

# Ontario Benefits Guide for Families

## Living with Disabilities

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### What this guide is

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This is a plain-language guide to the federal and Ontario provincial programs that may be available to families living with a disability. It covers 19 programs across income support, tax credits, drug and dental coverage, assistive devices, savings accounts, and community funding — written in plain language, without jargon, and with direct links to each program so families can take action.

### Who it is for

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This guide is for families and caregivers in Ontario who support a person living with any disability — a child, an adult family member, or a spouse. It is especially relevant for families navigating the transition from childhood programs to adult programs, which is one of the most complex and consequential periods in disability planning. Most programs in this guide assess eligibility based on functional impact, not a specific diagnosis, so the content applies broadly across conditions.

### How to use this guide

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The guide is organized in four parts. Part 1 covers federal programs, Part 2 covers Ontario provincial programs, Part 3 shows how the programs connect and interact with each other, and Part 4 provides a recommended sequence for families who are unsure where to start. A resources table with direct clickable links appears at the end.

Not every program will apply to every family. Read the eligibility notes carefully for each one, and where you are unsure, follow the link and contact the relevant agency directly. The programs in Part 3 show the most important dependencies — in particular, the Disability Tax Credit appears throughout because approval unlocks access to several other programs.

### A note on keeping information current

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Benefit amounts, income thresholds, and eligibility rules change regularly. The dollar figures in this guide reflect available information at the time of writing and should be verified directly with each program before making decisions. The clickable links throughout the document will always take you to the most current official program pages.

*This guide was originally developed in partnership with the epilepsy community in Ontario, whose families asked for exactly this kind of plain-language resource. That community's question started this work. The programs and information here apply broadly to all families living with disability — the epilepsy community simply had the wisdom to ask first.*

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# Ontario Benefits Guide for Families

## Living with Disabilities

A Plain-Language Guide to Federal and Provincial Programs | Ontario, Canada

Navigating disability supports can feel overwhelming. This guide summarizes 19 key federal and Ontario programs available to individuals living with a disability and their families. Eligibility for most programs is assessed based on how a condition affects daily life — not a specific diagnosis. Programs are organized from federal to provincial, followed by a section on how they work together.

**△ Note:** Many disabilities are episodic or fluctuating — meaning their impact on daily life varies from day to day. When applying for any program, describe how the condition affects life on the worst days, including duration of episodes, recovery time, and any associated effects on cognition, mood, or physical functioning. Do not describe only the best days.

### PART 1: FEDERAL PROGRAMS

#### 1 Disability Tax Credit (DTC)

FEDERAL

The DTC is the most important program to apply for first — it is the gateway that unlocks access to the RDSP, the Canada Disability Benefit, and several other federal programs. It reduces the amount of federal and provincial income tax owed by a person with a disability, or by a family member who financially supports them.

- **Who can apply:** The person with a disability, OR a supporting family member with taxable income.
- **Eligibility:** Severe and prolonged impairment in physical or mental functions. Eligibility is assessed on functional impact — how the condition affects the ability to perform basic daily activities — not on a specific diagnosis. Conditions that are episodic, fluctuating, or that have associated cognitive or mood effects should be described in full on the application.
- **Tax value (2025):** The federal disability amount is \$10,341, with a supplemental amount of up to \$6,032 for children under 18. Ontario adds a provincial credit of approximately 10% of the disability amount. Unused credits can be transferred to a supporting family member.
- **How to apply:** Complete CRA Form T2201, signed by a qualified medical practitioner. Apply at [canada.ca](https://canada.ca) — [Disability Tax Credit](#).
- **Tip on appeals:** If denied, request a CRA review and, if needed, appeal to the Tax Court of Canada — success rates at the Tax Court have historically been higher than at the CRA review level.

**△** The DTC can be approved retroactively up to 10 years. This can unlock backdated RDSP grants and bonds, making early application extremely valuable.

#### 2 Registered Disability Savings Plan (RDSP)

FEDERAL

The RDSP is a long-term, tax-sheltered savings account designed to help ensure financial security for people with disabilities. The federal government adds significant grants and bonds on top of personal contributions — potentially over \$90,000 in government money over a lifetime. An approved DTC is required to open one.

- **Who can open one:** Any Canadian resident under age 60 with an approved DTC.
- **Canada Disability Savings Grant (CDSG):** For families with net income up to \$114,750: the government matches \$3 for every \$1 on the first \$500 contributed (up to \$1,500/year) and \$2 for every \$1 on the next \$1,000 (up to \$2,000/year). For higher-income families: \$1 for \$1 on the first \$1,000. Lifetime maximum grant: \$70,000.
- **Canada Disability Savings Bond (CDSB):** Up to \$1,000/year deposited by the government to low-income Canadians — no personal contribution required to receive the bond. Lifetime maximum: \$20,000.
- **Carry-forward rule:** Up to 10 years of unused grant and bond entitlements can be reclaimed. Families opening an RDSP late can catch up significantly — up to \$10,500/year in grants and \$11,000/year in bonds. Plain-language guidance at [rdsp.com](https://rdsp.com).

**⚠ Critical age-19 transition:** *Until December 31 of the year the beneficiary turns 18, grants and bonds are calculated using parental income. From age 19 onward, the beneficiary's own income is used — which may dramatically increase eligibility for grants and bonds. The child must also file a tax return beginning the year they turn 17 to qualify for maximum entitlements at age 19.*

### 3 Child Disability Benefit (CDB)

FEDERAL

A tax-free monthly supplement added automatically to the Canada Child Benefit (CCB) for families caring for a child under 18 with an approved DTC. No separate application is required — the CRA calculates and pays it automatically once the child's DTC is approved.

- **Amount (2025–2026):** Up to \$3,411 per eligible child per year (\$284.25/month). The benefit begins to reduce once adjusted family net income exceeds \$81,222.
- **Who receives it:** The parent or guardian who receives the Canada Child Benefit for the child.
- **How to access:** No separate application. Ensure the child's DTC is approved and that the family is receiving the CCB. The CDB is added automatically.

### 4 Canada Disability Benefit (CDB — Adult)

FEDERAL

A newer federal monthly income benefit for working-age adults with disabilities. First payments were issued in July 2025. Note: the Child Disability Benefit (Program 3) and this adult Canada Disability Benefit are two separate programs despite similar names.

- **Eligibility:** Adults aged 18 to 64 with an approved Disability Tax Credit.


- **Impact on ODSP:** Receiving this benefit does not reduce ODSP payments or affect ODSP eligibility — the programs are designed to work alongside each other.
- **How to apply:** Apply through [Service Canada](#). As this is a new program, verify current payment amounts and application details directly with Service Canada.

## 5 Canada Caregiver Credit (CCC)

FEDERAL —  
TAX

A non-refundable tax credit for family members who support a spouse, common-law partner, child, or other dependent with a physical or mental impairment. It does not require receipts — it is based on the caregiving relationship and the dependent's income level.

- **Amount (2025):** Up to approximately \$8,375 for a dependent over age 18 who relies on you for basic necessities. The amount is reduced based on the dependent's own net income above a threshold.
- **Who can claim:** Parents supporting an adult child with a disability, or spouses/partners of someone with a disability. If multiple family members support the same person, only one can claim.
- **How to claim:** Claimed on your annual tax return (Schedule 5). See [canada.ca — Canada Caregiver Credit](#) for details.

 This credit can be claimed alongside the DTC and the Medical Expense Tax Credit simultaneously — qualifying for one does not exclude the others.

## 6 Medical Expense Tax Credit (METC)

FEDERAL —  
TAX

Allows families to claim a wide range of out-of-pocket medical expenses on their annual tax return. The list of eligible expenses is broader than many families realize and is especially valuable for families with ongoing prescription, therapy, or care costs related to a disability.

- **What can be claimed:** Prescription medications, dental care, vision care, personal support workers or PSWs, therapists, mobility aids, seizure-alert devices, and many other disability-related costs not reimbursed by insurance.
- **How it works:** You may claim eligible expenses exceeding the lesser of 3% of your net income or an annual threshold set by the CRA (approximately \$2,635 for 2025). Expenses can be claimed for yourself, a spouse, or a dependent.
- **Tip:** Medical expenses for a dependent with a low or no income can often be claimed in full by the supporting parent, with no income threshold reduction applied.
- **How to claim:** Claimed on your annual tax return (Line 33099 or 33199). See [canada.ca — Medical Expenses](#).

## 7 Home Accessibility Tax Credit (HATC)

FEDERAL —  
TAX

A non-refundable federal tax credit for eligible renovation expenses that improve the accessibility or safety of a home for a person with a disability or a qualifying senior.

- **Amount (2025):** Up to \$20,000 in eligible renovation costs can be claimed, generating a credit of up to \$3,000 (15% of \$20,000).
- **Relevant examples:** Grab bars, wheelchair ramps, widened doorways, walk-in showers, non-slip flooring, stair lifts, and other modifications that improve safety or accessibility for a person with a disability.
- **Eligibility:** The person with the disability must qualify for the DTC, or be 65 or older. The renovation must be to their principal residence.
- **How to claim:** Claimed on your annual tax return (Line 31285). See [canada.ca — Home Accessibility Expenses](https://canada.ca/home-accessibility-expenses).

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## Canada Workers Benefit — Disability Supplement

FEDERAL —  
TAX

An additional refundable tax credit for low-income workers with disabilities who qualify for the DTC. It provides actual cash back even when income tax owed is low or zero.

- **Who qualifies:** Working adults who are approved for the DTC, have employment or self-employment income, and meet income thresholds set by the CRA.
- **How to claim:** Claimed on your annual tax return (Schedule 6). See [canada.ca — Canada Workers Benefit](https://canada.ca/canada-workers-benefit). Advance payments are also available.

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## CPP Disability Benefits (CPP-D)

FEDERAL

A taxable monthly payment for adults who have contributed to the Canada Pension Plan and can no longer work due to a severe and prolonged disability. Less commonly relevant for young adults who have not yet built sufficient CPP contributions.

- **Children's benefit:** Dependent children of a CPP-D recipient may also receive a monthly flat-rate benefit.
- **How to apply:** Through [Service Canada](https://www.servicecanada.gc.ca). A medical form completed by a physician is required.

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## Employment Insurance (EI) Sickness Benefits

FEDERAL

Temporary income replacement for employed Canadians who cannot work due to illness, injury, or quarantine. Relevant for individuals with a disability who are working and experience a period of incapacity.

- **Eligibility:** Must have insurable employment with normal weekly earnings reduced by more than 40%, and a minimum of 600 insurable hours in the qualifying period.

- **Duration:** Up to 15 weeks of benefits.
- **How to apply:** Apply online through [Service Canada](#) with a medical certificate signed by a physician.

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## PART 2: ONTARIO PROVINCIAL PROGRAMS

### 11 Ontario Disability Support Program (ODSP)

PROVINCIAL

ODSP provides monthly income support and comprehensive health benefits to adults with disabilities who are in financial need. It is the primary provincial income program for adults with a disability who cannot sustain full employment.

- **Income support:** Covers basic needs and shelter. A single person can receive up to approximately \$1,408/month (amounts are reviewed periodically by the province).
- **Health benefits included:** Prescription drug coverage through the Ontario Drug Benefit (ODB), dental care, vision care, and assistance with medical transportation costs.
- **Eligibility:** Must be 18 or older, an Ontario resident, in financial need, and have a substantial mental or physical impairment expected to last at least one year.
- **How to apply:** Apply through a local ODSP office. Information at [ontario.ca — ODSP](#). A Disability Determination Package completed by a physician is required.

*⚠ Begin the ODSP application well before the child turns 18 — processing times can be lengthy. Early preparation with a physician's support is strongly recommended.*

### 12 Trillium Drug Program (TDP)

PROVINCIAL

Provides prescription drug cost coverage for Ontario residents whose drug costs are high relative to their household income, and who are not receiving drug coverage through ODSP or a comparable plan. Particularly valuable for epilepsy families, as anti-seizure medications are often lifelong and expensive.

- **Who it is for:** Individuals or families who spend approximately 4% or more of their net household income on eligible prescription drugs.
- **What it covers:** Approximately 5,000 prescription drugs listed in the Ontario Drug Benefit formulary.
- **Deductible:** Calculated based on household income — and paid quarterly. Once met, ODB covers eligible drug costs for the rest of the quarter.
- **How to apply:** Apply through ServiceOntario or online at [ontario.ca — Trillium Drug Program](#).

### 13 OHIP+ (Children and Youth Pharmacare)

PROVINCIAL

Provides free prescription drug coverage for children and youth under age 25 who do not have private drug insurance.

- **Who it covers:** Ontario residents under age 25 without private drug insurance. If private insurance exists, OHIP+ no longer applies as first payer — families with significant remaining costs may be eligible for Trillium instead.
- **Transition at age 25:** OHIP+ coverage ends at 25. Adults on ODSP receive drug coverage through ODB automatically; others should consider applying to Trillium.

### 14 Assistance for Children with Severe Disabilities (ACSD)

PROVINCIAL

Provides financial support to lower-income families caring for a child under 18 with a severe physical disability, helping offset the extraordinary day-to-day costs of care that are not covered by other programs.

- **Eligibility:** Income-tested. The child must be under 18 with a severe physical disability documented by a physician.
- **What it covers:** Disability-related costs not covered elsewhere: medical equipment, home modifications, disability-related supplies, and related expenses.
- **Transition:** This program ends when the child turns 18. ODSP, Passport, and other adult programs become the primary supports at that point.
- **How to apply:** Apply through your local Ontario Ministry of Children, Community and Social Services regional office. See [ontario.ca — ACSD](https://www.ontario.ca/acsd).

### 15 Special Services at Home (SSAH)

PROVINCIAL

Provides direct reimbursement funding to families caring for a child under 18 with a developmental and/or physical disability. Funding can be used to hire a support worker, purchase skill-building programs, pay for respite, and cover other disability-related costs. Relevant for epilepsy families where the condition co-occurs with a physical or developmental disability.

- **Who it covers:** Children under 18 with a developmental and/or physical disability who live at home and do not receive residential support from a government-funded program.
- **What funding covers:** Hiring a Special Needs Worker (SNW), camp and recreational programs, skill-building activities, adaptive equipment costs, and caregiver respite. Family members cannot be paid as workers.
- **Transition:** SSAH ends at age 18. Families should begin exploring the Passport program (Program 16) well before the child's 18th birthday.
- **How to apply:** Apply through your local MCCSS regional office. Information and the application form are at [ontario.ca — Special Services at Home](https://www.ontario.ca/ssah). A medical statement or psychological assessment from a regulated health professional is required.

## 16 Passport Program

PROVINCIAL

Provides funding to adults (18+) with a developmental disability to participate in the community, develop daily living skills, and access caregiver respite. Relevant for adults with epilepsy where the condition co-occurs with a developmental disability. This is the adult continuation of the SSAH program.

- **Minimum funding:** \$5,500 per year automatically provided to all eligible recipients. Additional funding of up to \$44,275/year is available based on assessed level of need.
- **What funding covers:** Community classes and recreational programs, skill development, hiring a support worker, caregiver respite, and person-directed life planning.
- **Application timing:** Families are encouraged to begin the application process at age 16, as wait lists can be significant. Contact [Developmental Services Ontario \(DSO\)](#) to begin — DSO confirms eligibility and connects families to their local Passport Agency.
- **How to apply:** Contact your local DSO office or see [ontario.ca — Passport Program](#).

*⚠ Waitlists for funding above \$5,500 can be long. Apply early and keep DSO updated on any changes in the individual's circumstances, as priority is assessed based on level of need and risk factors.*

## 17 Assistive Devices Program (ADP)

PROVINCIAL

Helps Ontario residents with long-term physical disabilities pay for specialized equipment needed to maintain independence. Relevant for epilepsy families where seizure-monitoring or other assistive devices are required.

- **Coverage:** Typically covers 75% of the approved cost of listed devices. ODSP recipients may have the remaining 25% covered through ODSP.
- **Relevant devices:** Hearing aids, communication devices, mobility equipment, monitoring or alert devices, orthotics, and other assistive technology prescribed for a long-term physical disability.
- **How to apply:** Apply with an authorized prescriber and an ADP-registered vendor. See [ontario.ca — Assistive Devices Program](#).

## 18 Canada Dental Care Plan

FEDERAL

Provides dental coverage for Canadians without private dental insurance whose household income is under \$90,000. Covers a broad range of services and is relevant for epilepsy families who do not have employer-sponsored dental benefits.

- **What is covered:** Dental exams, x-rays, cleanings, fillings, root canals, extractions, and dentures, among other services.
- **Eligibility:** No private dental insurance, Canadian resident with a valid health card, and household adjusted net income under \$90,000. Full coverage applies below \$70,000; partial coverage from \$70,000 to \$90,000.

- **How to apply:** Apply through [canada.ca](https://canada.ca) — [Canada Dental Care Plan](#) or through Service Canada.

19	Northern Health Travel Grant	PROVINCIAL
<p>Assists residents of Northern Ontario who must travel at least 100 km one-way to access a medical specialist not available in their local community. Relevant for families in northern or rural Ontario managing epilepsy care, which often requires specialist neurology appointments at larger centres.</p> <ul style="list-style-type: none"> <li>• <b>What it covers:</b> A per-kilometre mileage rate for travel beyond 100 km one-way, and some accommodation costs for overnight stays.</li> <li>• <b>Eligibility:</b> Must be an Ontario resident living in Northern Ontario, referred by a physician to a specialist who is not available locally.</li> <li>• <b>How to apply:</b> Apply through the Ministry of Health. See <a href="https://ontario.ca">ontario.ca</a> — <a href="#">Northern Health Travel Grant</a>.</li> </ul>		

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## PART 3: HOW THE PROGRAMS WORK TOGETHER

These programs are designed to complement each other. The table below summarizes the most important connections and dependencies:

Connection	What it means
<b>DTC → RDSP</b>	DTC approval is required before an RDSP can be opened. Apply for DTC first.
<b>DTC → Canada Disability Benefit</b>	Approved DTC is required to receive the adult Canada Disability Benefit.
<b>DTC → Child Disability Benefit</b>	DTC approval triggers automatic addition of the CDB supplement to the CCB payment. No separate application needed.
<b>DTC → Tax Credits</b>	DTC approval supports eligibility for the Canada Caregiver Credit, and makes it easier to claim the Medical Expense Tax Credit, Home Accessibility Tax Credit, and Canada Workers Benefit Disability Supplement.
<b>ODSP → ODB</b>	ODSP recipients automatically receive Ontario Drug Benefit drug and dental coverage.
<b>Canada Disability Benefit + ODSP</b>	Receiving the adult Canada Disability Benefit does not reduce ODSP payments.
<b>RDSP age-18/19 transition</b>	At age 19, grant and bond calculations shift from parental income to the beneficiary’s own income. Review strategy at age 18.

<b>SSAH → Passport</b>	SSAH ends at 18; Passport begins at 18. Begin the Passport application at age 16 — do not wait until SSAH ends.
<b>ACSD → ODSP</b>	ACSD ends at 18; ODSP becomes the primary income support for eligible adults.
<b>OHIP+ → Trillium</b>	OHIP+ ends at 25 (or when private insurance begins). Trillium may fill the gap for high ongoing drug costs.
<b>DTC (retroactive)</b>	DTC can be approved retroactively up to 10 years, allowing RDSP catch-up contributions and retroactive tax relief.
<b>Tax credits stacking</b>	The DTC, Canada Caregiver Credit, and Medical Expense Tax Credit can all be claimed simultaneously by the same household.

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## PART 4: RECOMMENDED STARTING POINTS

For families who are unsure where to begin, this sequence is generally the most effective path:

- **Step 1 — Apply for the Disability Tax Credit (DTC).**

This is the foundation. Almost every other program either requires it or is enhanced by it. A physician completes a portion of CRA Form T2201. Apply as early as possible — approval can be backdated up to 10 years.

- **Step 2 — Open an RDSP immediately after DTC approval.**

Even small contributions attract significant government grants and bonds. Use the carry-forward rule if opening the plan late. Review the strategy carefully at age 18 as the income calculation shifts at age 19.

- **Step 3 — Claim the Child Disability Benefit (if the child is under 18).**

No application needed — it is added automatically to the Canada Child Benefit once the DTC is approved. Check that the CCB is being received.

- **Step 4 — Claim all applicable tax credits at tax time.**

The Canada Caregiver Credit, Medical Expense Tax Credit, Home Accessibility Tax Credit, and Canada Workers Benefit Disability Supplement can all be claimed simultaneously. These are often missed by families.

- **Step 5 — Apply for ODSP well before the child turns 18.**

Processing times are significant. ODSP also provides drug and dental coverage, reducing reliance on Trillium and OHIP+.

- **Step 6 — Apply for the Canada Disability Benefit (adult, 18–64).**

Does not affect ODSP. Verify current amounts and application process with Service Canada.

- **Step 7 — Apply for SSAH for children, and Passport at age 16 for the adult transition.**

Do not wait until SSAH ends at 18 to begin the Passport application — wait lists can be long.

- **Step 8 — Review drug coverage at each transition point.**

OHIP+ ends at 25. Trillium helps families with high drug costs not on ODSP. ODSP recipients receive ODB automatically.

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## HELPFUL RESOURCES

For families who want to explore further, [Epilepsy Ontario's financial support page](#) and [Benefits Wayfinder](#) are excellent starting points. The table below provides direct links to each program.

Resource	Direct Link
<b>Epilepsy Ontario — Financial Programs</b>	<a href="https://epilepsyontario.org/Getting-Support">epilepsyontario.org — Getting Support</a>
<b>Benefits Wayfinder</b>	<a href="https://benefitswayfinder.org">benefitswayfinder.org</a>
<b>CRA — Disability Tax Credit</b>	<a href="https://canada.ca/DTC">canada.ca — DTC</a>
<b>RDSP Plain-Language Guide</b>	<a href="https://rdsp.com">rdsp.com</a>
<b>ODSP Application</b>	<a href="https://ontario.ca/ODSP">ontario.ca — ODSP</a>
<b>Trillium Drug Program</b>	<a href="https://ontario.ca/Trillium">ontario.ca — Trillium</a>
<b>Special Services at Home (SSAH)</b>	<a href="https://ontario.ca/SSAH">ontario.ca — SSAH</a>
<b>Passport Program</b>	<a href="https://ontario.ca/Passport">ontario.ca — Passport</a>
<b>Developmental Services Ontario (DSO)</b>	<a href="https://dsontario.ca">dsontario.ca</a>
<b>Canada Dental Care Plan</b>	<a href="https://canada.ca/Dental-Care">canada.ca — Dental Care</a>
<b>Service Canada (EI / CPP-D / CDB)</b>	<a href="https://canada.ca/Service-Canada">canada.ca — Service Canada</a>
<b>CRA — All Disability Credits &amp; Deductions</b>	<a href="https://canada.ca/Disability-Deductions">canada.ca — Disability Deductions</a>

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*This document is intended as a general informational guide only. Program details, eligibility criteria, and payment amounts change regularly. Always verify current program details directly with the relevant government agency or a qualified advisor.*