

The Ultimate CPP Disability Guide

An in-depth guide to help you apply
and appeal for CPP Disability

*Learn all about the Eligibility Requirements,
Application and Appeals Process for CPP Disability*



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Introduction

The CPP Disability Benefit is a program under the Canada Pension Plan that aims to provide financial assistance to Canadians who have left the workforce and are unable to return due to significant medical impairments.

In 2016, an audit by the Auditor General of Canada on CPP Disability approvals showed that out of 70,000 annual CPP Disability Applicants, only about 40% were approved after the first application.

Since then, Service Canada has simplified the forms and application process to make it easier for applicants. But CPP Disability denial rates are still considerably high compared to other countries. Most of the time the reasons for the denial are not immediately clear, leaving applicants confused as to what they need to do in order to actually be approved.

Some of the reasons CPP Disability applicants get denied may include:

1. The impairment not being recognized as eligible by the CPP Disability requirements
2. A lack of information in the application to prove eligibility
3. A lack of knowledge about certain provisions that if applied to the application, may have given it eligibility.

Disability Credit Canada, with its extensive experience with CPP Disability cases, have found that one of the biggest hurdles for applicants is their lack of knowledge about the programs they are applying for in the first place.

For this reason, we created this comprehensive CPP Disability Benefit guide that will hopefully provide you with the information you need to create a successful application, or how to proceed with an appeal to overturn your denial.

You will find within this guide information on the following:

1. The eligibility requirements for CPP Disability Benefits
2. A CPP Disability Benefits Application Kit breakdown
3. The financial benefits of the CPP Disability program
4. In-depth information on the CPP Disability reconsideration and appeals process
5. Additional resources that expand on certain aspects of the CPP Disability application process.

Disclaimer: This guide was created by Disability Credit Canada by drawing from years of experience with CPP Disability. We compiled it in an easy to understand way that is written with your best interests in mind. But this guide is by no means meant to replace official resources like Service Canada or provide actionable legal advice. Should you need further information, contact [your local Service Canada Office](#).



What is the CPP Disability Benefit?

The CPP or Canada Pension Program is just one of the many social programs handled by the Canadian Government. It is a mandatory pension plan set up by the government to ensure that Canadian workers have financial returns at the time of their retirement. Most workers in Canada already provide contributions to the CPP, usually taken from their payroll. This money is then kept until they reach the age of 65 before it is given back to them monthly in the form of a pension.

The CPP Disability Benefit is a program handled by Service Canada that provides financial assistance to previously active contributors to the Canada Pension Plan. It consists of a taxable monthly payment meant to assist an individual dealing with a severe disability that prevents them from returning to the workforce for extended periods of time.

This payment is given to individuals who have left the workforce before the age of retirement due to their condition and ends when they reach the age of 65 to be replaced by the regular CPP retirement payments.

Applying for the CPP disability benefit requires a number of conditions to be filled: contribution, age, and severe, prolonged impairment. These conditions must be met by the applicant in order for them to be eligible to receive CPP disability payments. There is also an appeals system set up for applicants who were unsuccessful in their initial submission and wish to try again.

CPP Disability Case Study

D.S., 59 from Brampton, ON suffers from physical impairments in his knee and back stemming from a workplace accident. Later on, he had surgery for his back and was also diagnosed with Carpal Tunnel Syndrome. He began having heart complications some time later which led to a string of heart attacks.

These physical conditions left him severely impaired. Walking took three times longer and he required assistance when dressing. Stairs were particularly difficult, requiring constant support and a step by step pace. His Carpal Tunnel Syndrome also caused severe impairment to his grip, leading to an inability to hold utensils and a propensity to drop held objects.

His first applied for CPP Disability on his own but was denied, so he came to Disability Credit Canada for assistance. Through our rigorous assessment process, we noticed that aside from his physical impairments, he may have been suffering from undiagnosed mental conditions as well.

Disability Credit Canada formulated a CPP Disability case, bringing to light not only the physical effects of his condition, but also the associated mental impairments caused by his overall health. His application was approved and he received \$21,714.02 in retroactive CPP Disability payments.

Who is Eligible for CPP Disability Benefits?

In order to be eligible for the CPP Disability you must fulfill 3 basic requirements: age, contribution and a severe, prolonged impairment. In short, you are eligible for CPP Disability Benefits if you:

1. were a Contributor to the Canada Pension Program
2. are between 18-65 Years old
3. have a severe and prolonged injury or medical condition that prevents you from working.

Below are the detailed CPP Disability eligibility requirements:

Contribution Requirements for CPP Disability

First things first, to be eligible to receive the CPP Disability Benefits you must have contributed to the Canada Pension Program. By law, working Canadians must pay into the Canada Pension Plan program. However, paying into the CPP does not automatically mean that one is eligible to receive the CPP Disability Benefits.

To be eligible to receive the CPP Disability you must fall into one of the following groups:

- You must have been an active contributor to the CPP for at least 4 of the 6 years prior to your application.
- Alternatively, if you have been an active contributor to the CPP for 25 years or longer, your requirement is 3 out of the previous 6 years of your application.

Please note: A late applicant provision is also available for you in case you do not satisfy the above requirements at the time of your CPP Disability application. The late applicant provision will let Service Canada judge your eligibility based on:

1. Contributions you made before the date when you stopped working instead of the time you sent your late application.
2. The fact that you were completely unable to work from that time until the present day.

More information about the Late Applicant Provision can be found further in the guide under the section titled *Provisions Available for Your CPP Disability Application*.

Age Requirements for CPP Disability

The second requirement is that you must be between the ages of 18 and 65 in order to be eligible to receive CPP Disability Benefits.

The CPP Disability Benefit is meant to support the impaired individuals during their working years and as it's a part of the Canada Pension Plan it means that once you reach the age of 65, the payments for CPP Disability will stop and you will begin receiving the retirement pension instead.

Disability Requirements for CPP Disability

The most important eligibility requirement for the CPP Disability Benefit is the impairment itself. In order to be eligible to receive CPP Disability benefits, your impairment must be “prolonged and severe,” which means that:

1. your condition prevents you from doing the work you were previously doing before its onset;
2. it prevents you from further gainful employment in a field outside your original job; and
3. recovery from the condition is either impossible or would take an indeterminate amount of time.

What Conditions May Qualify for CPP Disability?

A number of illnesses and medical issues may qualify a Canadian for CPP Disability Benefits. However, it is important to note that a diagnosis of medical problems does not immediately mean you are eligible to receive the CPP Disability Benefit. Service Canada decides on the eligibility of an application by taking into account how these impairments **affect** your daily life and your ability to return to previous employment or seek new positions.

Below is a **partial** list of impairments that could qualify you for CPP Disability. In Disability Credit Canada's experience, these are common conditions that can lead to approved applications. However, each case is different and this list is by no means comprehensive. Even if you do not find your impairment in this list, you may still be eligible to receive CPP Disability if it can be proved that you are adversely affected by your condition.

List of Eligible Impairments for CPP Disability

MENTAL/PSYCHOLOGICAL IMPAIRMENTS	
Alzheimer's Disease	Insomnia
Anxiety	Huntington's Disease
Bipolar Disorder	Obsessive Compulsive Disorder (OCD)
Borderline Personality Disorder	Panic Disorder
Dementia	Post-Traumatic Stress Disorder (PTSD)
Depression	

PHYSICAL IMPAIRMENTS	
Angina	Macular Degeneration
Arthritis	Migraines
Back Injury	Myocardial Infarction
Bowel Disorder	Obesity
Cancer	Osteoarthritis (OA)
Congestive Heart Failure	Hearing Loss
Diabetes (Type 1, Type 2)	Osteoporosis
Elimination	Parkinson's Disease
Emphysema	Retinopathy (diabetic, hypertensive, solar)
Fibromyalgia (FM)	Rheumatoid Arthritis
High Blood Pressure (Hypertension)	Spinal Cord Injury (SCI)
Glaucoma	Transient Ischemic Attack
Hip Replacement	Ulcerative Colitis (UC)
Human Immunodeficiency Virus (HIV)	Walking Impairment
Incontinence	Heart Disease

NOTE: It's important to note once again that a diagnosis of any of these impairments is not an immediate cause for eligibility. Your eligibility is determined by the overall effect these impairments have on your everyday living activities like basic movement and hygiene tasks as well your ability to find proper, paying work.

How Do I Apply for CPP Disability Benefits?

Service Canada has streamlined the application process for CPP Disability by compiling all the previously separate required forms. Nowadays, only two forms are required to be filled in order to begin your application. These are:

- ISP1151 – CPP Disability Benefits Form
- ISP2519 – Medical Reporting Form

The former of these forms you must fill for yourself, the latter must be filled out by your personal physician or other medical practitioner currently most familiar with your condition. Once these forms are finished, you can find your local Service Canada office to find out where you should submit your application to. You can find your local office by using Service Canada's [Office Locator](#).

In the unfortunate event that your condition is terminal, you will need to complete the [Terminal Illness Application Kit](#) — which contains an Application form and an Attestation form to be completed by you/your representative and your attending physician respectively — instead 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.

ISP1151 - CPP Disability Application Form

[Form 1151](#) is the Canada Pension Plan Disability benefits Application Form. It contains basic information about the program, as well as the application form itself. Each section contains important information you must fill out.

Sections of the Application Form

- **Section A** contains your basic information such as your name, address, date of birth etc.
- **Section B** requires information on your CPP contributions. You need this because during your time working, they may be specific provisions and dispensations that can affect the total benefit you can receive.
- **Section C** is where you detail the nature of your disabilities. You'll need to provide details around your diagnosis, treatments, medications, and tests. There is also a part of this section that contains a self-assessment on how your disability affects your daily life.
- **Section D** is for information on your personal physicians/medical practitioners most familiar with your current condition.
- **Section E** contains information on your work history, which will help Service Canada assess your case in regards to your current ability to work.
- **Section F** is only important if you have been taking care of children below 18, or between 18 and 25 but studying full time, while suffering from the disability. This will affect the assessment for the disabled contributor's child's benefit. If you aren't taking care of kids, you only need to fill out the first question then skip to the next section.
- **Section G** is for payment information.
- **Section H** is for the applicant to give consent to Service Canada for them to retrieve personal information regarding you or your disability.
- **Section I** is where you and your representatives will sign off on the application, certifying it to be as containing information that is as accurate as you can give.

We have written a step-by-step guide for the [CPP Disability Application process that you can use for your reference as well](#).

ISP2519 - CPP Disability Medical Report Form

Besides the main application form, you will also need to fill out Sections 1 and 2 of the [Medical Reporting Form](#). This contains basic information about you, as well as you signing off to give consent to Service Canada and your medical practitioner to provide your personal medical information. Your personal medical practitioner will fill out this form. In which they will detail your medical history with them, as well as specifics on how your current condition affects your life by providing relevant medical documents.

Provisions Available for Your CPP Disability Application

In certain circumstances, some CPP provisions may apply to your CPP Disability Application. These provisions are as follows:

- **Child Rearing Provision:** If you stopped working to raise children under the age of 7 anytime in the past, provide this information by filling up Section B3 of the Application Form. This may affect the outcome of your assessment as it could make you eligible for CPP Disability since it's possible that the years which you were raising your child will be disregarded in the eligibility decision.
- **Late Applicant Provision:** If you are just now applying for CPP Disability but have been unable to work for multiple years, you may contact the [CPP Hotline](#) or visit a Service Canada office and ask for a Late Applicant Provision if you meet the other eligibility conditions. This could make you eligible to receive disability benefits as long as:
 - You met the requirements before you were first severely injured; and
 - You haven't been able to work in any capacity since.
- **Incapacity Provision:** If you were unable to apply for CPP Disability because you were mentally or physically incapacitated by your condition, you have within a year after you've regained capacity to contact the CPP and ask for an Incapacity Provision.

Important Things to Remember When Filling Out Your Application

When filing your application, there's a number of things that you **must** remember to do. These are small things that can cause Service Canada to completely disregard parts or the entirety of your application if you don't do it as well as possibly affect when you start receiving benefits.

1. Make sure that your SIN is written on the top of every page of your application that requires it. That includes all the pages that require it on the Medical Report Form.
2. If you need to provide documentation, make sure you send in Certified True Copies of these documents. The application form provides details on how to create these certified copies.
3. You shouldn't wait for your medical practitioner/s to complete the Medical Reporting Form before sending you application in. Waiting may affect your time-based eligibility. For more information and tips on how to create an effective application, you can consult our article on the [CPP Disability Application process](#).

How Much is My CPP Disability Benefit?

The amounts an individual is able to receive from their CPP Disability Benefit are determined on a case by case basis. This is because their benefit is calculated based on the amount of their overall contribution to the CPP during their time in the Canadian workforce. By rule of thumb, an individual who has been contributing to the CPP for 20 years is usually eligible for a larger CPP Disability payment than an individual who has only been contributing for a few years.

How to Calculate Your Monthly CPP Disability Benefit

Service Canada determines your monthly CPP disability payments based on two things:

1. Your retirement benefit amount (this is your post-65 pension)
2. The flat amount (the Canadian Government prescribes this amount annually)

They calculate your monthly payment for the CPP Disability Benefit using this formula:

$$(\text{Retirement Benefit} \times 0.75) + \text{Flat Amount}$$

If you would like to estimate how much you could get for your CPP Disability Benefit monthly, you can ask for an estimation of your retirement benefit amount as well as your most recent Statement of Contributions to the CPP by either using your [My Service Canada Account](#), or by contacting Service Canada by mail or through the phone so they can mail it to you.

As for the flat rate, the Canadian Government announces this every year. You can find the flat amount [here](#) under the most recent quarterly report at the time you'll be applying. For 2019, this amount is **\$496.36**.

Example:

Ayesha received information from Service Canada that her estimated CPP retirement benefit would be \$957.37; in 2019, the flat amount is \$496.36. With this information we can calculate that:

$$(\$957.37 \times 0.75) + \$496.36 = \$1,214.39$$

Therefore, Ayesha will be receiving an estimated \$1,214.39 every month as her CPP Disability Benefit.

What is the Maximum Monthly CPP Disability Payment?

The maximum monthly amount in 2019 for new CPP Disability Benefit recipients is **\$1,362.30**. The maximums are calculated using the same formula for the Disability Benefit which is (Retirement Benefit x .75) + Flat Amount.

For the Retirement Benefit in this case, it is calculated using the formula:

25% of 1/12 of the average of the previous five year's maximum pensionable earnings (YMPE).

The YMPE is released by the CRA yearly, taking earnings data and a number of economic factors like inflation rate into consideration.

DISABILITY CREDIT CANADA

The following table contains the average and maximum payment amounts per month for a number of the Canada Pension Plan's benefits for 2019. Note that even if your calculated CPP Disability payment goes over the maximum, you will only receive the maximum amount every month.

PENSION OR BENEFIT	AVERAGE AMOUNT FOR NEW BENEFICIARIES (JULY 2019)	MAXIMUM PAYMENT AMOUNT (2019)
Disability benefit	\$987.65	\$1,362.30
Post-retirement disability benefit	\$496.36	\$496.36
Survivor's pension – younger than 65	\$438.78	\$626.63
Survivor's pension – 65 and older	\$302.19	\$692.75
Children of disabled CPP contributors	\$250.27	\$250.27
Children of deceased CPP contributors	\$250.27	\$250.27
COMBINED CONTRIBUTIONS		
Combined survivor's & retirement pension (at age 65)	\$862.35	\$1,154.58
Combined survivor's pension and disability benefit	\$1,107.65	\$1,362.30

What is the Contributor's Child's Benefit for CPP Disability?

In addition to the CPP Disability Benefit, you might also be eligible to receive a separate supplemental amount called the Contributor's Child's Benefit if you are raising a child under 18 (or taking care of a child between 18 and 25 years old but a full time student) during your time with the disability. This amount is also prescribed by the Canadian Government annually.

The Contributor's Child's Benefit is a separate amount that you can receive. This means that even if you are receiving the maximum CPP Disability benefit monthly, as long as you are eligible for the Contributor's Child's Benefit, you will receive it.

This amount will be given to you as the supplemental benefit if the child you are caring for is below 18. However, if you are taking care of someone who is between 18 and 25 and is a full time student, this supplemental amount will be given to them directly instead.

How do I receive my CPP Disability Benefit?

If approved, your CPP Disability Benefit will usually be paid to you monthly. This payment will come to you in the form of a mailed check, or as a direct deposit to your bank account if you filled out Section G of the Application form.

The monthly CPP Disability payments are usually deposited or sent out during the last week of each month. The Government of Canada also releases the monthly dates at the start of every year on their [benefit payments calendar](#).

How is my CPP Disability Retroactive Payment Calculated?

Service Canada will calculate your retroactive payment as follows:

Up to 12 months before the date of initial application + number of months between initial application and approval date.

Your monthly payments usually begin on the fourth month after your CPP Disability Benefit application. This is normally the time when initial applications are approved. If you had to appeal your application, the time between your application and your first monthly payment may be longer.

The retroactive payment will cover the months between the time your application was received by Service Canada and when you receive the first monthly payment. Furthermore, Service Canada may determine you to be eligible for retroactive payments up to 12 months before the date of your initial application.

Using Ayesha in our example above:

Ayesha had to stop working due to her impairment. She initially applied for CPP Disability on March of 2019 after learning about it. Her application took a while to be approved so she only began to receive monthly payments on September 2019. Therefore, she will receive retroactive payments for the six months between March and September.

By reviewing information she provided in her application, Service Canada also determined her to be eligible for CPP Disability payment for 7 months before her initial application.

This means that in total, Ayesha would be receiving 13 months of retroactive payments.

What Happens If Your CPP Disability Application is Denied

There is a fair chance that your initial appeal for CPP Disability assistance may be denied. In the 2016 audit by the Auditor General of Canada, it was found that 60% of 70,000 initial applications were denied. This can be for any number of reasons. However, Canadian citizens are allowed to appeal Service Canada's decisions in a number of ways. In the following section, we will detail a number of reasons your application may have been rejected, as well as an overview of the appeals process to have these denials overturned.

Why was my CPP Disability Application Denied?

The following are some of the possible reasons your initial application was denied. These can include Service Canada not considering your condition as severe and prolonged, applying too late, not having enough information, or not having contributed to the CPP enough.

Your Disability Is Not Considered “severe and prolonged” under CPP Regulations.

Service Canada has specific definitions on what they consider “severe” and “prolonged.” They define a person's condition as:

- **severe** if they are “regularly incapable of pursuing any substantially gainful employment,” meaning that the person's disability should be such that they are no longer able to work and earn enough money to pay for their living expenses. Meanwhile,
- **prolonged** means that the condition affecting the individual has an indeterminate recovery date.

Your case has to satisfy both these definitions, otherwise Service Canada may deny your application.

Late CPP Disability Application.

One of the time requirements for the CPP Disability program is that you are an active contributor to the CPP for 4 out of the 6 previous years from the time of your application. Your application may be denied then if you submitted it long enough after your injury or disability that you no longer meet this time requirement. However, it is possible to get a provision and still get the benefit if this is your reason for getting denied. Refer to the previous section in this guide called *Late Applicant Provision*.

Not having enough information on medical conditions and employability.

It's important in order to get CPP Disability benefits that you can prove to Service Canada that you are unable to work anymore. To do this, you'll need to provide extensive medical evidence to prove your condition as severe and prolonged, as well as provide proof that this disability prevents you from getting proper employment. If you lack this information in your application, your application will likely be denied.

Not enough financial contributions to CPP.

Your application may have been denied simply because Service Canada doesn't think you've made enough contributions to the CPP to be eligible. However, for certain extenuating circumstances, you may still be eligible for some CPP Disability payments. Some of these include: working abroad, taking care of children, and having suffered severe, debilitating impairment that prevented you from applying around the time you last contributed.

You can learn further about these in [Reasons CPP Disability Applications are Denied](#)

CPP Disability Application Appeals Process

Service Canada provides you with ample opportunity to appeal a denied application. They have set-up a 3-step appeal system that goes through progressively higher levels. These levels are:

1. An request for reconsideration,
2. Social Security Tribunal - General Division,
3. Social Security Tribunal - Appeals Division above that.

These three steps each have their own requirements and procedures to follow. We'll provide the details for each of these below:

How Do I Request for CPP Disability Reconsideration?

The first step of the appeals process for is the reconsideration process. Once you receive your denial letter for the application you sent, you'll have 90 days to inform Service Canada that you are seeking reconsideration. You do this by mailing them a letter containing your intent to your regional Service Canada office.

Writing an Effective Reconsideration Letter

The letter of intent you'll send is called a Reconsideration Letter. It should effectively inform Service Canada that you are seeking reconsideration. Remember to put the following information in the letter:

- Full Name
- SIN
- Address
- Phone Number

We've created a [sample letter](#) for you to use as your reference as well.

Once you've informed them of your intent to seek reconsideration, you can ask them to send you a copy of your application file. Do this by sending them an [Info Source: Personal Information Request form](#) by mail to Service Canada. You'll receive your file in 5-6 weeks upon which, you can review the file and find out what your application is lacking.

Once you figure out what was lacking, you can proceed with acquiring the proper documentation to round out your application. This can include medical reports and letters from your attending medical practitioners to prove the nature of your disability, as well as letters and reports from your former employers, friends and family that can help prove the effects that your disability has had in your life.

Compile this new information, alongside your file and a reconsideration request letter that summarizes the information you have added and send all of these in to Service Canada for review. This will normally take a few months before they reach a decision. For more in-depth information on the reconsideration process you can read the [CPP Disability Request For Reconsideration article](#).

What is the Appeals Process for CPP Disability in the Social Security Tribunal?

If your reconsideration request still results in a denied application, the next course of action is to move one step up and proceed to the Social Security Tribunal. The tribunal has two divisions that deal with CPP Disability appeals: the General Division and the Appeals Division. You will be appealing the rejected application with the General Division first. You only approach the Appeals Division if you were denied in the General Division and have concerns over how the appeal was handled.

General Division For CPP Disability Appeals

You begin your appeal with the General Division by filling out a [Notice of Appeal](#) Form and sending it with your CPP Reconsideration Denial Letter within 90 days of receiving the denial. Once you send these, you will receive an Acknowledgment Letter in 2-3 weeks. This letter informs you that the Tribunal will be receiving a copy of your file from Service Canada to review. You will also receive a copy of this file and a Notice of Readiness form about a month after you receive this Acknowledgment Letter.

Putting Your Case Together

You will have 365 days after the Tribunal receives your notice to put together any new information to help your case. The exact date will be detailed in the packet that comes with your file and the Notice of Readiness Form. You have until this date to complete your case and the form and send it back to the tribunal.

Deliberation will begin once they have received this packet with the completed form. The type of decision making process the Tribunal uses differs with each case. Know however that this process takes a few months and you will receive a letter with the result. If the ensuing result is still a denial, you can proceed to one final step of the appeals process: the Appeals Division.

More information on this step of the appeal can be found in our article on [CPP Disability Appeal: Social Security Tribunal - General Division](#).

Appeals Division For CPP Disability Appeals

The Appeals Division is the highest authority you can send your CPP Disability appeal to. For most cases except summary dismissal, you will need to prove that your case has a chance to succeed in this division before you are allowed to appeal. Note as well that Service Canada can also appeal to this Division if they do not agree with the decision of the General Division. For all cases that want to reach the Appeal Division, you should ask the Tribunal for an audio transcript of the deliberation process to be sent to you for review.

When applying to the Appeals Division, you'll need to fill out an [application](#). For cases that did not result in a summary dismissal, a reason must be provided to convince the Appeals Division that your case is worth pursuing. These reasons can include:

- The General Division did not allow you a fair chance to present your case
- They acted beyond its boundaries or refused to exercise its jurisdiction or;
- have committed an error when interpreting the law during your case.

Presenting Evidence

You are not allowed to present new evidence regarding the application itself when you go through the Appeal Division process. The only evidence you are allowed to present is information that can help prove that the General Division was somehow lacking when deliberating your decision.

You are allowed 45 days after the day the Appeal Division accepts your appeal request to send in a letter to argue why your case should win, focusing on the General Division's shortcomings and not on your application itself. There is also the possibility of a hearing to be called regarding your appeal. In these cases, you will be informed of the hearing type and date. Otherwise, all there is to do is wait.

The Appeal Division's decision is absolute. If you win, the Appeal Division will either take your case over and accept your application, or give it back to the General Division so that they properly assess your appeal. A denial from the Appeal Division will mean the end of your case.

You can learn more about this part of the appeal process in our article on [CPP Disability Appeal: Social Security Tribunal - Appeal Division](#).

Request to Rescind or Amend a Decision

At any point of the appeal, if new evidence appears that may be of help to your case, you can request to rescind or amend the decision already made. The decision will be reopened at the appeal level you made the request in. This means that if you send the request during the General Division, the amendment will be on the decision made there.

How the Social Security Tribunal Decides on Your Appeal

The following are the deliberation processes that the Social Security Tribunal can take:

- **Summary Dismissal:** This decision has the quickest turnaround and means that the General Division has no reason to think that your appeal should succeed. If this is your result in the General Division, you can immediately take it to the Appeals Division for review.
- **Decision Based on Written Record:** For less complex cases with complete, credible information, the adjudicator can simply review your file and make a decision from that.
- **Hearing by Question and Answer:** The Tribunal can send you questions during deliberation if they find gaps in information or need clarification on some aspects of your file.
- **Phone Hearings:** For more significant gaps of information, you may be asked to participate in a conference call with the tribunal.
- **Video Conference Hearing:** For more complex cases, you may be asked to come to a local Service Canada office to participate in a video conference to discuss the gaps in information and any issues regarding your case.
- **In-Person Hearing:** This option is rare and only used for very complex cases. You must prepare witnesses to support your case if this decision making process is chosen.

You can learn more about these types of decision making methods [here](#) under the section titled *Decision-making Process of The Social Security Tribunal*.

Conclusion

The Canada Pension Plan Disability Benefit provides an effective safety net for contributing workers to fall back on in the event of major injury or severe medical condition.

However, eligibility for the program is reliant on how said injury or medical condition is severe enough that it prevents gainful employment for the individual.

The program also provides a robust appeals process for denied applications as well, but the time frame for these appeals can be long and arduous.

This guide contains the information you need to illuminate you on some of the finer aspects of the process so that you are able to avail of this financial assistance as soon as you can.

But if you still find yourself getting your applications denied, or would like to speak to someone knowledgeable about the program directly, do not hesitate to call Disability Credit Canada at 1 844-800-6020 for a free assessment with one of our agents. Our team carries with them years of experience in handling CPP Disability cases and we're sure we'll be able to provide you with assistance regarding your application.



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