

Before you accept the denial of your benefits or submit an appeal,
please call our office — DCAC inc. at 306-352-6221 or 1-877-793-3222

Disability Benefits Application Guide

Produced by:
Saskatchewan Voice of People with Disabilities.

Introduction

How to Apply for CPP Disability Benefits

Will you need an advocate's help?

This guide is not meant to take the place of an advocate or lawyer. It is a self-help tool that provides an outline of the application process. We have designed the guide so that it should be easy to follow. If you have any questions that this guide does not answer, you can contact Disability Claims Advocacy Clinic (DCAC) at 306-352-6221 or 1-877-793-3222.

CPP Disability Benefits Eligibility

There are two eligibility criteria that you will need to meet to receive CPP Disability Benefits:

1. The necessary contributions to CPP during employment and
 2. You must meet the definition of disability laid out in the CPP legislation.
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CPP Contributions

Contributions to the Plan are based on the amount of earnings from employment and self-employment. Recent changes to the contribution requirement provisions made by the federal government make the date that your disability is deemed to begin very important.

If CPP determines that you became disabled prior to January 1, 1998, then you must have worked and contributed to CPP in either two of the three years, or five of the ten years before you became disabled.

If CPP determines that you became disabled after January 1, 1998, then you must have made contributions to the Plan in four of the last six years before you became disabled.

If you have made contributions to CPP for 25 years or more then you may qualify if you worked and contributed to CPP in three of the last six years before you became disabled.

The CPP definition of disability

You must be deemed to have a "severe" and "prolonged" mental or physical disability to qualify for benefits. Section 42(2)(a) of the Canada Pension Plan defines disability. It says that a person shall be considered to be disabled only if he is determined in the prescribed manner to have a severe and prolonged mental or physical disability and for the purposes of this paragraph, a disability is severe only by reason thereof the person in respect of whom the determination is made is incapable of regularly pursuing any substantially gainful occupation." "Prolonged" is defined as such severe disability is likely to be long continued and of indefinite duration or is likely to result in death.

In order to qualify for CPP disability benefits you must show that your disability is both severe and prolonged.

STEP 1: The Application

CPP Disability Benefit Applications can be obtained by contacting your local Income Security Program office or by phoning the general number: **1-800-277-9914**

The application includes a General Information Guide to assist in filling out the form. Applicants should read this guide before filling out the application.

The application package is divided into the following sections

1. The Application for Disability Benefits asks for basic information about the applicant and any dependent children.
2. Questionnaire for Disability Benefits. We will focus on this form in Step 2 of this guide.

3. The Authorization to Disclose Information - Consent for Medical Evaluation allows CPP to obtain medical, employment and educational information about you.
 4. A Medical Report to be filled by the doctor who is most familiar with your disability.
 5. The Child-rearing Dropout Provision should be completed by applicants who made low or zero contributions to CPP because they were caring for children under the age of seven.
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STEP 2: Filling Out the Questionnaire for Disability Benefits

Some questions in the Questionnaire for Disability Benefits are particularly important and may influence the outcome of your application. Most of the questions we will mention here give the applicant the opportunity to describe the nature and extent of their disability.

The more comprehensive this information is the better. We recommend that you fill in the application and describe a day when the limitations associated with your disability are at their greatest. In this way, CPP will have the best opportunity to see how your disability affects your day-to-day life and your ability to work.

The following questions on the Questionnaire need to be carefully and thoroughly answered:

Q 5

The date you stopped working is entered here. This is important because benefits are payable from the fourth month after the applicant is deemed to have become disabled. In this section, it is also necessary to answer why you stopped working. If disability was a factor in terminating employment, it is important to explain that here.

Q 11 and 12

If you indicate that you plan to return to work, or that your doctor thinks you should, it is likely that the application will be turned down. In order to qualify for disability benefits it is assumed that you will not be able to work for the foreseeable future.

Q 16

This question asks when the person felt they could no longer work because of their disability. The answer given here will often match with question 5 which asks for the applicant's last day of work. If the two dates are different, it is important to explain why.

Q 18

This section asks the applicant to describe their "illnesses or impairments". You need to be clear in stating the nature of your disability or disabilities.

Q 20

If you have other "health-related conditions or impairments" which have not been described in question 18, they should be explained thoroughly here. Even if a person's "primary" disability is not severe enough, according to CPP definition, other limitations or impairments may together cause a person to be unable to work.

Q 21

Another way to explain the extent of your disability is to describe how it has affected non-work related activities, like hobbies, sports or volunteer work, and other social activities. In this section, you should state any limitations that your disability has created in these activities.

Q 22

This section gives the applicant the opportunity to describe how many day-to-day activities are affected by the disability. There are a series of boxes with headings such as sitting, standing, sleeping, driving, etc. and the applicant is asked to describe limitations in these areas. Again, this section should be filled out in describing a "bad" day to give the most realistic picture of your disability. For each activity try to be as detailed as possible about what you can't do, not what you can do.

This section is a functional assessment with Canada Pension Plan uses to assess your physical and cognitive abilities - by answering this question completely and thoroughly, the medical adjudicators can determine your residual capacity. It is very important to answer these questions.

Q 23 - 25

These questions deal with what medical practitioners you have dealt with over the past years. Try to include everyone that you have seen and any hospital stays you have had. If you have not worked for several years before applying - you may have an early Minimum Qualifying Period. This means you may have to reconstruct your medical history. If you were doctoring prior to leaving work, make sure you include these doctors as well.

Q 26 - 29

List medications and any treatments you may have had. Treatment includes physiotherapy, chiropractic visits and counselling. Treatment can also include any holistic or naturopathic doctors that you have seen. Also list any assistive devices that you require.

Q 30

We recommend that you indicate that you would consider Vocational Rehabilitation if your condition improves. However, if you are in your sixties you could reasonably say no because of your age.

N.B. Remember to sign the questionnaire and put your Social Insurance Number (SIN) on every page.

STEP 3: The Medical Report

The doctor who is most knowledgeable about your disability should be asked to complete the Medical Report. We recommend that you speak to this doctor prior to giving him/her the forms to see if he/she is in support of your application.

It is a good idea to tell your physician how your condition affects your daily life. Remember, if you are dealing with a new doctor who is not familiar with you then the doctor may not be able to provide sufficient detail to CPP. It may be advisable to schedule a couple of visits, in this instance, before you ask for the Medical Report to be completed.

It is worthwhile to submit any reports from specialists you have seen.

Here are some tips in dealing with your doctor:

1. Make an appointment specifically to talk about your CPP application.
2. Ask the doctor whether he/she feels that your disability creates a severe barrier to employment, not only now, but in the future.
3. Check with your doctor to see how long your disability is expected to last.

Many doctors are extremely busy and often find the completion of forms for insurance companies onerous. If your doctor is not supportive please contact an advocate to discuss this further.

Who should fill out the medical report?

The General Practitioner

The advantage of obtaining information from a G.P. is that he/she is probably the doctor that knows you best. Also, if you have more than one disabling condition, the G.P. may have the best overview of how all your disabilities affect your daily living and your ability to work.

The Specialist

The advantage of getting information from a specialist (e.g. psychiatrist, neurologist, surgeon) is that he/she is usually has more in-depth knowledge of your specific condition. Also, the opinion of a specialist may be given more weight by CPP than the opinion of a general practitioner.

However, the specialist will usually only provide information on the condition that he/she is treating you for - they may not understand how your disabilities interact. Also, specialists generally don't know patients very well - they may see a patient only once or twice.

The physician has the choice of returning the Medical Report (and the bill) to you, or submitting it directly to Income Security Programs. We suggest that you ask your doctor to return the Medical Report to you once it is completed and ask whether you may make a copy. You then include the Medical Report with you part of the application. If the application forms and medical form are returned at the same time it will avoid confusion and possible delays in processing your claim.

STEP 4: Other Supporting Documentation

You can submit additional documentation with your application. For example, there may be medical letters and reports which provide useful information about your disability. However, such documentation should be reviewed carefully. It will not help your application if the medical reports are out of date or if a doctor indicates that you should be able to return to work in the near future.

Other health professionals can be asked to provide support letters (e.g. a Chiropractor, Physiotherapist or Psychologist). Relevant information that details how your disability affects your daily life and your ability to work can be very useful.

Family and friends can also be asked to provide letters, although this kind of information is often considered of secondary importance by CPP.

STEP 5: Putting Your Application Together

A complete application must include:

1. The Application for Disability Benefits
2. The Questionnaire for Disability Benefits
3. The Authorization to Disclose Information / Consent for Medical Evaluation
4. The Medical Report
5. The Child-rearing Dropout Provision form (if relevant)
6. Other supporting Documentation.

N.B. We recommend you make a photocopy of the complete application.

STEP 6: Submitting Your Application to CPP

The General Information Guide that was included with your application outlines the steps you need to take in order to ensure that CPP receives all the information they require.

A brief overview:

If you are mailing your application

1. Enclose all the required birth evidence
2. Indicate your Social Insurance Number on all pages
3. Sign and date all forms
4. Enclose the Medical Report from your physician.

N.B. If you are mailing your application, it is advisable to send it Registered Mail.

If you are submitting your application in person

1. Phone Income Security Programs (1-800-277-9914) to make an appointment to submit application forms at the nearest office.
2. Bring proof of birth to the appointment
3. Ask personnel how long it will take to hear anything.