

Requirements for ODSP

ODSP is a financially based program for individuals living with a disability. To ensure eligibility, the program defines an individual living with a disability as someone who:

- It has a substantial mental or physical impairment that is continuous or recurrent, and is expected to last one year or more
- the direct and cumulative effect of an impairment resulting in a substantial restriction in your ability to work, care for yourself, or take part in community life
- your impairment, possible duration and restrictions have been verified by a health care professional

When an individual applies to ODSP, their caseworker will provide a Disability Determination Package to complete with their doctor. The applicant has 90 days to complete and return the package to the Ministry's Disability Adjudication Unit. If more time is needed to complete the forms, the applicant can ask the Disability Adjudication Unit for an extension.

Eligibility Requirements

To qualify for ODSP income support, the applicant must:

- be at least 18 years of age
- be an Ontario resident
- have assets no greater than the limits set out in the program
- be in financial need
- meet the program's definition of a person with a disability

ODSP has a two-stage eligibility assessment:

1. **Disability assessment.** Applicants must demonstrate that they have a "continuous or recurrent" physical or mental impairment that is expected to last for one year or longer. The impairment must restrict their activities in an area of daily living (i.e., personal care, functioning in the community, or functioning in the workplace).
2. **Ontario Works (OW).** For people in financial need who do not have a disability that meets the ODSP definition. Applicants can start the application process up to six months before their 18th birthday.

Medical reviews

A medical review of your disability allows us to determine whether you continue to meet the ODSP definition of a person with a disability. A medical review date is set when a person's condition may improve over time.

If you were **not** assigned a medical review at the time, you originally qualified for the program, medical review dates do not apply to you.

You will continue to receive your income support and other benefits if you continue to meet all other eligibility requirements of the program.

Assessments

Diagnosis by a Psychologist

- Psychologists may be covered under the Ontario Health Insurance Program (OHIP) if they work in a public healthcare setting such as a hospital or clinic. To access a publicly funded psychologist, a person may request a referral from their general practitioner (e.g., physician or nurse practitioner) to a psychologist in a public health care setting.
- Psychologists also practice as private practitioners who work on a fee-for-service basis. To access a private psychologist, a person may self-refer or be referred by their general practitioner. These fees would be out of pocket or may be funded by a private insurance plan (e.g., employment benefits). Unfortunately, Ontario Works and Ontario Disability Support Program (ODSP) do not normally fund psychological assessments.

Diagnosis by a Psychiatrist

- Psychiatrists are covered under OHIP. To access a psychiatrist, a person may request a referral from their general practitioner (e.g., physician or nurse practitioner) to a psychiatrist in their community.

It's important to note that it is more common to be diagnosed by a psychologist compared to a psychiatrist.

What type of Assessment and what will it cost?

An ASD focused assessment, with 1 (longer) day of face-to-face assessment (short form IQ, short language assessment and no memory or LD assessment) all ASD, ADHD/Executive function measures and psycho-social/psychiatric measures would cost \$3360.

An ADHD focused assessment (no ASD or LD) with 2 (shorter) days face-to-face assessment, (IQ, memory, learning (LD), executive function/ADHD measures and psycho-social/psychiatric measures) would cost \$3360.

A Psycho-educational (LD) focused assessment (full IQ, achievement, memory, executive function/ADHD measures and psycho-social/psychiatric measures) (excluding ASD) would cost \$3360 and would require 2 (shorter) days of face-to-face assessment.

A full Comprehensive assessment (psycho-educational/LD, full IQ, achievement, memory, executive function/ADHD measures and psycho-social/psychiatric measures and ASD measures) will cost \$4080 including approximately 2 (longer) days of face-to-face assessment.

Each assessment includes all take home or online assessment instruments, the analysis, the report writeup, the feedback session, and a copy of the final report with diagnosis and recommendations.

Will you need updated assessments?

No. Assessments are not required for individuals under the age of 18. You do not have to complete the Verification of Disability/ Impairment form if you are:

- Receiving ODSP Income Support or
- Registered as legally blind with the Canadian National Institute for the Blind, of
- Have attended a provincial school for students with disabilities

ODSP Application process

Apply online [HERE](#) or call your area DSO. If you call your area DSO, the person you speak with will ask questions to determine eligibility. Ensure you have all the eligibility documents ready to prove:

- You have a developmental disability,
- You live in Ontario, and
- You are 18 years or older.

You must apply for both assessments by submitting one part of your application to the DAU (Disability Adjudication unit) and the other to your local ODSP office.

Both offices will issue their separate decisions and reasons in a written document called a Notice of Decision when they have completed all assessment steps.

Your local ODSP office will respond in 15 business days. The DAU usually responds within 10 business days or up to 90 business days for more complex cases. You will therefore receive two Notices of Decision.

At your first meeting, a worker will go over, in detail, how much money you make and how many bills you must pay. If you qualify financially for ODSP, you will be given a Disability Determination Package, which includes four forms:

1. **Health Status Report** (to be completed by a medical professional)
2. **Activities of Daily Living Index** (to be completed by medical professionals)
3. **A Medical Consent Form** (this gives your doctor or medical professional permission to release medical information about you to the ODSP staff)
4. **A Self Report** (this form lets you explain what it is like to live with your disability)

Once you have filled out the forms, you must send them to the Disability Adjudication Unit (DAU).

[VIEDO: How to Apply for ODSP – The Complete Step-by-Step Guide](#)

Submitting application

The individual (or a representative) is responsible for mailing the completed forms to the Disability Adjudication Unit using the addressed envelope included with their package. The ministry will only accept original forms.

What will happen at the interview?

An OW or ODSP worker will review your file. You will be asked about any change in your circumstances that might affect your eligibility.

The OW or ODSP office should send you a list of the documents they want you to bring to the interview. Some of these could be documents you have already provided. You may be asked to bring documents about yourself or other members of your household, including:

- personal identification, such as birth certificates or passports, Indian Status cards, health cards, and Social Insurance Number (SIN) cards,

- immigration papers,
- custody documents,
- proof of school attendance,
- bank statements or banking records,
- proof of income from any source, including employment, Ontario Child Benefit, support payments, workers' compensation, and payments from roomers and boarders,
- information about assets, including statements of your Registered Retirement Savings Plan (RRSP), car ownership papers, and bonds,
- life insurance policies,
- leases or tenancy agreements, and rent receipts,
- other bills related to housing costs, such as bills for hydro, water, gas, property tax, and home insurance,
- proof of debts, such as credit card bills or advances, Ontario Student Assistance Program (OSAP) or other loans, even if the loan is from a relative or friend,
- proof of application for ODSP if you are on OW and you might qualify for ODSP,
- proof of application for the National Child Benefit if you have children, and
- proof of application for Employment Insurance benefits or Canada Pension Plan disability benefits.

Life Insurance Policies

There are different types of life insurance policies. Under ODSP rules, life insurance includes:

- annuities
- deferred annuities
- segregated funds

For you and each family member, up to \$100,000 of the **cash surrender value** of a life insurance policy is exempt as an asset under ODSP. This means it does not affect your eligibility for income support.

Cash surrender value refers to the money an insurance company will pay when the insurance policy is terminated by the insurer, or the policyholder cancels a life insurance policy early.

If you or a family member has a trust and a life insurance policy, up to \$100,000 of the combined value of the trust and the cash surrender value may be exempt as an asset.

If a life insurance policy does not have a cash surrender value, we do not consider it an asset.

Payments from a life insurance policy

You must report any payments you receive from a life insurance policy to your worker. This includes dividends or interest earned that are paid out.

Generally, we consider payments from a life insurance policy as income when you receive them.

There are some exceptions. Up to \$10,000 of the total value of all gifts, voluntary payments and payments from a life insurance policy or trust you receive in a 12-month period is exempt as income.

Also, if you use the payment for a disability-related item or service that has been approved in advance (such as attendant services), it may be exempt as income and may not count against your \$10,000 limit.

How much will you receive?

If you qualify for ODSP, you can get \$1,169 per month as a single individual to help cover your living expenses. Amounts vary depending on your family size, living expenses, and specific situation.

Monthly payments are broken up into two parts: basic needs and shelter allowance.

1. **Basic needs.** The basic needs portion of your monthly ODSP payment is meant to take care of food, clothing, and other personal items like toiletries.
2. **Shelter allowance.** The shelter allowance of your monthly ODSP payment covers:
 - rent or mortgage payment
 - utilities and heating costs
 - property taxes
 - home insurance
 - condo fees

Living arrangement

If you receive food and shelter from the same source (such as living with your parents or living with a landlord that buys and prepares food for you), you will receive the Ontario Disability Support Program Board and Lodging amount instead of a basic needs and shelter allowance.

The amount you receive depends on the number of people in your family, the ages of all involved and their disability status. The maximum amounts you would be eligible for are listed below:

- \$825 for a single person.
- \$1,230, if there is a spouse included in the benefit unit; if both spouses are aged 65 and are not each a person with a disability, in receipt of CPP-D or grand parented from FBA.
- \$1,644, if both spouses meet the double disabled rates criteria (e.g. are each a person with a disability, in receipt of CPP-D or grand parented from FBA).
- \$71 automatic special boarder allowance per benefit unit.