



InfoLine 1-800-689-2477

Title of Document:

Moving to BC Fact Sheet

Overview:

This document outlines disability benefits in BC and things to consider when moving here from another province. It provides links to program websites that you may find useful.

Disability Income/Medical:

Our provincial disability income is called Persons with Disability (PWD). There is a small monthly payment but recipients are also provided with an extended medical plan that covers basic eyewear, basic dentistry, and needed medical equipment and supplies. For full eligibility and application information, go to <https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance>

For more information on how much a person can receive, go to <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-rate-table>

Note: You have to be a resident of BC with an address before you can apply so you need to have a place where you can stay until you get onto the system.

We suggest you contact our SCI BC Information Resource Specialist at either 1 800 689-2477, ext. 2 or info@sci-bc.ca to discuss your situation. Everyone is welcome to access our services.

If a person is living on a low fixed income such as a private pension plan or CPP Disability, and their monthly income is in the same ballpark as the PWD maximum, then it is occasionally possible to make a "life-threatening argument" and be granted Medical Services Only (MSO). These requests are considered on a case-by-case basis and allow the person access to equipment funding, but not the other benefits of PWD like the bus pass.

<https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/medical-services-only>

Those aged 65 and older are not eligible to apply for PWD or CPP Disability because they are now eligible for regular CPP and Old Age Pension. CPP disability and regular CPP do not include extended medical, although Pharmacare coverage is available for low income people. Seniors who leave PWD or CPP may be able to keep their MSO status.

Be aware that supplies such as catheters and equipment such as wheelchair cushions will only be covered for those receiving PWD or MSO. People with equipment or health expenses not covered by other programs may be able to deduct them from income tax. Apply for the Disability Tax Credit first and then see the list of deductions, all available here

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/disability-deductions-credits.html>

Equipment: The BC Rehab Foundation accepts applications from individuals for equipment,

<https://bcrehab.org/applications/>.

For more options, please contact our InfoLine at 1 800 689-2477 to discuss the situation in more detail. Be aware that unlike some provinces, BC does not have a universal equipment or medical supplies program.

Eligibility:

PWD is income based. In order to apply, a person must qualify for basic Income Assistance, although the allowable asset limits are much higher. A single person applying to PWD can have up to \$100,000 in the bank. See

<http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/assets-and-exemptions> for the full list of asset information.

A person can also set up a trust fund for up to \$200,000 for the purposes such as attendant care expenses or big ticket medical equipment items not covered by PWD. Monies can be put into such a trust fund prior to applying for PWD so that these resources are not taken into consideration when considering your eligibility. It is strongly recommended that you have a lawyer help you set up your trust, because there are rules about what type of trust it must be. See <https://sci-bc.ca/resource/financial-trusts-for-people-with-disabilities/> for help on this process.

Once you've qualified for Income Assistance, you will be given a long application form to apply for PWD. You fill out the first section, with a statement of your disability and how it impacts your daily life. You can have someone help you with this process if needed and you can attach extra documents (such as letters from friends) to support your case. Contact InfoLine if you aren't sure how to get started. The second section must be filled out by a doctor and focuses on your diagnosis, prognosis, treatments, and medications. It is a good idea to check what your doctor has written before leaving the office, to ensure it is complete. The third section can be filled in by a doctor, Occupational or Physiotherapist, or a Social Worker, and focuses on how your daily living activities are affected by your disability. Once you send in the application, you will have to wait while it is being processed, which could take up to a few months, depending on volume of applications.

If you are denied, you have two opportunities to appeal, or you can restart the process from the beginning. It is strongly recommended that you find an advocate for your appeal. If you do put money into a trust, make sure you leave enough to live on during the application process.

Attendant Care:

Attendant care is only provided to individuals who require physical care to their body (i.e. bathing, assistance with bowel routine, dressing). Housekeeping services are not provided for those who do not require assistance with their physical personal care. The services provided are limited to activities that directly relate to the providing of the personal care to the body. For example: the caregiver can mop up water from the bathroom floor following a bath but cannot vacuum the living room rug.

Funding for attendant care services is provided through the Ministry of Health. Those with slightly higher incomes may be asked to pay a per diem rate for services.

<https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/home-support>

People who do receive daily help for the above, can apply to get on a program called Choice in Supports for Independent Living (CSIL), whereby they become private employers using the funds normally spent by the health authority to provide care. CSIL provides more flexibility in how care is provided and staff hiring but is also more work for you or your family. If you want more information on CSIL, SCI BC can provide you with documents outlining the entire process, at <http://sci-bc.ca/resource-centre/choice-supports-independent-living/>

Lastly, those applying for attendant care services need to be aware that they are on their own to cover the cost of these services for a minimum of three months after arriving in BC. Those unable to do any independent transfer from wheelchair to toilet/bed etc. are on their own for the first three months and those able to do an independent transfer are on their own financially for the first year.

The usual maximum number of hours a person eligible for attendant care can receive is four hours per day. Of course, if you have the funds, it is possible to hire privately for as much help as you would like for personal care or cleaning. It is possible to advocate for more support hours for people with higher level injuries.

Working and PWD:

A person is allowed to earn up to \$16,200 per year in employment income without it impacting their PWD cheque. After this amount there is a dollar per dollar deduction. A person who has the PWD designation and who secures self-supporting employment is allowed to keep their PWD medical depending on what their total income is.

<https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance/on-disability-assistance/annual-earnings-exemption>

Once the PWD designation is given to you, you have it for life; regardless of whether or not you are drawing on the program for financial or medical coverage assistance. If you lose your job for example, you would be expected to use up severance pay and EI entitlements first, but once these are exhausted your PWD supports are reactivated. You don't have to re-prove your medical eligibility, though the trust and asset limits still apply.

Housing:

The one-year residency requirement normally applied to co-op and social housing is waived for wheelchair accessible units. You do have to be a resident of BC with an address before you can be waitlisted. If you have a good income and can afford market rent though, you can apply from out-of-province. Contact InfoLine for more housing information. You can also see vacancies on our SCI BC Marketplace

<https://sci-bc.ca/marketplace/>

In the case of co-op or social housing, "can afford" means that paying the market rent is not eating up more than 30% of your income. In other words, to pay an \$800 a month rent you must have a monthly gross income of approximately \$2,650.

In a private rental situation, a rarer find for a wheelchair accessible place, you can put as much as of your income toward your rent as you want or need to.

There is also a renovation program to help cover the costs of home renovations to increase accessibility. Homeowners and landlords/tenants can apply. Income and house value limits for the program vary across the province.

<https://www.bchousing.org/housing-assistance/BC-RAHA>

Employment:

If you want to look for work in BC, the provincial government has created WorkBC which is expected to meet the needs of all people looking for work. There is no separate service for people with disabilities in most WorkBC centres. However, you can request the worker who has experience in disability issues to work with you. Please also contact our Information Resource Specialist via our InfoLine to discuss how to access what you need through WorkBC. Find your nearest WorkBC centre at <https://www.workbc.ca/discover-employment-services/workbc-centres/workbc-centre-locations>

The Neil Squire Society has specialized employment services for people with disabilities and will work to create a personalized employment plan and training.

<http://www.neilsquire.ca/>

Useful References:

Spinal Cord Injury Information Database

<http://sci-bc.ca/sci-info-database/>

BC Government site for people with disabilities

<https://www2.gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/ministries/social-development-poverty-reduction>

SCI BC Marketplace

<https://sci-bc.ca/marketplace/browse-ads/>

SPARC BC

<http://www.sparc.bc.ca/parking-permit>

Apply for a parking placard.