability.

The CPP disability benefit does not provide short-term disability coverage or coverage for medications or medical treatments.

The Post-Retirement Disability Benefit is intended for retirement pension beneficiaries who are disabled, but did not apply for a disability pension within 15 months of the first retirement pension payment.

ELIGIBILITY CRITERIA

To be eligible for the CPP disability , you must:

1. be under the age of 65;
2. have a severe and prolonged physical or mental disability, according to the definition in the CPP legislation; and
3. meet the minimum contributory requirements.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

1.0 Canada Pension Plan (CPP) disability benefit

What is the Canada Pension Plan disability benefit?

► Eligibility criteria

CPP disability benefit eligibility map

Things to consider before applying

Child-rearing provision

Late applicant provision

Incapacity provision

1. Be under the age of 65

You can receive the CPP disability benefit only until you are 65.

2. Have a severe and prolonged physical and mental disability

To receive this benefit, you must have a severe and prolonged disability according to the definition in the CPP legislation. Your disability must be both severe and prolonged when you apply.

What does the CPP mean by severe?

A person is considered to have a severe disability if he or she is regularly incapable of pursuing any substantially gainful occupation.

Being **regularly incapable** means that you are **usually or always incapable**. (A Service Canada medical adjudicator will determine whether you meet this requirement.)

To be **substantially gainful**, your work must be **productive and profitable** and you must be able to **keep up with others doing the same work**.

What does CPP mean by prolonged?

Your disability is long-term and of indefinite duration or is likely to result in death.

Being eligible for a disability benefit from other government programs or from private insurers does not automatically mean you are eligible for the CPP disability benefit.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

1.0 Canada Pension Plan (CPP) disability benefit

What is the Canada Pension Plan disability benefit?

► Eligibility criteria

CPP disability benefit eligibility map

Things to consider before applying

Child-rearing provision

Late applicant provision

Incapacity provision

3. Meet the minimum contributory requirements

To meet the minimum contributory requirements, you must:

- 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, found on [page 12](#) of this toolkit.

Note: The minimum qualifying period refers to the valid years of contributions necessary to be eligible for the disability benefit. You must meet the definition of having a “severe” and “prolonged” disability prior to the end of your MQP.

Understanding the CPP and how contributions work

The CPP operates everywhere in Canada, except in Quebec, where the Quebec Pension Plan (QPP) provides similar pensions and benefits.

The amount you contribute to the CPP is based on your employment income. You make CPP contributions only on your annual earnings that are between a minimum and a maximum amount (referred to as pensionable earnings). The minimum amount is always \$3,500.

The maximum amount is set each January based on increases in the average wage in Canada. You do not contribute:

- while you are receiving a CPP disability benefit;
- during periods when you have no earnings; or
- when your earnings are below \$3,500.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

1.0 Canada Pension Plan (CPP) disability benefit

What is the Canada Pension Plan disability benefit?

► Eligibility criteria

CPP disability benefit eligibility map

Things to consider before applying

Child-rearing provision

Late applicant provision

Incapacity provision

Your contributory period

Your contributory period starts when you reach age 18. Your contributory period ends when you start receiving your CPP retirement pension, turn 70, or die (whichever happens first).

Service Canada uses the contributory period to:

- determine if you meet the CPP contribution requirements; and
- calculate the amount of CPP benefits you are eligible to receive.

For more information on contribution periods: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/contributions.html>.

Service Canada looks at:

- how long you contribute; and
- how much you contribute to the CPP.

The more you earn and contribute to the CPP, the higher your payment will be.

Note: With very few exceptions, everyone over the age of 18 who works in Canada outside of Quebec and earns more than the Disability Basic Exemption (\$5,700 per year in 2019) makes a valid contribution toward a CPP disability benefit. Visit [canada.ca](https://www.canada.ca) to find out more about CPP contribution rates, including maximums and exemptions.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

1.0 Canada Pension Plan (CPP) disability benefit

What is the Canada Pension Plan disability benefit?

▶ Eligibility criteria

CPP disability benefit eligibility map

Things to consider before applying

Child-rearing provision

Late applicant provision

Incapacity provision

Post-Retirement Disability Benefit (PRDB)

The new Post-Retirement Disability Benefit is intended for retirement pension beneficiaries who are disabled, but did not apply for a disability pension within 15 months of the first retirement pension payment. Previously these clients would not have been eligible for CPP disability benefits.

If this is your situation, as of January 1, 2019, you may be entitled to a Post-Retirement Disability Benefit in addition to your retirement pension. The Post-Retirement Disability Benefit rate is equal to the disability flat-rate portion (in 2019 it was \$496.36) and will increase each January, according to cost of living.

Eligibility criteria and requirements are the same as for the Canada Pension Plan Disability Benefit. Also, the Disabled Contributors Child's Benefit is payable to children of Post-Retirement Disability Benefit recipients who meet the appropriate criteria.

The Post-Retirement Disability Benefit ends:

- the month the beneficiary turns 65;
- the month the beneficiary is no longer deemed to be disabled; or
- the month of death.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

1.0 Canada Pension Plan (CPP) disability benefit

What is the Canada Pension Plan disability benefit?

Eligibility criteria

CPP disability benefit eligibility map

▶ Things to consider before applying

Child-rearing provision

Late applicant provision

Incapacity provision

THINGS TO CONSIDER BEFORE APPLYING

- Applying for the CPP disability benefits will not reduce the amount of CPP retirement pension you receive at age 65.
- While receiving the CPP disability benefit, you do not contribute to the plan.

Service Canada's service standards

To help us provide the best possible service, we require that you submit a complete application, to the best of your ability.

Service Canada's goal is to make a decision on applications for a CPP disability benefit within 4 months of receiving a complete application.

A complete application includes:

- [Application for Canada Pension Plan Disability Benefit \(ISP1151\)](#);
- [Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#).

Do not wait for your doctor or nurse practitioner to complete the medical report before sending your completed application to Service Canada.

Try to ensure your application is complete before you send it. Sending an incomplete application can delay the decision.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

1.0 Canada Pension Plan (CPP) disability benefit

What is the Canada Pension Plan disability benefit?

Eligibility criteria

CPP disability benefit eligibility map

▶ Things to consider before applying

Child-rearing provision

Late applicant provision

Incapacity provision

If you have a terminal illness

If your health care professional has told you that you have a terminal illness, that is expected to result in death within 6 months, there is a different application form to complete: the [Terminal Illness Application for a Disability Benefit under the Canada Pension Plan \(ISP2530A\)](#).

Service Canada's goal is to make a decision for applicants with a terminal illness within 5 business days of receiving a complete terminal illness application. If employment or medical information is missing, the decision may take longer.

Access the Terminal Illness Application (ISP2530A) at: canada.ca/esdc-forms

Grave medical conditions

Service Canada has a list of 32 rapidly progressive conditions that cause severe functional limitations and may result in death. If you have one of these conditions, you are very likely to be eligible for the CPP disability benefit.

Our goal is to make a decision for applicants with grave medical conditions within a month. When you apply for the CPP disability benefit with the [Application for Canada Pension Plan Disability Benefit \(ISP1151\)](#) and [Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#), Service Canada will determine whether you have one of these conditions based on the information in the application.

The list of conditions can be found in Annex A of the [Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#).

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

1.0 Canada Pension Plan (CPP) disability benefit

What is the Canada Pension Plan disability benefit?

Eligibility criteria

CPP disability benefit eligibility map

▶ Things to consider before applying

▶ Child-rearing provision

Late applicant provision

Incapacity provision

If you are a Quebec resident

The CPP operates everywhere in Canada, except in Quebec. When you work in Quebec you contribute to the Quebec Pension Plan (QPP) instead of to the CPP.

You must apply for [QPP disability benefits \(Section 6.0\)](#) if:

- you worked only in Quebec;
- you currently live in Quebec and have contributed to both the CPP and QPP; or
- you have worked in Quebec, currently live outside Canada and your last province of residence was Quebec.

Provisions

One or more of the following provisions could help you qualify for the CPP disability benefit or increase the amount you receive.

CHILD-REARING PROVISION

If you stopped working or worked less to care for a child under the age of 7, the child-rearing provision may help you qualify for CPP disability benefits or increase your benefit amount. The child-rearing provision allows you to not count a period of low earnings or no earnings when you were raising your child.

The child-rearing provision may apply to you if:

- you did not work or had low earnings because you were the primary caregiver of your child under the age of 7; and
- you have received Family Allowance payments or been eligible for the Canada child tax benefit or Canada child benefit (even if you did not receive the benefit).

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

1.0 Canada Pension Plan (CPP) disability benefit

What is the Canada Pension Plan disability benefit?

Eligibility criteria

CPP disability benefit eligibility map

Things to consider before applying

▶ **Child-rearing provision**

▶ **Late applicant provision**

Incapacity provision

The CPP considers the primary caregiver to be the person who is most responsible for the daily needs of the child (or children) until the age of 7.

Some examples of the responsibilities of the primary caregiver are:

- supervising the child
- preparing meals
- going to school meetings and events
- attending the child's medical appointments

LATE APPLICANT PROVISION

The late applicant provision may help you qualify for CPP disability benefits if you did not apply when you first became disabled.

You may be eligible if:

- you had the required amount of CPP contributions and the required number of years of CPP contributions on the date you first became disabled (as defined by the CPP legislation); and
- you have been continuously disabled (as defined by the CPP legislation) from that date up to the present.

You do not have to apply separately for this provision. It will automatically be considered when you apply for CPP disability benefits.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

1.0 Canada Pension Plan (CPP) disability benefit

What is the Canada Pension Plan disability benefit?

Eligibility criteria

CPP disability benefit eligibility map

Things to consider before applying

Child-rearing provision

Late applicant provision

▶ **Incapacity provision**

INCAPACITY PROVISION

The **incapacity provision** supports you if you were previously:

- physically or mentally incapable of forming or expressing the intent to claim CPP disability benefits; and
- incapable of asking someone else to apply on your behalf.

This provision may allow Service Canada to go further back in time to pay retroactive benefits.

There is a time limit after you regain the capacity to apply.

Contact Service Canada by phone or in-person to have the **Declaration of Incapacity – Physician's Report** sent to you.

Credit splitting upon separation, divorce or end of a common-law relationship

The CPP contributions you and your former spouse, or former common-law partner made during the time you lived together may be equally divided after a divorce, separation, or the end of your common-law relationship. To find out more about credit splitting for divorced or separated couples see <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-split-credits.html>.

International social security agreements and the Canada Pension Plan

If you have lived or worked in Canada and in another country, and you do not meet the contributory requirements for CPP disability benefits, one of Canada's international social security agreements may help you qualify. For more information on international social security agreements: <https://www.canada.ca/en/employment-social-development/corporate/contact/issa.html>.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

2.0 Children's benefit

▶ Benefits for children under 25

▶ Eligibility criteria

How to apply for a child's benefit

2.0 Children's benefit

BENEFITS FOR CHILDREN UNDER 25

The Canada Pension Plan provides a monthly benefit for **dependent children (see the glossary on page 33 for definition)** of someone receiving a CPP disability benefit, or of a deceased parent or guardian who has met the CPP contributory requirements for a death benefit.

Note: For the surviving child's benefit to be paid, the deceased must have contributed to the CPP for the lesser of:

- one-third of the calendar years in their CPP contributory period, but at least 3 calendar years; or
- 10 calendar years.

ELIGIBILITY CRITERIA

Child

The dependent child must be:

- under age 18 or between 18 and 25 years old and attending school or university full-time; and
- the biological child of the contributor; or
- a child "adopted legally" or "in fact" by the contributor before the age of 21; or
- a child "legally" or "in fact" in the custody and control of the contributor before the age of 21.

For a better understanding of eligibility, a **few examples can be found on page 49**.

Note: Once a child turns 25, they are no longer eligible for the benefit.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

2.0 Children's benefit

Benefits for children under 25

- ▶ **Eligibility criteria**
- ▶ **How to apply for a child's benefit**

Parent or guardian

A child may be eligible for the disabled contributor's child's benefit if the parent or guardian is receiving the CPP disability benefits. A child may be eligible for the surviving child's benefit if the deceased parent or guardian made sufficient contributions to the CPP.

A maximum of two children's benefits can be paid to a child.

HOW TO APPLY FOR A CHILD'S BENEFIT

An application is made in one of the following ways:

1. **Child is under 18 and in the care and custody of the applicant:** When the parent or guardian of a dependent child completes the application for the CPP disability benefit, they will be asked questions about dependent children in their care. If the applicant provides information about dependent children, Service Canada will consider the application to be for their dependent children. There is no additional step to apply for the child's benefit.
2. **Child is under 18 and in the care and custody of someone else:** If the dependent child is under 18 years old and not in the care and custody of the applicant, the custodial parent or guardian should complete and submit:
the [Application for benefits for under age 18 children of a Canada Pension Plan Disabled Contributor \(ISP1152\)](#) ; or
the [Application for a Canada Pension Plan Survivor's Pension and Child\(ren\)'s benefits \(ISP1300\)](#).
3. **Child is between the ages of 18 and 25 and attending school or university full-time:** If the dependent child is between the ages of 18 and 25 and is attending school or university full-time, they should complete and submit the following 2 forms: the [Application for a Canada Pension Plan Child's Benefit \(ISP1400\)](#) and the [Declaration of Attendance at School or University \(ISP1401\)](#).

Note: Call Service Canada at 1-800-277-9914 to notify us when your schooling or re-training is complete.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

3.0 Applying

▶ When to apply

▶ How to apply

Canada Pension Plan disability benefit application checklist

Assistance completing the application

3.0 Applying

WHEN TO APPLY

You should apply for the CPP disability benefit as soon as you develop a **severe and prolonged** (see the glossary on page 33 for definition) or terminal medical condition that regularly prevents you from working.

You must apply for the CPP disability benefit in writing. Send Service Canada your completed application forms as soon as possible. The date your application is received could affect when your benefit starts. It takes Service Canada about 4 months to determine your eligibility and to start payments.

HOW TO APPLY

- Answer every question with as much detail as possible to help Service Canada understand your situation and make a faster decision.
- For information on how to submit supporting documentation with your application, consult Annex B of the **Application for a Canada Pension Plan Disability Benefit (ISP1151)**.
- If you are not able to complete the application, you can authorize someone else to do it for you. See **page 20** for more information.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

3.0 Applying

When to apply

▶ **How to apply**

Canada Pension Plan disability benefit application checklist

Assistance completing the application

Required forms

Print, fill out and sign the [Application for a Canada Pension Plan Disability Benefit \(ISP1151\)](#) and mail it to Service Canada.

You must also submit the [Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#). Fill out Sections 1 and 2 and have your doctor or nurse practitioner complete Sections 3 to 9. Then, sign and send the report to Service Canada.

Note: The date your application is received could affect the start of your benefit. For this reason, we encourage sending your completed application to Service Canada before your doctor has completed the Medical Report.

Any other necessary forms listed in the [Application for a Canada Pension Plan Disability Benefit \(ISP1151\)](#).

Access these forms at canada.ca/esdc-forms.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

3.0 Applying

When to apply









How to apply

▶ **Canada Pension Plan disability benefit application checklist**

Assistance completing the application

CANADA PENSION PLAN DISABILITY BENEFIT APPLICATION CHECKLIST

Use the following checklist after completing the [Application for a Canada Pension Plan Disability Benefit \(ISP1151\)](#) and the [Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#).

Have you provided your date of birth in Section A?	
Have you provided your employment status in Section E? Specifically, have you provided your last day of work?	
Have you provided your direct deposit banking information in Section G?	
Have you read the Privacy Notice Statement and signed your application in Section I?	
Have you filled out Sections 1 and 2 of the Medical Report for a Canada Pension Plan Disability Benefit (ISP2519)? *The Medical Report must be signed within 12 months of presenting an application.	
Have you brought the Medical Report for a Canada Pension Plan Disability Benefit (ISP2519) to your doctor or nurse practitioner to complete?	
Have you written your Social Insurance Number in the box at the top of each page?	
Have you read and signed the Consent for Service Canada to Obtain Personal Information?	

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

3.0 Applying

When to apply

How to apply

▶ **Canada Pension Plan disability benefit application checklist**

Assistance completing the application

The CPP disability program will pay your doctor or nurse practitioner up to a certain amount for completing your medical report (see amounts below).

They are responsible for sending Service Canada a bill. If they charge more than Service Canada's maximum amount, you are responsible for paying the extra cost.

Service Canada will pay up to the following amounts:

Initial <u>Medical Report for a Canada Pension Plan Disability Benefit (ISP2519)</u>	\$85
<u>Terminal Illness Medical Attestation for a Disability Benefit Under the Canada Pension Plan (ISP2530B)</u>	\$85
*Reinstatement of CPP Disability Benefits, Physician or Nurse Confirmation	\$20
If Service Canada asks for other information, including a narrative, and depending on the complexity and the time required for completion.	\$150

Note: *To obtain the Reinstatement of CPP Disability Benefits, Physician or Nurse confirmation, **contact Service Canada.**

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

3.0 Applying

When to apply

How to apply

Canada Pension Plan disability benefit application checklist

▶ **Assistance completing the application**

ASSISTANCE COMPLETING THE APPLICATION

Authorizing someone else to help you

Do you want to authorize someone to communicate with Service Canada for you? Print the **[Consent to Communicate Information to an Authorized Person \(ISP1603CPP\)](#)**, complete it, and mail it to Service Canada.

Note: The person you authorize will **not** be able to apply for benefits on your behalf, change your payment address, or make changes related to withholding of federal income tax. However, they can get help from Service Canada to clarify eligibility and find out which forms are required.

Access the consent form at canada.ca/esdc-forms.

Trustee or power of attorney

If a CPP applicant is **incapable (see the glossary on page 33 for definition)** of completing the application, or needs support, someone with power of attorney may act on their behalf or a trustee may be appointed. **[Contact Service Canada for more information.](#)**

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

3.0 Applying

When to apply

How to apply

Canada Pension Plan disability benefit application checklist

▶ **Assistance completing the application**

Incapability

If a CPP applicant is unable to manage their own affairs due to a severe mental impairment, there are 2 options:

- If the applicant already has a court-appointed trustee or has given someone power of attorney to support them in managing their affairs, Service Canada can work directly with the trustee or person with power of attorney.
- If the applicant does not have a trustee and has not given power of attorney to anyone, they can authorize someone to advocate on their behalf using the form **Agreement to administer benefits under the Old Age Security Act and/or the Canada Pension Plan by a Private Trustee (ISP3506CPP)**.

To do this:

- print the **Agreement to administer benefits under the Old Age Security Act and/or the Canada Pension Plan by a Private Trustee (ISP3506CPP)** and the **Certificate of Incapability-OAS/CPP (ISP3505CPP)**;
- have the applicant's medical doctor complete the **Certificate of Incapability-OAS/CPP (ISP3505CPP)**;
- have the individual requesting to be appointed as a trustee complete the **Agreement to administer benefits under the Old Age Security Act and/or the Canada Pension Plan by a Private Trustee (ISP3506CPP)**; and
- include it when submitting their application to **Service Canada**.

Download the agreement and certificate forms at canada.ca/esdc-forms.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

4.0 After you apply

▶ **How long will it take?**

▶ **When will I receive my benefit?**

Benefit amount

Receiving disability income from another source

Receiving more than one Canada Pension Plan benefit

Extension request

Request for reconsideration

When does the benefit stop?

4.0 After you apply

HOW LONG WILL IT TAKE?

Service Canada will notify you of our decision about 4 months from the date we receive your complete application and any necessary documents.

Service Canada will send you a letter to tell you that your application has been received. A Service Canada representative will also call you to:

- explain how your application will be processed;
- let you know the type of information we need from you; and
- answer any questions you may have.

If 4 months have passed and you have not heard from us, and want to know the status of your application, please [contact us](#).

WHEN WILL I RECEIVE MY BENEFIT?

Your disability benefit usually begins in the 4th month after Service Canada determines that you have a “severe” and “prolonged” disability, as defined by the CPP.

For example, if Service Canada determines that you were disabled in July, then you will start receiving your benefit payment in November.

You may receive up to 12 months of retroactive payments from the date your application was received.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

4.0 After you apply

How long will it take?

When will I receive my benefit?

- ▶ **Benefit amount**
- ▶ **Receiving disability income from another source**
- ▶ **Receiving more than one Canada Pension Plan benefit**

Extension request

Request for reconsideration

When Does the Benefit Stop?

BENEFIT AMOUNT

The monthly CPP Disability Benefit consists of a flat-rate portion of \$496.36 (in 2019) plus an earnings-related portion based on your CPP contributions. The maximum monthly benefit in 2019 is \$1,362.30. The amount you receive may be lower than this, depending on how much and how long you have contributed to the CPP.

When you turn 65, Service Canada removes the flat-rate portion and pays 100 percent of your retirement pension.

However, the post-retirement disability rate is equal to the disability flat-rate portion (in 2019 it was \$496.36) and will increase each January, according to cost of living.

RECEIVING DISABILITY INCOME FROM ANOTHER SOURCE

If you are receiving disability income from other sources, such as a private insurance company or a provincial or territorial social assistance program, you may still be eligible for CPP disability benefits, but the other sources may reduce their payments.

Contact your insurance company or social assistance program for details about your case.

RECEIVING MORE THAN ONE CANADA PENSION PLAN BENEFIT

If you are eligible for both a CPP survivor's pension and a disability benefit, they will be combined into a single monthly payment. The combined amount you receive will not be more than the maximum CPP disability benefit in the year the benefits are combined (\$1,362.30 in 2019). The post-

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

4.0 After you apply

How long will it take?

When will I receive my benefit?

Benefit amount

Receiving disability income from another source

Receiving more than one Canada Pension Plan benefit

▶ **Extension request**

▶ **Request for reconsideration**

When does the benefit stop?

retirement disability benefit will be paid as a separate monthly payment.

EXTENSION REQUEST

If you have already applied for the CPP disability benefit but you have an upcoming medical appointment that might affect your eligibility, you can ask Service Canada to delay deciding whether you are eligible. The maximum extension is 6 months, but if you still need more time, you can request another extension before the 6 months are up. You can ask for an extension the first time you apply or when you request a reconsideration. To request an extension, contact [Service Canada](#).

REQUEST FOR RECONSIDERATION

If you disagree with Service Canada's decision on your application for a CPP disability benefit, you can ask for a reconsideration within 3 months of receiving a decision letter.

What is a reconsideration?

A reconsideration is a review of your application by a Service Canada staff member who was not involved in making the original decision. They will also review any new information that you provide or others provide for you. Service Canada staff may also seek more medical information about your case.

How do I request a reconsideration?

To request a review of the decision on your application, complete the [Request for Reconsideration of a Canada Pension Plan Disability Decision \(ISP1145\)](#). You must include:

- your name, address, telephone number, and Social Insurance Number;

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

4.0 After you apply

How long will it take?

When will I receive my benefit?

Benefit amount

Receiving disability income from another source

Receiving more than one Canada Pension Plan benefit

Extension request

▶ Request for reconsideration

When does the benefit stop?

- a detailed explanation of why you want a reconsideration;
- any new information that could affect the decision; and
- your signature and the date.

Mail the request to Service Canada at the return address provided on the application form.

Reconsideration takes about 4 months. Service Canada will inform you of the decision, and the reasons for the decision, by phone and by mail.

Complete and send your request to Service Canada right away, even if you are waiting on additional information that you would like to provide us later for reconsideration.

Complete **Section 3: Information you want us to consider** and select **“I want Service Canada to review the decision using information already submitted and new information that I will be providing as soon as I receive it.”**

Complete the table provided with information about the document or appointment, indicate whether

Note: Service Canada will start reviewing your request for reconsideration once we receive all the information.

If you disagree with the reconsideration decision

If you disagree with the reconsideration decision, the next step is to appeal to the Social Security Tribunal. To do this, complete the Canada Pension Plan **Notice of Appeal- Income Security- General Division** available at: <https://www1.canada.ca/en/sst/forms.html>.

For more information, contact the Social Security Tribunal:

- by email: info.sst-tss@canada.gc.ca
- by phone from 7:00 a.m. to 7:00 p.m. Eastern Time – Monday to Friday:

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

4.0 After you apply

How long will it take?

When will I receive my benefit?

Benefit amount

Receiving disability income from another source

Receiving more than one Canada Pension Plan benefit

Extension request

- ▶ **Request for reconsideration**
- ▶ **When does the benefit stop?**

- 1-877-227-8577 (toll-free in Canada and the USA)
- 613-437-1640 (from outside Canada and the USA, call collect)
- TTY: 1-866-873-8381

WHEN DOES THE BENEFIT STOP?

A CPP disability benefit is not necessarily permanent. It is a long-term benefit that is intended to partially replace your employment income for as long as your disability regularly prevents you from working.

Your CPP disability benefit will stop:

- when you are no longer disabled according to the CPP legislation;
- when you turn 65; or
- when you die (To avoid overpayment, it is important that someone notify Service Canada about your death).

When a CPP disability benefit stops, any related disabled contributor's child's benefits also stop.

If you are receiving a CPP disability benefit when you turn 65, your disability benefit will automatically be converted to a CPP retirement pension the month after your 65th birthday. You will not need to apply. Your retirement pension will be less than your disability benefit because you will no longer receive the flat-rate portion of the disability benefit payment (\$496.36 in 2019).

You may be eligible for an Old Age Security (OAS) pension or income-tested benefits under the OAS program (**Guaranteed Income Supplement, Allowance, Allowance for the Survivor**).

For more information about the OAS benefit, see <https://www.canada.ca/en/employment-social-development/programs/old-age-security/reports/oas-toolkit.html> .

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

5.0 Important information

▶ Returning to work

Tax considerations

In case of death

Reassessment of eligibility

Overpayments

5.0 Important information

RETURNING TO WORK

Doing volunteer work or going to school while receiving the CPP disability benefit

Your CPP disability benefit will not be affected if you do volunteer work or go to school.

Note: If you successfully complete a school, university, trade, technical training or rehabilitation program, you must notify Service Canada by calling 1-800-277-9914.

Doing paid work while receiving the CPP disability benefit

You can work and earn up to a certain amount without telling Service Canada and without losing your benefits. For 2019, this amount is \$5,700 (before taxes). This amount may change in future years.

If you earn more than this, you must call Service Canada at 1-800-277-9914.

If you delay contacting Service Canada when you start working and earning over the allowed amount, you might have to pay back some money.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

5.0 Important information

▶ Returning to work

Tax considerations

In case of death

Reassessment of eligibility

Overpayments

Disability reoccurs within 2 years

If you stop receiving CPP disability benefits because you return to work, but your disability reoccurs less than 2 years later, the CPP offers you an **automatic reinstatement (see the glossary on page 33 for definition)**.

This means that, if you are unable to continue working because of the same disability or a related disability, you can ask to have your benefits start again without having to re-apply.

Your disability benefits can be quickly reinstated if:

- they stopped less than 2 years ago because you returned to work;
- you cannot continue working because the same or a related disability has reoccurred;
- you are under the age of 65; and
- you are not receiving the CPP retirement pension.*

There may be times when you are regularly able to work, followed by periods when you cannot work because of your disability. There is **no limit** to how many times you may ask for your benefits to be reinstated.

If your children are still eligible, their disabled contributor's child's benefit will also be reinstated.

*Some restrictions apply in respect to the post-retirement disability benefit, contact Service Canada for details.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

5.0 Important information

▶ Returning to work

Tax considerations

In case of death

Reassessment of eligibility

Overpayments

Disability reoccurs within 5 years

If you stop receiving CPP disability benefits because you return to work, but your disability reoccurs in more than 2 years but less than 5 years, you are eligible for a **fast-track reapplication**.

Requirements:

- the date you stopped work must be within one year of the date of reapplication and within 5 years of the date that benefits stopped because you returned to work;
- you cannot continue working because the same or a related disability has reoccurred; and
- you must have made valid contributions in every year since the benefit stopped.

If your children are still eligible, their disabled contributor's child's benefit will also be reinstated.

For more information, see : <https://www.canada.ca/en/services/benefits/disability.html>.

Vocational Rehabilitation Program for recipients of Canada Pension Plan disability benefits recipients

The Disability Vocational Rehabilitation Program is a voluntary program that helps CPP disability benefit recipients return to work. If you are receiving a CPP disability benefit, you may be eligible for employment counseling, financial support for training, and job-search services.

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.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

5.0 Important information

Returning to work

▶ Tax considerations

In case of death

Reassessment of eligibility

Overpayments

While you participate in the program, you continue to receive your regular CPP disability benefit, including while you search for a job.

To participate in this program, [contact Service Canada](#).

TAX CONSIDERATIONS

Income Tax Deductions

Canada Pension Plan disability benefits are taxable. Service Canada will deduct income tax from your benefit each month if you submit the [Request for Voluntary Federal Income Tax Deductions form \(ISP3520CPP\)](#). It can be accessed at canada.ca/esdc-forms.

Note: Service Canada will deduct income tax only if you submit a request.

Disability Tax Credit

You may also be eligible for the Disability Tax Credit, which could reduce the amount of income tax you may have to pay.

To apply, you must:

- complete Part A of the [Disability Tax Credit Certificate \(T2201\)](#) found here: <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t2201.html> ;
- ask a medical practitioner to complete Part B and certify that you have a severe and prolonged

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

5.0 Important information

Returning to work

▶ **Tax considerations**

▶ **In case of death**

Reassessment of eligibility

Overpayments

impairment and describe the effects of this impairment; and

- once the Disability Tax Credit Certificate (T2201) is complete, send the form to the Disability Tax Credit Union at Canada Revenue Agency. Use the chart found on the last page of the Certificate and follow the instructions to determine where to send it.

For more information on the Disability Benefit Tax Credit, visit: www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html.

The definition of disability differs between Service Canada and the Canada Revenue Agency, for more information on eligibility criteria for the Disability Benefit Tax Credit visit: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/information-medical-practitioners/eligibility-criteria-disability-tax-credit.html>.

IN CASE OF DEATH

What if I die before starting to receive the CPP disability benefit?

If you signed an [Application for a Canada Pension Plan Disability Benefit \(ISP1151\)](#) and Service Canada receives it before your death, we will continue to process your application. If it is approved, any money payable up to the date of death will be sent to your estate.

If you signed your application for a disability benefit and Service Canada receives it after you die, your application must be denied.

In either case, your estate may be eligible to receive the CPP Death Benefit. Your survivors may be eligible for the CPP survivor's pension and surviving child's benefit.

For more information, see canada.ca.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

5.0 Important information

Returning to work

Tax considerations

In case of death

- ▶ **Reassessment of eligibility**
- ▶ **Overpayments**

REASSESSMENT OF ELIGIBILITY

Service Canada reassesses cases from time to time to ensure that only eligible people receive disability benefits.

If your case is being reassessed, you may be asked to provide current medical information and other information.

Once all the necessary information has been collected, Service Canada will make a decision to continue or stop disability benefits. We will send you a letter to inform you of a decision.

OVERPAYMENTS

If you receive payments to which you are not entitled, you will have to pay them back.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

6.0 Glossary, links and forms

GLOSSARY OF TERMS

allowable earnings	The maximum amount that a CPP disability beneficiary can earn in a calendar year without notifying Service Canada. In 2019, the amount is \$5,700.
automatic reinstatement	If a person cannot continue working because their disability reoccurs within a 2-year period, their CPP disability benefit can be reinstated automatically without reapplying. Service Canada will mail the necessary forms to you when your benefits stop.
beneficiary	Someone who is receiving a Canada Pension Plan benefit.
Canada Pension Plan (CPP)	A mandatory public insurance plan that provides contributors and their families with partial replacement of earnings in the case of retirement, disability or death.
Canada Pension Plan disability benefit	A taxable monthly payment that is available to people who have contributed to the CPP and who are regularly not able to work because of a severe and prolonged disability.

▶ **Glossary of terms**

Links to other resources

Forms

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

▶ **Glossary of terms**

Links to other resources

Forms

child-rearing provision	If you stopped work or worked less because you were the primary caregiver of your children under the age of 7, the child-rearing provision allows this period not to be counted when calculating your CPP contributions and benefit amount. This increases your CPP disability benefit payment. It may also help you have enough years of contributions to be eligible for the CPP disability benefit.
dependent child	A biological or adopted child of a CPP disability beneficiary or a child in the beneficiary's care and custody. The child must be under the age of 18 or between 18 to 25 and attending school full-time.
disabled	Someone is considered to be disabled for CPP disability purposes if they are determined under the CPP legislation to have a severe and prolonged mental or physical disability.
Disability Basic Exemption	The Disability Basic Exemption is \$5,700. You must earn more than this amount in 2019 to count it as a "contributory" year for CPP disability eligibility purposes.
disabled contributor's child's benefit	A monthly benefit for a dependent child of someone receiving a CPP disability benefit.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

▶ **Glossary of terms**

Links to other resources

Forms

incapable of making an application	Mentally or physically incapable of forming or expressing an intention to make an application.
incapacity provision	A provision that allows someone to apply retroactively for the CPP disability benefit if they were previously physically or mentally incapable of forming or expressing the intent to apply.
Minimum qualifying period	Refers to the valid years of contributions necessary to be eligible for the disability benefit. You must meet the definition of having a severe and prolonged disability prior to the end of your MQP.
Old Age Security pension	A monthly pension available to individuals aged 65 and older who meet the eligibility requirements, whether they are still working or have never worked.
power of attorney	A document giving someone the legal authority to act on your behalf to manage your legal and financial affairs.
prolonged	A disability is considered prolonged only if the CPP determines that it is likely to be long-term and of indefinite duration or is likely to result in death.
Quebec Pension Plan	A mandatory public insurance plan for workers in Quebec aged 18 and over whose annual employment income is over \$3,500.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

► **Glossary of terms**

Links to other resources

Forms

reconsideration	The first level of recourse for CPP applicants who disagree with a decision. It is a review carried out by a Service Canada staff member who was not involved in the initial decision. You must request a reconsideration in writing within 3 months of receiving the decision letter.
severe	A disability is considered severe only if the CPP determines that it usually or always prevents you from doing any substantially gainful work.
social security agreements	An agreement between Canada and another country that coordinates the pension programs of the 2 countries for people who have lived or worked in both countries.
Social Security Tribunal	An administrative tribunal that makes decisions on appeals related to the Canada Pension Plan, Old Age Security and Employment Insurance programs. It operates independently from Service Canada.
Substantially gainful occupation	Any profession of work a person might do to earn a living. If the total amount of earnings from this work is more than 12 times the maximum monthly CPP disability pension amount, the work is considered to be substantially gainful.

Note: In case of conflict between the interpretation of terminology in this toolkit and the terminology of the Canada Pension Plan and Regulations, the terminology of the Plan and Regulations prevail.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

Glossary of terms

▶ **Links to other resources**

Forms

LINKS TO OTHER RESOURCES

Benefits Finder	<p>You may be eligible for benefits other than CPP disability benefits. Use the Benefits Finder to find other Government of Canada, provincial, or territorial benefits.</p> <p>For more information: canadabenefits.gc.ca</p>
Canada Revenue Agency	<p>A Government of Canada agency who administers taxes, benefits and related programs.</p> <p>For more information: https://www.canada.ca/en/revenue-agency.html</p>
child disability benefit	<p>A tax-free benefit for families who care for a child under age 18 who is eligible for the disability tax credit due to a severe and prolonged impairment in physical or mental functions.</p> <p>For more information: http://canada.ca/en/revenue-agency/services/child-family-benefits/child-disability-benefit.html</p>
Disability Award	<p>A tax-free payment for Canadian Armed Forces members or veterans who have an injury or illness resulting from military service.</p> <p>For more information: www.veterans.gc.ca/eng/services/after-injury/disability-benefits/disability-award</p>

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

Glossary of terms

▶ **Links to other resources**

Forms

Registered Disability Savings Plan	A Government of Canada program that helps parents and others save for the long-term financial security of a person who is eligible for the Disability Tax Credit. For more information: https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html
Registered Disability Savings Grant and Bond	If you have a Registered Disability Savings Plan (RDSP), you can apply for a Canada Disability Savings Grant and/or Bond. For more information: http://canada.ca/en/employment-social-development/programs/disability/savings/grants-bonds.html
Education Funding for People with Disabilities	Grants and student loans to assist people with disabilities and their families. For more information: http://canada.ca/en/services/benefits/disability/education.html
Employment Insurance Sickness Benefit	A Government of Canada program that offers temporary financial assistance to unemployed workers, including providing sickness benefits to people who are unable to work because of sickness, injury, or quarantine. For more information: https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-international/apply.html

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

Glossary of terms

▶ **Links to other resources**

Forms

Federal Excise Gasoline Tax Refund Program	<p>If you have a permanent mobility impairment and cannot safely use public transportation, you can ask for a refund of part of the federal excise tax on gasoline you buy.</p> <p>For more information: http://canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/excise-gasoline-tax-refund.html.</p>
Quebec Pension Plan disability benefits	<p>Apply for Quebec Pension Plan (QPP) disability benefits instead of CPP if you worked only in Quebec, you currently live in Quebec and have contributed to both the CPP and QPP, or you have worked in Quebec, currently live outside Canada and your last province of residence was Quebec.</p> <p>For more information: https://www.rrq.gouv.qc.ca/en/invalidite/vivre_invalidite/regime_rentes/rente_invalidite/Pages/rente_invalidite.aspx.</p>
Tax Credits and Deductions for Persons with Disabilities	<p>Tax credits and deductions are available for people with disabilities, their supporting family members, and their caregivers.</p> <p>For more information: http://canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities.html.</p>

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

Glossary of terms

Links to other resources

▶ **Forms**

FORMS

To access the forms below please visit canada.ca/esdc-forms and insert the ISP number into the search bar.

Form Title	Form #
<u>Agreement to Administer Benefits under the Old Age Security Act and/or the Canada Pension Plan by a Private Trustee (ISP3506CPP)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP3506CPP
<u>Application for a Canada Pension Child's Benefit (ISP1400)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1400
<u>Application for a Canada Pension Plan Survivor's Pension and Child(ren)'s benefit (ISP1300)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1300
<u>Application for benefits for under age 18 children of a Disabled Contributor (ISP1152)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP152

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

Glossary of terms

Links to other resources

► Forms

Form Title	Form #
<u>Application kit for Canada Pension Plan Disability Benefit (ISP1151)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1151
<u>Certificate of Incapability-OAS/CPP (ISP3505CPP)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP3505CPP
<u>Consent for Service Canada to Obtain Personal Information (physician's copy) (ISP2502A)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP2502
<u>Consent for Service Canada to Obtain Personal Information (Service Canada's copy) (ISP2502B)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP2502
<u>Consent to Communicate Information to an Authorized Person (ISP1603CPP)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1603
<u>Declaration of Attendance at School or University (ISP1401)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1401

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

6.0 Glossary, links and forms

Glossary of terms

Links to other resources

▶ Forms

Form Title	Form #
<u>Disability Tax Credit Certificate (T2201)</u>	https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t2201.html
<u>Medical Report for a Canada Pension Plan Disability Benefit (ISP2519)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1151
<u>Request for Reconsideration of a Canada Pension Plan Disability Decision (ISP1145)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1145
<u>Request for Voluntary Federal Income Tax Deductions - CPP/OAS (ISP3520CPP)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP3520CPP
<u>Terminal Illness Application for a Disability Benefit under the Canada Pension Plan (ISP2530A)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP2530A
<u>Terminal Illness Medical Attestation for a Disability Benefit under the Canada Pension Plan (ISP2530B)</u>	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP2530A

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

7.0 Other benefits

- ▶ **Employment Insurance sickness benefits**
- ▶ **Canada Benefits Finder**

Foreign benefits

CPP disability benefit examples

Disabled Contributor's Child's benefit examples

7.0 Other benefits

EMPLOYMENT INSURANCE SICKNESS BENEFITS

If you cannot work because of sickness, injury or quarantine, but you would otherwise be available to work, you could be eligible to receive up to 15 weeks of EI sickness benefits.

You must meet the eligibility criteria and provide a medical certificate signed by your doctor or an approved medical practitioner.

For additional information: www.canada.ca/en/services/benefits/ei/ei-sickness.html

CANADA BENEFITS FINDER

Use the Canada Benefits Finder to see if you may be eligible for other federal, provincial or territorial benefits.

For more information, see www.canadabenefits.gc.ca

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

7.0 Other benefits

Employment Insurance sickness benefits
Canada Benefits Finder

▶ Foreign benefits

CPP disability benefit examples
Disabled Contributor's Child's benefit examples

FOREIGN BENEFITS

If you live or have lived or worked in another country, you may also be eligible for benefits from that country.

Canada's social security agreements with other countries may help you qualify. Each agreement is different so you will need to contact Service Canada to find out more about your situation.

For more information, please visit <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-international/apply.html>.

If you have lived or worked in a country that does not have an agreement with Canada, contact that country directly to find out if you are eligible for a benefit.

CPP disability benefit examples

For a better understanding of eligibility, we've prepared **7** unique client scenarios:

1

CONTRIBUTIONS IN 4 OF THE LAST 6 YEARS

Who

Zan is 32 years old and stopped working this month because of a severe and prolonged disability (according to CPP legislation).

Scenario

Zan applies for the CPP disability benefit. His salary was \$45,000 per year. He contributed to the CPP in 4 of the last 6 years.

▶ Outcome

Zan is eligible and starts receiving the CPP disability benefit.

2

25 YEARS OF CONTRIBUTIONS WITH CONTRIBUTIONS IN 3 OF THE LAST 6 YEARS

Who

Jamie started working and contributing to the CPP at age 18.

Scenario

After working for 22 years, at age 40 Jamie decided to return to school to change careers. At age 45, Jamie went back to work. He contributes to the CPP for 3 years before having to stop work due to a terminal illness. Jamie has contributed to the CPP for at least 25 years, with contributions in 3 of the last 6 years.

▶ Outcome

Jamie is eligible for the CPP disability benefit.

CPP disability benefit examples

3

LATE APPLICANT PROVISION

Who

Wayan had to stop working several years ago because of a severe and prolonged disability (according to CPP legislation). He did not apply for the CPP disability benefit until recently.

Scenario

In the 6 years before becoming disabled, Wayan contributed to the CPP for 4 years. His annual earnings were more than the Disability Basic Exemption of \$5500.

▶ Outcome

Wayan is eligible for a CPP disability benefit based on the late applicant provision. He will receive retroactive payments going back 11 months from the date Service Canada received his application.

4

CREDIT SPLITTING

Who

Rishi and Roni were married for many years and now have separated. Rishi never worked because of a disability, while Roni worked and contributed to the CPP. Rishi had not been receiving a CPP disability benefit because he had no CPP contributions.

Scenario

Rishi contacts Service Canada to apply for a division of pension credits. The CPP contributions Roni made while they lived together are combined, then divided equally between them.

▶ Outcome

Rishi now has valid contributions to be considered for the CPP disability benefit.

CPP disability benefit examples

5

INTERNATIONAL SOCIAL SECURITY AGREEMENTS

Who

Paz contributed to the social security system of Peru for many years before immigrating to Canada. Paz began working in Canada upon his arrival, but within 2 years, he had to stop work because of a severe and prolonged disability.

Scenario

Paz does not have enough contributions to the CPP to be considered for the CPP disability benefit. However, since March 2017, Canada has an International social security agreement with Peru.

▶ Outcome

Paz can be considered for the CPP disability benefit. By combining his years of contributions to the Peruvian social security system with those to the Canada Pension Plan, Paz will meet the requirement for contributions in 4 of the last 6. The amount of benefit that Paz receives will be based only on his CPP contributions. Paz should consider applying for a disability benefit from Peru as well.

6

CHILD-REARING PROVISION

Who

Chris recently stopped working because of a severe and prolonged disability.

Scenario

He had been out of the workforce to look after his daughter since she was born 6 years ago. During that time, Chris received the child tax benefit/canada child benefit.

Before his daughter was born, Chris had worked half-days for 4 years.

▶ Outcome

Chris does not have enough CPP contributions in the last 6 years to qualify for the CPP disability benefit. But the child-rearing provision allows Chris to exclude the last 6 years.

Chris is eligible for the CPP disability benefit because he has 4 years of contributions in the 6 years before he stayed home to raise his daughter.

CPP disability benefit examples

7

APPLYING FOR THE POST-RETIREMENT DISABILITY BENEFIT

Who

Carl began to receive his retirement pension at age 60 after 40 years of work. He had a disabling event occur at age 62.

Scenario

Since Carl's retirement pension has been in pay for more than 15 months he is not able to cancel his retirement pension to receive a disability benefit. Since Carl has contributions to the CPP in 3 of the 6 years prior to the disabling event, he may receive the post-retirement disability

benefit.

▶ Outcome

If the post-retirement disability benefit is approved, Service Canada will send him a monthly amount equal to the disability flat-rate portion as a top up to his retirement pension.

Disabled Contributor's Child's benefit examples

For a better understanding of eligibility, we've prepared **4** unique client scenarios:

1

CHILD UNDER 18 YEARS OF AGE: **IN THE CARE AND CUSTODY OF THE DISABLED CONTRIBUTOR**

Who

Lane is the legal guardian of Lee, aged 11.

Scenario

Lane recently applied for and was granted a CPP disability benefit. On the application, Lane stated that Lee was in his custody and control.

▶ Outcome

Lane will receive the disabled contributor child's benefit on Lee's behalf.

2

CHILD UNDER 18 YEARS OF AGE: **NOT IN THE CARE AND CUSTODY OF THE DISABLED CONTRIBUTOR**

Who

Morgan and Marley are separated. Morgan recently applied for and was granted a CPP disability benefit.

Scenario

On the application, Morgan stated that Madison, age 10, was in the custody and control of Marley, Madison's other parent. Morgan gave consent to Service Canada to contact and tell Marley that Madison is entitled to the disabled contributor's child's benefit.

▶ Outcome

Marley must complete the [Application for Benefits for under Age 18 Children of Disabled Contributor \(ISP1152\)](#) to receive the benefit on Madison's behalf.

Disabled Contributor's Child's benefit examples

3

TRANSITION FROM UNDER 18 YEARS OF AGE TO OVER 18 YEARS OF AGE DISABLED CONTRIBUTOR'S CHILD'S BENEFIT

Who

Sushila has a parent who is receiving CPP disability benefits. Sushila just turned 18 years old and is still in school.

Scenario

This fall, Sushila will be attending university full time. Each year that Sushila attends, she will have to complete the [Declaration of Attendance at School or University \(ISP1401\)](#).

▶ Outcome

The disabled contributor's child's benefit will be paid directly to Sushila.

4

NEW APPLICANT FOR DISABLED CONTRIBUTOR'S CHILD BENEFIT OVER 18 YEARS OF AGE

Who

Nicki is 20 years old and attends college full time. One of Nicki's parents has just been diagnosed with a serious illness and is applying for the CPP disability benefit.

Scenario

Since Nicki is over 18, he must complete the [Application for Child's Benefit \(ISP1400\)](#) and the [Declaration of Attendance at School or University \(ISP1401\)](#).

▶ Outcome

If Nicki's parent is granted the CPP disability benefit, the disabled contributor's child's benefit will be paid directly to Nicki.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

CONTACT US

To contact Service Canada in writing, mail forms and documentation to your provincial office listed here : <http://www2.servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp?lang=eng>

Contact Service Canada by phone from Canada or the United States, toll-free at **1-800-277-9914** or TTY: **1-800-255-4786**.

Office hours: 8:30 am to 4:30 pm Eastern Time, Monday to Friday.

For more information, and to connect with Service Canada on social media:



[Visit us @ServiceCanada_E](#)



[Watch our videos on YouTube at ServiceCanadaE](#)

1.0
CPP disability benefits

2.0
Children's benefit

3.0
Applying

4.0
After you apply

5.0
Important information

6.0
Glossary, links and forms

7.0
Other benefits

Guide for health care professionals

Guide for health care professionals

Guide for health care professionals

OVERVIEW

As a health care professional, you play a key role in our process. You may be asked to provide medical information about a patient of yours who has submitted an application for CPP disability benefits. The medical information that you provide will enable Service Canada to assess your patient's eligibility or continued eligibility.

We may also seek information from specialists or obtain a second opinion from an independent medical examiner.

The CPP disability benefit provides partial earnings replacement in the form of monthly payments to Canada Pension Plan contributors who have made the required contributions and are deemed unable to regularly work at any substantially gainful job due to a severe and prolonged physical or mental disability. The CPP disability benefit:

- does not provide additional payments for prescription drugs, medical supplies, assistive devices or other health-related services;
- is not intended for short-term disability coverage; and
- automatically converts to a CPP retirement pension at age 65.

A separate monthly benefit is paid to a CPP disability recipient's children who are under the age of 18, or 18 to 25 and attending school full-time.

Overview

Working with your patient

Patient eligibility

A Summary of CPP disability adjudication guidance

Application forms

Type of medical information needed

Medical information for continuing eligibility

Other information

Billing

Privacy

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

Guide for health care professionals

Overview

▶ Working with your patient

Patient eligibility

A Summary of CPP disability adjudication guidance

Application forms

Type of medical information needed

Medical information for continuing eligibility

Other information

Billing

Privacy

WORKING WITH YOUR PATIENT

The medical information you submit about your patient's capacity to work in any substantially gainful job is essential, not only for the initial application, but also during appeals, reassessments or vocational rehabilitation.

Note: Substantially gainful work or occupation is considered to be any profession or work a person might do to earn a living. If the total amount of earnings from this work is more than 12 times the maximum monthly CPP disability pension amount, the work is considered to be substantially gainful.

Service Canada needs enough information to be satisfied that your patient meets the eligibility requirements for CPP disability benefits.

What we need from you is a clear and comprehensive assessment of your patient's medical condition, together with information about any limitations on their capacity to function.

You can help your patient by submitting the medical report **promptly**.

We cannot make a decision to grant a disability benefit until we receive your report.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

Guide for health care professionals

Overview

Working with your patient

▶ **Patient eligibility**

A Summary of CPP disability adjudication guidance

Application forms

Type of medical information needed

Medical information for continuing eligibility

Other information

Billing

Privacy

PATIENT ELIGIBILITY

To be eligible for the CPP disability benefit, the applicant must:

- have a physical or mental impairment that is both severe and prolonged;
- be under the age of 65; and
- meet the CPP contribution requirements.

Eligibility is determined on the basis of other factors in addition to the medical diagnosis. Our medical adjudicators consider the individual's circumstances, including:

- the nature and severity of their medical condition;
- the impact of the medical condition and treatment on their capacity to work;
- their prognosis;
- their personal characteristics such as age, education, language proficiency and work experience; and
- their work performance and productivity.

Medical adjudicators **do not** consider the availability of suitable employment in the applicant's region when determining eligibility for the CPP disability benefit.

For more information on eligibility criteria, visit [see page 3](#).

1.0
CPP disability benefits

2.0
Children's benefit

3.0
Applying

4.0
After you apply

5.0
Important information

6.0
Glossary, links and forms

7.0
Other benefits

Guide for health care professionals

Guide for health care professionals

- Overview
- Working with your patient
- Patient eligibility
- ▶ **A Summary of CPP disability adjudication guidance**
- Application forms
- Type of medical information needed
- Medical information for continuing eligibility
- Other information
- Billing
- Privacy

SUMMARY OF CPP DISABILITY ADJUDICATION GUIDANCE

Nature of the medical condition	Functional limitations
<p>A disability must be a physical or mental condition that is both “severe” and “prolonged”:</p> <p>Your patient’s disability is defined as being severe if they have a mental or physical disability that regularly stops them from doing any type of work.</p> <p>Your patient’s disability is defined as being prolonged if it is likely to be long term and of indefinite duration, or is likely to result in death.</p> <p>The progressive nature of the medical condition needs to be apparent.</p> <p>Demonstrating whether a patient’s medical condition is cyclic, slowly progressive, rapidly progressive or recurrent will help the medical adjudicator determine whether a disability is “severe” and “prolonged”.</p>	<p>When a medical adjudicator evaluates a patient’s functional limitations, they are looking at limitations affecting work capacity.</p> <p>The adjudicator will also review your patient’s work history for absences due to the related illness.</p> <p>Your patient’s medical condition is always the prime indicator of whether they are regularly incapable of pursuing a substantially gainful occupation.</p>

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

Guide for health care professionals

- Overview
- Working with your patient
- Patient eligibility
- ▶ **A Summary of CPP disability adjudication guidance**
- Application forms
- Type of medical information needed
- Medical information for continuing eligibility
- Other information
- Billing
- Privacy

SUMMARY OF CPP DISABILITY ADJUDICATION GUIDANCE

Impact of treatments	Statements and/or opinions expressed by medical practitioners
<p>Medical adjudicators must determine how your patient's ongoing treatments are likely to affect their medical condition and ability to work in the short-term and/or in the future.</p> <p>Medical adjudicators will take into consideration whether or not a patient has made use of medication or other treatment.</p> <ul style="list-style-type: none"> • It is critical to report the efficacy of the medication or treatment that your patient is taking/undergoing. • Using the information to determine your patient's prognosis will help the medical adjudicators make a decision. <p>Adjudicators may request a copy of clinical notes for longitudinal evidence on exam findings, recommended treatments or responses, etc.</p> <p>If your patient is applying through the late applicant provision, the treatment at the date of onset will be needed for the overall consideration of their disability.</p>	<p>Medical statements that you or other health professionals make in reports form part of the medical evidence in a determination of disability. The medical statements must be evaluated in terms of what is consistent and logical in relation to all the evidence in a case and the way CPP determines a "severe" and "prolonged" disability.</p> <p>In the "Additional Information" section of the <u>Medical Report for a Canada Pension Plan Disability Benefit (ISP2519)</u>, you can make statements and express opinions about the medical condition you are observe.</p> <p>If your patient has a condition for which traditional objective tests are not available, CPP may request evidence from a wide variety of sources.</p> <ul style="list-style-type: none"> • The opinions you provide will be considered along with other sources to obtain a hollistic view of the individual. • Correlating medical documentation must be on file to support all statements/opinions expressed.

1.0
CPP disability benefits

2.0
Children's benefit

3.0
Applying

4.0
After you apply

5.0
Important information

6.0
Glossary, links and forms

7.0
Other benefits

Guide for health care professionals

Guide for health care professionals

- Overview
- Working with your patient
- Patient eligibility
- ▶ **A Summary of CPP disability adjudication guidance**
- Application forms
- Type of medical information needed
- Medical information for continuing eligibility
- Other information
- Billing
- Privacy

SUMMARY OF CPP DISABILITY ADJUDICATION GUIDANCE

Existence of multiple medical conditions	Personal characteristics
<p>If your patient has 2 or more medical conditions, a medical adjudicator will determine if it is a case where one medical condition might not indicate incapacity to perform any work, but 2 or more medical conditions together would indicate such incapacity.</p> <p>It is therefore important that you provide all supporting evidence in relation to multiple medical conditions.</p> <p>Evidence includes but is not limited to: a copy of investigative reports pertaining to the condition(s), consultation reports and hospitalization records.</p>	<p>The medical adjudicator will consider personal characteristics as part of a comprehensive approach to a case. The medical adjudicator will determine when, where and if personal characteristics, in combination with the medical condition and work capacity evidence support the determination of a “severe” and “prolonged” disability.</p> <p>The personal characteristics to be considered are:</p> <ul style="list-style-type: none"> • age • education • work experience • language proficiency <p>Personal characteristics are to be evaluated:</p> <ul style="list-style-type: none"> • on a case-by-case basis; and • always in conjunction with a medical condition.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

Guide for health care professionals

Overview

Working with your patient

Patient eligibility

A Summary of CPP disability adjudication guidance

▶ Application forms

Type of medical information needed

Medical information for continuing eligibility

Other information

Billing

Privacy

APPLICATION FORMS

The [Application Kit for CPP Disability Benefits \(ISP1151\)](#) is available online or by contacting the CPP Program. CPP contact information can be found on [page 51](#).

The kit includes:

- [Application for a Canada Pension Plan Disability Benefit \(ISP1151\)](#) – to be completed by the applicant;
- [Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#) – to be completed by the applicant's physician or nurse practitioner. The medical report must be signed within 12 months of presenting an application.

You must complete the medical report on behalf of your patient. It is imperative that you do so at your patient's request.

The medical information you provide is critical to our assessment of an application.

Note: If you diagnose your patient with a terminal or grave illness, you are responsible for completing Section E of the [Terminal Illness Application for a Disability Benefit under the Canada Pension Plan \(ISP2530A\)](#).

The application will be processed within 5 days for the terminally ill and within a month for the gravely ill.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

Guide for health care professionals

Overview

Working with your patient

Patient eligibility

A Summary of CPP disability adjudication guidance

Application forms

▶ **Type of medical information needed**

Medical information for continuing eligibility

Other information

Billing

Privacy

TYPE OF MEDICAL INFORMATION NEEDED

The following information related to an applicant's medical history is required for the medical report:

- the medical diagnosis of the physical or mental illness affecting the client's ability to work ;
- the findings upon which the diagnosis was made ;
- the resulting physical or mental functional limitations or restrictions ;
- the date of onset of the limitations or restrictions ;
- the prognosis of the medical condition ;
- the impacts of treatment ;
- whether the applicant's medical condition is episodic, continuous, resolving, or unknown.

We do not need your patient's entire medical file. Provide only the information relevant to the main physical or mental conditions that affect your patient's capacity to work, including supporting documents such as:

- consultants' reports ;
- diagnostic test results ;
- investigative reports ;
- hospital notes.

If your patient is regularly capable of working, they are unlikely to be eligible for CPP disability benefits.

1.0 CPP disability benefits	2.0 Children's benefit	3.0 Applying	4.0 After you apply	5.0 Important information	6.0 Glossary, links and forms	7.0 Other benefits	Guide for health care professionals
--------------------------------	---------------------------	-----------------	------------------------	------------------------------	----------------------------------	-----------------------	-------------------------------------

Guide for health care professionals

Overview

Working with your patient

Patient eligibility

A Summary of CPP disability adjudication guidance

Application forms

▶ **Type of medical information needed**

Medical information for continuing eligibility

Other information

Billing

Privacy

If your clinical notes address all the questions in the medical report, you may send those notes instead of completing the entire medical report (which will have been sent to you to fill out). However, you must complete the prognosis section of the report and sign the form.

We ask that you address the impairment(s) and associated functional limitations (physical, cognitive, emotional/behavioural) of the medical condition on your patient's capacity to work.

Please provide supporting documents for your comments as this will greatly assist us in making a decision.

In the case of **a late application**, we may ask you for information going back a number of years. With the appropriate information, we can treat an application as though it had been submitted at an earlier date, when the applicant met the contributory requirements.

We must determine whether your patient can be considered to have been medically eligible from that date continuously to the present time.

Contact Service Canada if you are not able to provide the medical information requested. This will help prevent delays in determining your patient's eligibility.

We may be able to get information from your patient or from other sources, or we may decide to send your patient for an independent medical consultation.

Our medical adjudicators are responsible for making decisions on applications for CPP disability benefits using the **Canada Pension Plan Adjudication Framework (page 55)**, and may request additional information.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

Guide for health care professionals

Overview

Working with your patient

Patient eligibility

A Summary of CPP disability adjudication guidance

Application forms

Type of medical information needed

▶ **Medical information for continuing eligibility**

Other information

Billing

Privacy

MEDICAL INFORMATION FOR CONTINUING ELIGIBILITY

You are very important in helping us determine whether your patient should continue to receive a disability benefit, or whether they might be eligible for the CPP Disability Vocational Rehabilitation Program.

We periodically review a beneficiary's case to ensure continuing eligibility, and we may ask you for up-to-date medical information on your patient's condition. If so, you may be asked to complete a short medical report.

Note: To avoid delays for your patient, please answer all the questions on any forms you are asked to fill out.

Our periodic reviews give us an opportunity to make contact with clients and identify what services would suit them best. If your patient's case is being reviewed, your patient will also be asked to provide medical and non-medical information.

Because everyone's medical condition is unique, each case is looked at individually. Once all the necessary information has been collected, a decision to continue or stop disability benefits is made.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

Overview

Working with your patient

Patient eligibility

A Summary of CPP disability adjudication guidance

Application forms

Type of medical information needed

Medical information for continuing eligibility

▶ Other information

Billing

Privacy

OTHER INFORMATION

While medical information is of primary importance, the CPP disability program takes a holistic approach to decision-making.

For example, some factors considered are:

- age ;
- education ;
- language proficiency ;
- transferable work skills ;
- experience.

Note: Local socio-economic conditions are not considered.

Applicants and beneficiaries who are deemed ineligible for benefits may request an internal review of the initial decision to deny or discontinue a benefit. An applicant who is denied a benefit or a beneficiary whose benefit is discontinued may appeal to the [Social Security Tribunal](#).

For more information, see : <https://www1.canada.ca/en/sst/>.

1.0
CPP disability benefits

2.0
Children's benefit

3.0
Applying

4.0
After you apply

5.0
Important information

6.0
Glossary, links and forms

7.0
Other benefits

Guide for health care professionals

Guide for health care professionals

Overview

Working with your patient

Patient eligibility

A Summary of CPP disability adjudication guidance

Application forms

Type of medical information needed

Medical information for continuing eligibility

Other information

▶ **Billing**

Privacy

BILLING

You must mail your invoice to the Service Canada office address indicated on the application form.

You will be paid by cheque and payment will be mailed to the address you provide on the invoice.

Your invoice must include:

- your patient's name ;
- your patient's address, and date of birth or Social Insurance Number ;
- your business number, GST/HST number or Social Insurance Number.

Service Canada will pay up to the following amounts:

Initial <u>Medical Report for Canada Pension Plan Disability Benefits (ISP2519)</u>	\$85
<u>Terminal Illness Attestation for a Disability Benefit Under the Canada Pension Plan (ISP2530B)</u>	\$85
*Reinstatement of CPP disability benefits, physician or nurse confirmation	\$20
If we ask for other information to be provided, including a narrative, and depending on the complexity and the time required for completion.	\$150

Your patient is responsible for covering any extra costs. Fees outlined in this section are set in consultation with the Canadian Medical Association and are subject to change.

Note: * The Reinstatement of CPP disability benefits, physician or nurse confirmation must be obtained by contacting Service Canada.

1.0

CPP disability benefits

2.0

Children's benefit

3.0

Applying

4.0

After you apply

5.0

Important information

6.0

Glossary, links and forms

7.0

Other benefits

Guide for health care professionals

Guide for health care professionals

Overview

Working with your patient

Patient eligibility

A Summary of CPP disability adjudication guidance

Application forms

Type of medical information needed

Medical information for continuing eligibility

Other information

Billing

▶ **Privacy**

Employment and Social Development Canada (ESDC) no longer provides copies of T1204 tax slips to service providers. However, ESDC will continue to submit all T1204 information to the Canada Revenue Agency as required. Refer to the Canada Revenue Agency for information for recipients.

PRIVACY

The personal information of patients is administered pursuant to the Canada Pension Plan legislation as well as the Access to Information Act and the Privacy Act, under which applicants and beneficiaries have the right to formally request a copy of their CPP disability file, including the medical reports and supporting documents.

Appropriate exemption to the release of information may be applied if release of medical information is considered to be contrary to the best interest of the individual (section 28 of the Privacy Act).

If you believe it would be detrimental to your patient to be given particular information about their medical condition, indicate this in your report. We will contact you directly to determine whether this information can be withheld.