

The Ultimate CPP Disability Guide

A comprehensive guide to help you
understand the CPP disability

Eligibility, Criteria, Application & Appeal Process



- What is CPP Disability
- Eligible & Criteria for CPP Disability
- How to Apply for CPP Disability Benefits?
- What if Your CPP Disability Claim is Denied?
- Frequently Asked Questions

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The CPP Disability program is a mandatory insurance each and every working Canadian has to pay into every month hoping to never use it. Yet, when things go bad and you can no longer work due to a disability you find that you are on your own trying to get over countless obstacles in the way of receiving the CPP Disability you bought into.

Here at Disability Credit Canada we have seen countless legitimately disabled Canadians get their CPP Disability application denied due to the complexity of the application process as well as their lack of understanding of it.

Disability Credit Canada is passionate about helping disabled Canadians and their families in their time of need as we understand how important these benefits are to the people who need them.

We have been advocating for Canada's disabled citizens for many years and know every aspect of the CPP Disability process like the back of our hands. We keep continually updated lists of benefits and eligible conditions so that no one whom the law is intended to help is left behind.

We created this CPP Disability benefits guide hoping to shed light over the whole application process & eligibility criteria and in doing so we hope we can help as many Canadians receive the benefits they are entitled to.

If you believe you are entitled to receive CPP Disability benefits and you want your application done professionally you should contact us and know that you can have no better ally on your side throughout the claims process than Disability Credit Canada.



You can earn up to \$5,400 a year while collecting CPP Disability benefits

Introduction

The Canada Pension Plan (CPP) is designed to provide a partial replacement of earnings in the event of retirement, disability or death. The application and approval process for CPP Disability benefits is designed to be simple and yet many who apply are denied benefits, even if they are legitimately disabled and in genuine need of assistance. Why? We believe it is because many of those who apply do so within the context of their own beliefs and experience. They know they are disabled. They experience it on a daily basis and they expect the CPP program administrators to believe them.

But it doesn't work that way. The administrators of the program work for the taxpayers and the taxpayers want proof, not words. If you supply proof of your disability and fulfil the eligibility criteria you stand a good chance of getting approved for CPP Disability benefits under the CPP program but the denial percentage on the first try is astronomical.

We at Disability Credit Canada have created this guide as a way to help you reset your understanding of and approach to the CPP Disability application and approval process in order to optimize your chances of being approved. Please note: we did our best to write a clear, up-to-date and simple to understand guide that will provide you with all the answers. If you need more help call us toll free 1-844-800-6020 and receive a free assessment from one of our agents.

DID YOU KNOW?

About 60% of CPP Disability claimants are initially turned down (one of the highest rejection rates among the OECD).

About 45% of those that were turned down and took their case to the social security tribunal were successful with their appeal.

Overview of the CPP Disability Benefits Program

What are CPP Disability Benefits?

The CPP is one part of a comprehensive system of benefits intended to ensure no Canadian citizen is left behind by time or circumstances beyond their control. Participation in the CPP is mandatory; i.e. there is no “opting out” of the CPP. If you are employed in Canada you must pay into the CPP. When the time comes for you to retire or if you are stricken with a disability the CPP will be there to help ensure you are able to meet your financial obligations while maintaining at least a certain minimum standard of living. While most people are aware of the CPP's retirement benefit a significant number are unaware that the CPP offers an array of other benefits including Disability Benefits and Children's Benefits.

While standard CPP retirement benefits start at age 60 or 65, CPP Disability Benefits begin when you become disabled. As long as you have contributed to the system you are eligible to potentially receive CPP Disability benefits anywhere between the ages of 18 and 65, provided you are able to prove that you are disabled.

In addition, there is a second form of CPP Disability benefit designed to assist the disabled with the cost of rearing children. This is the Children's Benefit. In order to qualify your dependent children must be either under the age of 18 or be full time students between the ages of 18 and 25. In the event you are approved for CPP disability benefits you will receive a monthly payment from the CPP. While the amount received will vary from person to person the average 2016 payment was \$934.37, with the maximum payment allowed by law being \$1,290.81. In addition each child that qualifies for the Children's Benefit will be eligible to receive up to \$237.67 per month. You may receive these monthly payments either in the form of a cheque or as a direct deposit to your bank account. Note that payment amounts to both the disabled person and their children increase on a yearly basis.



You can get child CPP Disability if your child is under 18 or a full time student between 18 & 25 years old.

Who is Eligible for Canada Pension Plan (CPP) Disability Benefits?

It's important to note that not every disabled person will qualify for CPP Disability Benefits.

The eligibility main criteria are:

1. Contribution
2. Disability
3. Age

What are the Contribution Requirements?

Everyone who pays into the CPP system will be eligible for some level of retirement benefits. However, in order to qualify for CPP Disability Benefits the following requirements must be met:

- You must have contributed to the CPP for 4 of the 6 years prior to requesting CPP Disability Benefits.
- Or you must have contributed to the CPP for 3 of the past 6 years if you have contributed the system for at least 25 years.

What are the Disability Requirements?

- You must be able to prove a “severe and prolonged disability” that prevents you from performing the work you were previously doing
- You are not able to go back to a similar job or to the workforce in the foreseeable future

What are the Age Requirements?

- You must be between the ages of 18 and 65
- CPP Disability is not paid after you reach 65 years old as CPP pension starts

What Disabilities Qualify for Benefits Under the Canada Pension Plan?

The following is a list of some of the most common disabilities that may qualify you for CPP disability benefits. Keep in mind that this list is not comprehensive but is only intended to give you an idea of the most common disabilities claimed by CPP contributors.

- **Alzheimer's Disease**
- **Angina**
- **Arthritis**
- **Back Injury**
- **Bowel Disorder**
- **Cancer**
- **Congestive Heart Failure**
- **Dementia**
- **Diabetes (Type 1, Type 2, Diabetes Insipidus (DI)**
- **Elimination (Impairment in bowel or bladder functions)**
- **Emphysema**
- **Fibromyalgia (FM)**
- **Glaucoma**
- **Hearing Loss**
- **Heart Disease**
- **High Blood Pressure (Hypertension)**
- **Hip Replacement**
- **Human Immunodeficiency Virus (HIV)**
- **Huntington's Disease**
- **Incontinence**
- **Knee replacement**
- **Macular Degeneration**
- **Migraines**
- **Myocardial Infarction**
- **Obesity**
- **Obsessive Compulsive Disorder (OCD)**
- **Osteoarthritis (OA)**
- **Osteoporosis**
- **Parkinson's Disease**
- **Post-Traumatic Stress Disorder (PTSD)**
- **Retinopathy (diabetic, hypertensive, solar)**
- **Rheumatoid Arthritis**
- **Sleeping Disorder**
- **Spinal Cord Injury (SCI)**
- **Transient Ischemic Attack**
- **Ulcerative Colitis (UC)**
- **Walking Impairment**

There is no agreed upon, etched in stone definition of 'disability' in Canada. Hence the determination of whether you qualify for CPP disability benefits will be made based on an objective reading of the facts that accompany your application. For this reason it is crucial that you fill out the entire requisite forms completely and that your doctor or other medical practitioner fill out the medical report accompanying your application as thoroughly as possible.

To put it in simple terms: the goal is to prove the existence of your disability. Not to simply state it as a matter of record.

How do I Apply for CPP Disability Benefits?

Download or Pick up the Relevant Forms

If you are interested in applying for CPP disability benefits there are a number of forms you'll need to print from the Service Canada website. Collectively these forms make up the CPP disability benefits application package. The forms are:



Form ISP1150
The General Information and Guide Form



Form ISP1151
The CPP Application For Disability Benefits Form



Form ISP2507
The Questionnaire Related to Disability Benefits



Form ISP1640
The Child Rearing Provision Form



Form ISP2502a
The Consent Form for Service Canada to Obtain Personal Information / Physician's Copy



Form ISP2502b
The Consent Form for Service Canada to Obtain Personal Information / Service Canada's Copy



Form ISP1640A
The Information Sheet Related to the Child Rearing Provision & Form



Form ISP2519
The Medical Reporting Form

Some of the forms above are for information purposes only and some should be part of your application. You must complete and return each of these forms to the nearest Service Canada office to be considered for CPP disability benefits.

Filling Out the CPP Disability Application Forms



ISP1151
CPP Disability benefits form



ISP2507
Questionnaire Related to Disability Benefits



ISP2502b
Consent Form for Service Canada to Obtain Personal Information



ISP2519
Medical reporting form



ISP1640
Child rearing provision form (only if you have a child)

Form ISP2519 contains the information from your doctor or medical practitioner stating the professional case for your disability claim. It's crucial that it is filled out completely and legibly.

Note: It is not uncommon for doctors to make a note on the medical report stating that you suffer from the requisite "prolonged or severe disability" and then provide precious little by way of substantiation for that claim. This will not sit well with those at Service Canada who are charged with assessing your claim. Emphasize to your doctor or medical practitioner in the most polite way possible how important it is that they be thorough when filling out the medical report form.

Filling Out the Child Rearing Provision Form

As noted above to be eligible for CPP benefits you must have made recent contributions. Typically that means paying into the system in at least 4 of the last 6 years prior to your application for disability benefits. However, not everyone is able to hold down a job and contribute due to the fact that they are the primary care giver for a small child or children. If this is your situation you may still qualify for CPP disability benefits but you'll need to fill out the "Child Rearing Provision" form ISP1640. Please note that some CPP disability cases may qualify for CPP child benefits therefore it may be beneficial to fill out the ISP1640 form in all CPP Disability application cases.

How Much are the Various Canada Pension Plan Payment Amounts?

The chart below outlines typical Canada Pension Plan benefit payments for the calendar year 2017. The only benefit not shown is the CPP death benefit, since that is a one-time payment. The payments amounts are indexed to inflation as measured by the Consumer Price Index and are subject to revision every January.

Pension or Benefit Payment Type	Average Monthly Payment Amount for New Recipients as of January 2017	Maximum Payment Amount for all Recipients as of January 2017
CPP Disability Benefit	\$947.37	\$1,313.66
Survivor's Pension – Less Than 65	\$423.98	\$604.32
Survivor's Pension Benefit – 65+	\$310.94	\$668.50
Benefit for Children of Disabled CPP Contributors	\$241.02	\$241.02
Benefit for Children of Deceased CPP Contributors	\$241.02	\$241.02
Combined Survivor & Retirement Pension Benefits (age 65)	\$827.72	\$1,114.17
Combined Payment for Survivor's Pension & Disability Benefit	\$1,074.25	\$1,313.66
Retirement Pension (age 65)	\$685.11	\$1,114.17
Post-Retirement Benefit (age 65)	\$8.20	\$27.85

As mentioned the CPP Death Benefit is a one-time payment. As of January 2017 the Death Benefit payment is \$2,292.52.

What if Your CPP Disability Claim is Denied?

If you have been notified that your application for CPP Disability Benefits has been denied you may request your application be reconsidered. During the reconsideration process Service Canada staff who were not involved in reaching the original conclusion are assigned to objectively consider your case. You have a right to submit additional information on your own behalf and should certainly do so (see “The Right Way to go About a Reconsideration or Appeal” below) or the review team may request that you supply them with more information.

How Can I Request a CPP Disability Reconsideration?

Any request for reconsideration must be received by Service Canada with 90 days of your being notified of the original (denial) decision. Your request for reconsideration must be made in writing and sent to the nearest Service Canada office before those 90 days have elapsed. When you make your written request for reconsideration of your case make sure you include the following:

- Your full name, address, phone number and Social Insurance number.
- A clearly written, detailed explanation of why you believe the original decision was in error and why you are requesting a reconsideration (see below).
- Any additional information you believe relevant to the outcome of the reconsideration.

Make absolutely sure to sign and date your request then submit it to the return address you will find on the original rejection letter. Keep in mind that the reconsideration process could take several months, so be patient. Once Service Canada has conducted a full review of your case you will be notified by mail of their decision.

The Right Way to go About a CPP Disability Reconsideration or Appeal

Simply requesting a reconsideration of your case from Service Canada and then waiting for them to ask for additional information likely won't get you very far. Instead you will need to be proactive and ask to see a copy of the Medical Adjudicator's notes regarding both you and the medical records you originally submitted. You should also request the medical adjudicator provide you with specific details regarding why they denied your claim with the goal of making Service Canada commit themselves to a specific line of reasoning you can then attack.

Pursue Your Own Medical Testing

If you wish to maximize your chances of having a successful reconsideration or appeal of your case you would be wise to pursue your own medical testing. As the reconsideration will be handled by Service Canada staff who were not involved in the original decision everything they see will be new to them; including any additional medical testing results you submit. In other words, they won't be prejudiced by the fact that this information was not included in the original application package. This new medical information is often the difference between a successful reconsideration and an unsuccessful one.

Examples of the kind of tests you'll want to pursue include:

- Examinations by medical specialists.
- Functional ability assessments.
- Transferable skills assessments.
- Vocational expert assessments.

You should also make sure your own doctor writes a supplement to his or her original report. In this supplemental report they should comment directly on the results of the new tests you have undergone and address any negative points made by the Medical Adjudicator in an effort to debunk them. In addition you should also:

- Provide written statements from others familiar with your situation.
- Elaborate on your own previous written statement and be sure to remove any harsh, defensive or strident language.
- Write an appeal brief of 15-20 pages that summarizes your entire case and presents a convincing, easy to understand narrative. Seek help with this if necessary but be sure to include it.

It's important to look upon a CPP Disability reconsideration or appeal as an opportunity to secure a better future rather than as a platform for personal statements. Stick to the facts and present as many of them as possible. Seek the help of others like the professionals at Disability Credit Canada and don't delay as you have a 90 day window from the time you are denied to request a reconsideration.

CPP Disability FAQs

What is the Processing time for a CPP Disability Application?

Processing time for CPP disability can vary greatly due to a variety of reasons such as the complexity of the case, service Canada processing centre location etc. but in most cases it will take 90 - 120 days for Service Canada to process a request for CPP disability benefits and get back to you with their initial decision or request for more information.

Can You Receive CPP Disability Benefits if You Never Worked?

CPP disability benefits are not available for those who have never contributed to the system. However if, at certain times, you have been unable to contribute due to illness, layoff, child rearing or other reasons you may still be eligible to for CPP disability benefits, as long as there were periods when you did contribute. If you needed to leave the workforce to raise a child under 7 download and fill out the Child Rearing Provision Form ISP1640. Make sure you complete the Form as instructed and send it and any accompanying information to the nearest Service Canada office for consideration.

Do I File Taxes if I Receive CPP Disability Benefits?

Yes. Receiving CPP Disability benefits does not excuse one from having to file an annual tax return.

When do CPP Disability Benefits Expire?

CPP disability benefits last for the duration of the disability or until you turn 65 (CPP pension starts), although it is subject to periodic review. The frequency of those reviews will depend on how your disability is classified. If Service Canada expects your disability to improve (as is often the case with injuries suffered in auto accidents for example) your case may be reviewed as often as every 6 months. If however, you suffer from a condition like rheumatoid arthritis or diabetes chances are good your case will be reviewed less frequently; perhaps every 3 years or so.

How Old Do I Have to be to Qualify for CPP Disability Benefits?

CPP Disability is not available to anyone over 65 years of age as you will be getting into the retirement age where Canada Pension Plan kicks in.

What is the CPP Disability Approval Rate?

Canada has one of the highest disability denial rates in the OECD at around 60% (initial CPP Disability applications). It is worth noting that about half of those 40% who were initially denied were approved after going through the CPP Disability reconsideration process.

Can You Work While Collecting CPP Disability Benefits?

While receiving CPP Disability Benefits you may do volunteer work, return to school to enhance your education or complete your degree and participate in job-retraining courses. You may also do a limited amount of paid work without having to notify Service Canada. For the current year you are allowed to earn up to \$5,400. If you earn more than this amount (before taxes) you will need to notify Service Canada and your benefit status will likely be reviewed.

What Happens if I Have a Terminal Illness?

Complete the terminal illness application form - ISP2530 and send it to the nearest Service Canada Centre. Processing of your application will be expedited and you will receive a decision on your disability application within 5 working days after the application is received.

What if I Was a Stay at Home Mom or Dad?

If you have not contributed to the CPP because you stayed at home to raise your children the “child rearing provision” of the CPP may help you qualify for disability benefits.

What if I Worked Overseas?

If you lived and working outside of Canada any contributions you made to a foreign retirement plan may allow you to qualify for CPP disability benefits.

I Wanted to Apply but Was Incapacitated

If you were unable to apply for CPP Disability benefits due to being physically or mentally incapacitated you may still qualify for CPP Disability benefits if you request the incapacity provision within a year of regaining capacity.

How does divorce affect my CPP Disability Benefits?

CPP eligibility rules allow for a splitting of CPP Disability credits accumulated by both partners during the time they were together. That means the person with the greater accumulated CPP credits must transfer some of their credits to their former partner in order to 'equalize' the credit for each partner during the time they were married.

Can I Receive More Than One CPP Benefit?

It is possible that you may qualify for both the CPP survivor's benefit and the CPP disability benefit. If such is the case both payments will be combined into a single monthly payment. Keep in mind though that the combined amount cannot be more than the maximum CPP disability benefit.

Can I Also Receive Disability Income From Another Source?

It is likely you will still be eligible for CPP benefits even if you are receiving other benefits from a private source such as an insurance company. It is also likely that the private source will adjust their payment to you downward once you start receiving CPP benefits.







Conclusion

Canada Pension Plan disability benefits can make the difference between struggling financially and resting easy. Keep in mind however that Service Canada is charged with safeguarding the interests of the Canadian people and so all applications for CPP disability benefits will be thoroughly vetted and approval is not guaranteed.

If you believe you suffer from a qualifying disability and have contributed to the CPP system, but you need assistance with the application process please contact Disability Credit Canada for a no-obligation free assessment.

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