



# CARING FOR YOUR CHILD WITH SPECIAL NEEDS

A Resource Guide | Ontario

## **Charles Gluckstein**

CERTIFIED AS A SPECIALIST IN CIVIL LITIGATION BY THE LAW SOCIETY OF ONTARIO

## **Dianne Henderson**

Reg.N., B.A. Psych, M.Ed.

MEDICAL-LEGAL CONSULTANT TO GLUCKSTEIN LAWYERS | ONTARIO

## **Brenda Agnew**

CLIENT LIAISON TO GLUCKSTEIN LAWYERS | ONTARIO



**GLUCKSTEIN**  
PERSONAL INJURY LAWYERS

## Introduction

Having a child diagnosed with a disability or a child who has sustained a life altering injury can be a difficult and a challenging experience for many parents and families. Their visions of the future suddenly become starkly different than that which now lies in front of them.

Children and youth with special needs require many services and interventions to improve their functioning, independence and long-term outcomes. Things like support services, funding programs and assistive devices can help to increase their ability to participate fully at home, school and in the community. This guide will touch on the different services and funding options that are available and may help you to provide the best care and quality of life possible for your child.

The early years in a child's development are the most critical. This is a time when a child's brain and body are developing at a rapid pace. Early intervention is so important. We encourage parents to start investigating supports as soon as their child receives a diagnosis, or even prior to, to help them obtain access to vital services and resources.

Understanding what may have caused your child's disability or injury could open up other options for funding and services, and can help to ensure that your family's rights are protected. This can also help to make sure that you are receiving all the eligible services available and that you are being legally compensated to the fullest if there has been an accident or any form of negligence.

Our hope is that this guide will provide some necessary information to assist parents and caregivers with the information and knowledge they need to successfully advocate to health care professionals, medical staff, lawyers, insurance adjustors, and government agencies.

I have been where you are, as have countless others, and while we have captured a lot of valuable information in this guide, we welcome your thoughts, ideas and feedback so we can continue to stay relevant and useful.

With kind regards,



**Brenda Agnew**  
**Client Liaison**

***TIP:*** You are not alone. Connect with your local parent groups, in-person or on-line for personal guidance and to enquire about public and private funding resources in your community. For a list of Children's Treatment Centres check [www.oacrs.ca](http://www.oacrs.ca)

# Funding Sources for Children and Youth with Disabilities

There are many local programs and services to support your child’s development. The funding eligibility is determined by the type of disability, or injury, and other factors, such as: aboriginal status, and location of your principal residence.

**Basic health care is funded by provincial and federal taxes by way of:**

- Ontario Health Insurance Plan (OHIP); and
- Federal & Provincial Government Programs.

**The funding that is available will depend on:**

- how and when the injury occurred;
- whether additional health care coverage has been purchased; and
- socio-economic status.

Additional funding sources may also be available via government grant programs, charitable organizations that raise funds to support community members and insurance companies, to which we pay private payments.

**These funding sources include:**

- Ministry Grant Programs;
- Charitable Foundations, Churches and Community Groups;
- Private Supplementary Health Plans; and/or
- Insurance Claims.

***TIP:** Other parents of children with special needs will be your best resource for finding alternative sources of funding. They understand the challenges you are facing. Their personal experiences will save you countless hours of research. The Holland Bloorview funding program guide is a great resource.*

*[www.hollandbloorview.ca/fundingprogramsguide](http://www.hollandbloorview.ca/fundingprogramsguide)*

**NOTES**

---

---

---

---

---

---

---

# Ontario Health Insurance Plan (OHIP)

Canada's Health Care is a publicly funded system that provides preventative care and medical treatments including access to primary physicians, hospitals, dental surgery, etc. With few exceptions, this coverage is available to every Canadian citizen.

Ontario Health Insurance Plan (OHIP) is a government-run insurance plan for Ontarians. Accessing the Public Health Care system involves applying for a provincial health care card. If you are new to Ontario, there is a three-month waiting period before OHIP will cover your medical costs. To cover the waiting period one should consider buying private insurance.

If you live in Ontario, many of the health care services that you need are publicly funded. This means that the government pays all or part of the cost.

OHIP does cover:	OHIP does NOT cover:
<ul style="list-style-type: none"><li>• Most basic medical and emergency services you receive in Canada – as long as they are required for medical reasons.</li><li>• Some emergency services received while outside Canada. (Certain rules apply about the length of time you may be away.)</li></ul>	<ul style="list-style-type: none"><li>• Unnecessary services such as cosmetic surgery.</li><li>• Prescription drugs, dental care and most eye exams.</li><li>• Home care services, ambulance service and long-term care outside Ontario.</li></ul>

## Emergency Care

If you have a life-threatening medical emergency, go to a hospital emergency room or call 9-1-1 immediately. The 911 operators can provide an interpreter if needed.

## Medical Care

A hospital is the only place to get emergency care. If unsure, call **Telehealth Ontario at 1-866-797-0000**. This is a free, confidential phone service that is available 24 hours a day and can provide customer representatives in 20 languages.

## The customer representative will assist with a decision about:

- taking care of yourself at home;
- making an appointment with your doctor;
- going to a clinic; or
- going to a hospital emergency room.

## Ambulance Service:

Ontario provides air and land ambulance services for the most urgent health emergencies. If one needs to take an ambulance to a hospital, OHIP will cover all but \$45.00. However, if the doctor who attends to you believes that your ambulance ride was not medically necessary; the fee will be \$240.00.

## OHIP Fact Sheet

The adjacent Fact Sheet is for general reference only. It provides a guideline of the services provided by OHIP. Every effort has been made to ensure the accuracy of the information, however, coverage details are subject to changes, corrections or updates. For more information, please contact the Ministry of Health and Long-Term Care for Ontario.

# OHIP: Fact Sheet

Type of Benefit	Description
<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>Coverage under the Ontario Drug Benefit Plan Program is for seniors and Social Assistance recipients only and covers drugs listed on the Ontario Drug Formulary.</li> <li>Once this has been satisfied, seniors are responsible for \$6.11 for each prescription thereafter.</li> <li>The Trillium Drug Program is for people who spend 3% - 4% or more of their after-tax household income on prescription-drug costs. Once approved, you are advised of an annual deductible that will need to be paid to obtain coverage. Once the deductible is satisfied, households must pay up to \$2.00 per prescription.</li> <li>As of January 1, 2018, the Ontario Government announced more than 4,400 prescriptions for Ontarians 24 years old and younger will be covered under OHIP.</li> </ul>
<b>Ambulance</b>	<ul style="list-style-type: none"> <li>Coverage for in-province land and air ambulance when deemed medically necessary. Patient is responsible for a \$45 co-payment. Some exemptions apply.</li> </ul>
<b>Dental Benefits</b>	<ul style="list-style-type: none"> <li>No coverage for routine dental care. Children 17 and under may be eligible for regular dental care under the Healthy Smiles Ontario Program, if from a low-income family and have no access to dental coverage (orthotics and cosmetic dentistry are not covered).</li> <li>Coverage for some dental surgery when it is done in hospital.</li> </ul>
<b>Eye Care Services</b>	<ul style="list-style-type: none"> <li>Coverage for regular eye exam every 12 months for those aged 19 and under &amp; seniors' aged 65 and over.</li> <li>Coverage for regular eye exam every 12 months for those aged 20 to 64 with medical conditions affecting the eye.</li> </ul>
<b>Hospitals</b>	<ul style="list-style-type: none"> <li>Coverage for standard ward rooms only.</li> </ul>
<b>Paramedicals</b>	<ul style="list-style-type: none"> <li>Coverage for podiatrist services up to an annual maximum of \$135. An additional \$30 per plan year is available for x-rays.</li> <li>Coverage for speech therapy when performed in hospital only.</li> <li>Coverage for physiotherapy for individuals age 19 and under and individuals of any age needing physiotherapy after being hospitalized (non-hospital physiotherapy services for seniors are no longer covered as of August 1, 2013).</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>The Assistive Devices Program covers 75% up to a maximum of \$500 for the cost of one hearing aide, if eligible.</li> </ul>
<b>Nursing and Home Care Benefits</b>	<ul style="list-style-type: none"> <li>Some coverage based on need.</li> </ul>
<b>Medical Supplies</b>	<ul style="list-style-type: none"> <li>The Assistive Devices Program covers a portion of the cost of medical equipment or supplies for individuals who are eligible.</li> <li>Funding for insulin pumps to eligible adults and children with type 1 diabetes that meet the clinical criteria for the funding under the Assistive Devices Program. An annual grant of \$2,400 is paid directly to the recipient.</li> </ul>
<b>Out of Country</b>	<ul style="list-style-type: none"> <li>Coverage for emergencies only. For in-patient services, OHIP will pay up to \$200 per day. If in-patient services are rendered in an operating room, coronary care unit, intensive care unit, neonatal or pediatric special care unit, then OHIP will pay a higher rate of \$400 per day for hospital services.</li> <li>Emergency outpatient services are covered up to \$50 per day</li> <li>Residents may be temporarily outside of Canada for a total of 212 days in any 12-month period and still maintain OHIP coverage.</li> </ul>

# Ontario Drug Benefit (ODB) Program

## You may be covered by ODB if you have OHIP coverage and are:

- eligible for OHIP+ (you are a child or youth, age 24 or younger);
- living in a long-term care home or a home for special care;
- receiving professional home and community care services; and/or
- enrolled in the **Trillium Drug Program (TDP)**.

You are also covered by ODB if you are enrolled in Ontario Works or the Ontario Disability Support program.

ODB program covers most of the cost of the more than 4,400 medications listed in the ODB Formulary. The ODB program provides a medication search tool: <https://www.ontario.ca/page/check-medication-coverage/> to see if your treatment is on the ODB Formulary.

If you are covered by the ODB program and need help paying for a medication that is not found in the search tool, it may be covered through the Exceptional Access Program (EAP).

## OHIP+: Children and Youth Pharmacare

As of **January 1, 2018**, all babies, children and youth aged 24 and under who have OHIP coverage will be covered by OHIP+. Enrollment in OHIP+ will be automatic and eligible medications will be covered at no cost. This means, eligible parties **do not have to pay** deductibles or co-payments. OHIP+ coverage stops on the patient's 25th birthday.

## OHIP+ will cover:

- all drugs currently available through the Ontario Drug Benefit (ODB) program; and
- children and youth with an approved EAP request.

## Exceptional Access Program (EAP)

The EAP provides patients with access to drugs not listed on the ODB Formulary, or where no listed alternative is available. **For a drug to be considered for funding, the EAP reimbursement criteria must always be met and the request approved prior to the initiation of treatment, unless otherwise specified within the criteria.**

## This specific criteria includes funding for:

- continued treatment that was previously supplied through a clinical trial, or paid for by other means (such as a third party payer); and/or
- renewal beyond the previously approved initial period, unless otherwise specified.

**TIP:** *If your medication is not on this list, it will not be covered. Before you purchase any medications, speak to your health care team about alternative options or investigate other funding sources such as; third party (private) insurance.*

## Trillium Drug Program (TDP)

The Trillium Drug Program (TDP) is for people who spend approximately 3% to 4% or more of their after-tax household income on prescription-drug costs. Once approved, you are advised of an annual deductible that will need to be paid to obtain coverage. Once the deductible is satisfied, households must pay up to \$2.00 per prescription. For drug products that are not on the list of approved ODB products, your doctor may apply for special approval through the Exceptional Access Program (EAP).

### To qualify for the TDP, you must:

- not already qualify for Ontario Drug Benefit (e.g. you're under 65 years old and not enrolled in a program such as Ontario Works); and
- have a valid Ontario health card.

If applying for the first time to the TDP, the deadline, in any given year, is September 30th.

**Applications are available by calling 1-800-575-5386 or at your pharmacy.**

When an application is approved, the letter received will confirm the amount of the annual deductible\* one will need to pay. The letter will also list all the household members included in the coverage.

- A **deductible** is a set amount that must be paid towards the cost of your drugs. After payment of the deductible, a payment for each prescription filled or refilled will require a payment of \$2.00.

### NOTES:

---

---

---

---

---

---

---

---

---

---

## Local Health Integration Networks (LHIN)

On May 10, 2017, home and community care services were transferred from Community Care Access Centres (CCAC) to Ontario's 14 Local Health Integration Networks (LHIN). The LHIN are now responsible for the delivery and coordination of all government funded home and community care.

### How a Care Coordinator can help you arrange:

- **Care at Home**
  - Home care services and specialized nursing care
- **Care at School**
  - School health support services and mental health and addition nursing
- **Care in the Community**
  - Meal delivery and community dining programs
  - Homemaking and home help
  - Transportation services and volunteer friendly visits
- **Other services that may be available in your community**
  - Nursing Care Centre(NCCs); and
  - Specialized services such as: acquired brain injury, mental health and addictions, convalescent care, Alzheimer's disease and related dementia and Stroke recovery.

LHIN	LHIN Telephone	LHIN email address
Central	1-866-392-5446	central@lhins.on.ca
Central East	1-866-804-5446	centraleast@lhins.on.ca
Central West	1-866-370-5446	centralwest@lhins.on.ca
Champlain	1-866-902-5446	champlain@lhins.on.ca
Erie St. Clair	1-866-231-5446	eriestclairlhins@lhins.on.ca
Hamilton Niagara Haldimand Brant	1-866-363-5446	hamiltonniagarahaldimandbrant@lhins.on.ca
Mississauga Halton	1-866-371-5446	mississaugahalton@lhins.on.ca
North Simcoe Muskoka	1-866-903-5446	northsimcoemuskoka@lhins.on.ca
North East	1-866-906-5446	northeast@lhins.on.ca
North West	1-866-907-5446	northwest@lhins.on.ca
South East	1-866-831-5446	southeast@lhins.on.ca
South West	1-866-294-5446	southwest@lhins.on.ca
Toronto Central	1-866-383-5446	torontocentral@lhins.on.ca
Waterloo Wellington	1-866-306-5446	waterloowellington@lhins.on.ca



## Assistive Devices Program (ADP)

If you have a long-term physical disability, you can receive help paying for equipment and supplies when you qualify for the Assistive Devices Program (ADP). ADP covers 75% of the cost of equipment and supplies. You are responsible for the remaining 25%.

### To qualify, you must:

- be an Ontario Resident;
- have a valid Ontario health card; and
- have a disability requiring the equipment or supplies for six months or longer.

### Types of equipment and supplies funded by ADP:

- Mobility aids
- Hearing aids and other devices
- Communication aids
- Visual aids
- Diabetic equipment and supplies
- Respiratory equipment and supplies
- Artificial eyes and facial prosthetics
- Custom orthotic braces, compression garments and lymphedema pumps
- Prosthetic breasts or limbs
- Enteral-feeding pumps and ostomy supplies

### The ADP covers 100% of the cost, if you receive financial support from one of these programs:

- Ontario Works
- Ontario Disability Support Program
- Assistance For Children With Severe Disabilities

If you can't afford to pay your 25% share, contact one of the following volunteer and charity organizations in your community about financial support:

Organization	Telephone Number	Email Address
<b>Easter Seals Ontario</b>	1.866.630.3336	assistance@easterseals.org
<b>March of Dimes Canada</b>	1-800-263-3463	www.marchofdimes.ca
<b>The War Amps</b>	<b>Child Amputee (CHAMP) Program</b> (17 years of age and younger) • 1 800 267-4023 <b>Adult Amputee Program</b> (18 years of age and older) • 1 877 622-2472	champ@waramps.ca  info@waramps.ca
<b>Kiwanis Foundation of Canada</b>	519.304.3038	office@kfcfn.org
<b>Lions Club</b>	705-457-1354	secretary@mdalions.org

## Funding Sources for Enteral Feeding and Ostomy Care

**To receive funding for enteral feeding and ostomy care you must meet the ADP criteria.**

**To qualify for enteral feeding pump and supplies you must:**

- have a physical disability requiring enteral feeding to maintain nutrition;
- need a pump-feedings for six hours or more per day; and
- not be a resident of a long-term care home.

**The enteral-feeding funding through the ADP program will help you cover the costs of:**

- feeding bags/containers;
- tubes and catheters;
- other accessories associated with using the enteral feeding pump (e.g. travel case, intravenous pole); and
- will cover the cost of replacement if there is a change in medical condition or if the pump no longer meets your needs or if the pump is worn out and is no longer covered under the warranty program.

ADP does not cover the cost of formula.

**If you qualify, and your application is approved, you may receive:**

- up to \$549.75 for a portable pump or \$350.50 for a stationary pump, and
- \$1,500.00 per year (paid in four installments, every three months) for other feeding supplies.

**To qualify for ostomy supplies you must have:**

- had a disability for at least six months, and
- had one of the following types of permanent ostomies:
  - permanent colostomy,
  - ileostomy,
  - urostomy,
  - ileal conduit, and/or
  - urinary continent reservoir/pouch.

**If you qualify for ostomy supplies and your application is approved, you may receive:**

- \$975.00 per ostomy each year (paid in two installments every six months).

**You will receive \$1,300.00 per ostomy each year (paid in two installments every six months) if you live in a long-term care home or receive social assistance benefits through one of the following programs:**

- Ontario Works,
- Ontario Disability Support Program, or
- Assistance to Children with Severe Disabilities.

Families must cover any additional cost above these maximum amounts unless they receive social assistance from Ontario Works, Ontario Disability Support Program or Assistance for Children with Severe Disabilities.

**TIP:** You must renew your financial support every two years for ostomy supplies, enteral-feeding pump and supplies. You will receive a letter and a form 3 months before your renewal date. Be sure to complete and send back to the ADP office: 5700 Yonge St., 7th Floor, Toronto, ON M2M 4K5.

## Funding Sources for Incontinence Supplies

Canada Revenue Agency (CRA) allows tax credits for some incontinence supplies and charities like Easter Seals and the Multiple Sclerosis Society or government sources may be able to help cover the costs.

### Canada Revenue Agency

The cost of diapers, disposable briefs, catheters, catheter trays, tubing or other products required by patients because of incontinence caused by illness, injury or affliction are qualified medical expenses as a deductible expense (under paragraph 118.2(2)(i.1)).

### Ontario Disability Support Program

If you are receiving the Ontario Disability Support Program Income Support, you and your family may be able to receive assistance with the cost of:

- diabetic supplies, such as syringes, alcohol swabs and blood glucose monitors, and/or
- surgical supplies, surgical dressings and incontinence supplies.

Assistance with these costs is provided under the Ontario Disability Support Program's Mandatory Special Necessities benefit. The details regarding this program can be found on the Ontario Ministry of Community and Social Services.

### Ontario Works

If you are receiving financial assistance from Ontario Works, you may be eligible to receive further assistance with the cost of certain health benefits including incontinence supplies. Information regarding financial assistance from Ontario Works for incontinence supplies can be found on the Ontario Ministry of Community and Social Services.

**TIP:** Do your research on local therapy providers and equipment vendors. **Ask other parents for their preferred providers so that you can avoid costly mistakes.** Ensure that you are working with a licensed equipment and medical supplier that is approved by the Ministry to meet funding requirements. A paediatric equipment exchangesite to visit is [www.zachslist.ca](http://www.zachslist.ca).

### Easter Seals Society

**Easter Seals Society** administers the **Incontinence Supplies Grant Program** for children and youth with chronic disabilities.

#### Eligibility:

- Children and youth between the ages of 3 to 18 years with a chronic disability resulting in irreversible incontinence lasting longer than six months.
- Some children under the age of 3 may be eligible for funding depending on their diagnosis (e.g., Spina Bifida, Prune Belly Syndrome).

**Contact:** Call: 1-866-630-3336 Website: [www.easterseals.org](http://www.easterseals.org)

## Other Ontario Charities

### Ability Gives

- Helps to bridge the gap in funding for special needs equipment.

Contact: 1-866-650-6207 Email: [michelle@abilityonline.org](mailto:michelle@abilityonline.org) [www.abilitygives.org](http://www.abilitygives.org)

### Chai Lifeline

- Provides programs and services to meet the unique emotional, social, and financial needs of families living with serious paediatric illness or loss.

Contact: 647-430-5933 x 1801 Email: [MRothman@Chailifeline.org](mailto:MRothman@Chailifeline.org)

Website: [www.chailifelinecanada.org/](http://www.chailifelinecanada.org/)

### Charity Village

- Works with many different non-profit charities to promote their services and funding resources for all different family issues. It contains more than 3,000 pages of nonprofit news, resources, how-to articles, training, and funding sources.

Contact: Website: [www.charityvillage.com](http://www.charityvillage.com)

### Carson Foundation

- Provides funding to help individuals with special needs obtain services and/or equipment to help further enhance quality of life.

Contact: Website: [www.thecarsonfoundation.com](http://www.thecarsonfoundation.com)

### Ceridian Cares

- Provides grants for food, clothing, footwear, and household items.
- Provides assistance for medical devices, home adjustments for barrier free living, and recreation programs for individuals and families in need.

Contact: 1-866-313-2827 Website: <http://www.ceridiancares.ca>

### The Ontario March of Dimes

- Home & Vehicle Modification Program provides funding for basic home and /or vehicle modification. The program is intended for permanent residents of Ontario with substantial impairment expected to last one year or more.

Contact: 1-877-369-4867 Website: [www.marchofdimes.ca](http://www.marchofdimes.ca)

### Jennifer Ashleigh Children's Charity

- Assistance to relieve the financial stress associated with caring for a special-needs child, cost of specialized care, which includes one-on-one respite care and development/intervention programs.
- Also covers specialized medical treatment and supplies, not covered by government funding or private insurance.

Contact: 905-852-1799 Email: [generalmail@jenash.org](mailto:generalmail@jenash.org) Website: [www.jenash.org](http://www.jenash.org)

### Starlight Children's Foundation

- Provides a variety of convenient care products for children and their parents, as well as entertainment activities.
- Offers online resources to help children and parents understand their illnesses.

Contact: 1-800-880-1004 Email: [info@starlightcanada.org](mailto:info@starlightcanada.org) Website: [www.starlightcanada.org](http://www.starlightcanada.org)

### Sunshine Foundation

- Makes a one-of-a-kind dream come true for a child living with a severe physical disability or life threatening illness.

Contact: 1-800-461-7935 or [info@sunshine.ca](mailto:info@sunshine.ca) Website: [www.sunshine.ca](http://www.sunshine.ca)

To enquire about the charity and how they are rated visit the website: [www.charityintelligence.ca](http://www.charityintelligence.ca)

## Special Services at Home (SSAH)

The SSAH program helps families who are caring for a child with developmental and/or physical disability. The objective of this program is to help families pay for special services, in or outside the family's home, to help their child acquire new skills that will enhance independence and provide respite support to family members. It will not pay for duplicate services or services already available in the community or for those children who reside in a residential home setting.

**TIP:** When completing the application process always keep in mind the SSAH principles and clearly identify the support services that you require. You will have one chance to qualify for funding unless there is a material change in circumstances or personal information. Be sure you attach all the documentation to support the application. An incomplete application will be returned.

### Services funded include:

- **Respite** funding to pay for caregiver relief;
- **Programs** such as summer camps that are not covered by community services; and
- **Developmental** to assist your child develop skills to gain independence.

### The SSAH principles for funding are:

- **Integration** – supports community participation;
- **Independence** – supports to encourage greater independence;
- **Personalization** – supports that take into consideration personal capabilities and enhance choice and self-direction; and
- **Quality of life** – supports people who are valued for who they are and the role they can play in the community.

Eligibility is determined by confirmation of a developmental and/or physical disability as documented by a physician, psychologist/psychologist associate, or in the case of hearing and /or visual impairment, an audiologist or ophthalmologist.

### The eligible child must:

- be a resident of Ontario, have received Permanent Resident Status, be under a Minister's Permit, or have been granted permission to stay granted by Citizenship and Immigration Canada (e.g., refugee status);
- be under the age of 18;
- have ongoing function limitations as a result of a disability;
- require support beyond that which is typically provided by families; and
- be living at home with their family or living outside the family home and not receiving residential staff support from a government-funded source (e.g. transfer payment agency) or an Outside Paid Resource (OPR).

**TIP:** When an application for SSAH has not been approved and a family feels they have not been treated fairly in the decision-making process, in accordance with the SSAH's guidelines, they may request a review. There are two levels in the review process, each focusing on whether the decision was fair and equitable. A family can request a review on their own or with help of an advocate (lawyer) in writing within 20 working days of receiving the decision.

# Assistance for Children with Severe Disabilities (ACSD)

## Eligibility:

A parent or a legal guardian may be eligible to receive funding by the Ministry of Community and Social Services depending on the family's income and if the child:

- is under 18 years of age;
- lives at home; and
- has a severe disability.

## Monthly financial assistance ranging from \$25.00 to \$410.00 per month depends on:

- your family's income;
- the cost of caring for your child;
- the severity of the disability; and
- the type of support needed to help your child.

## Examples of the type of support that may be eligible for ACSD funding include:

- travel to doctors and hospitals;
- parental relief;
- special shoes and clothing; and
- basic dental care, drugs, eyeglasses, hearing aids, and prescription medication not covered by another plan.

***TIP: A Special Agreements Officer will review the application and a family will be notified by mail whether they qualified for the grant. If you are not successful, we STRONGLY suggest you seek legal counsel to consider an appeal of the decision.***

NOTES:

---

---

---

---

---

---

---

---

## Healthy Smiles Ontario

Healthy Smiles Ontario is a government-funded dental program that provides free preventive, routine, and emergency dental services for children and youth **17 years old and under** from low-income households.

The program includes regular visits to a licensed dental provider and covers the costs of treatment including:

- check-ups,
- cleaning,
- fillings (for a cavity),
- x-rays,
- scaling,
- tooth extraction, and
- urgent or emergency dental care (including treatment of a child's toothache or tooth pain).

The program does not cover cosmetic dentistry, such as; teeth whitening and braces.

### **Children\* are automatically enrolled in the program if:**

- they receive assistance under Temporary Care Assistance or Assistance for Children with Severe Disabilities; or
- they or their family receive Ontario Works or Ontario Disability Support.

*\*Children, who receive Ontario Works and live on a First Nations Communities, are not automatically enrolled in Healthy Smiles Ontario.*

### NOTES:

---

---

---

---

---

---

---

---

---

---

## Financial Support for Child Care

### Ontario Child Care Subsidy

Families can apply for the Ontario Child Care subsidy. The Ontario government, Municipal governments and First Nations communities share the cost of this program. To apply for this ministry funding, contact your local Consolidated Municipal Service Managers (CMSM)/ District Social Service Administration Board or local band office administrator (for First Nations).

**Eligibility:** You can apply if your child is under 13 years old (or up to 18 years old if your child has special needs) and in either a:

- licensed child care program;
- school-aged child enrolled in an approved recreational program; or
- before- and after-school program operated directly by a school board.

### Ontario Child Benefit

The OCB helps low-to-moderate income families, whether they are working or not, to provide for their children. There is no application required for OCB. It is a tax-free monthly payment. It helps families pay for costs of raising a child under the age of 18.

#### Eligibility:

- you are resident of Ontario;
- you are the primary caregiver of a child under 18;
- you have filed and had assessed your previous year's income tax return and so has your spouse or common-law partner; and
- you have registered your child for the federal Canada Child Tax Benefit.

### Special Needs Resourcing (SNR)

Children with special needs may require personalized attention and activities or special devices, toys and equipment. SNR supports the inclusion of children with special needs in licensed child-care settings and approved recreation programs at no additional cost to parents/ guardians.

School boards are responsible for providing supports to enable inclusion of children with special needs in board-operated before-and after-school programs. The Consolidated Municipal Service Managers (CMSM)/ District Social Service Administration Board provide the funding to the agencies.

### Tax Credits

**Disability Tax Credit** is for families with a special needs child. This tax credit is available for parents or guardians, whose child has on-going, marked limits in activities of daily living and cognitive (intellectual), developmental, physical or mental limitations.

**Canada Caregiver Credit (CCC) may be available** if you have a dependent (aged 18+) that lives with you at home. An individual is considered to depend on you for support if they rely on you to regularly and consistently provide them with some or all of the necessities of life, such a food, shelter and clothing.

**The Family Caregiver Amount (FCA)**, is different than the caregiver credit. It is an additional tax credit of up to \$2,093.00 that can be claimed if you are already eligible for:

- spouse or common-law partner credit;
- credit for an eligible dependent (formerly "equivalent to married"); or
- caregiver credit; or
- if your child under 18 meets the requirements.

The FCA may be claimed for each impaired dependent under the age of 18 years old with an impairment is prolonged and indefinite and depends upon you for care more than other children the same age.

**TIP:** If you are just learning about these tax credits and haven't claimed them before, you can still claim these credits up to 10 years retroactively.



## Community Support Services

If you are caring for someone living with a disability, there are many community support services that may be available to assist you live in your own home or in a community setting.

Some services are offered by not-for-profit organizations funded by government, and others may be operated by private organizations or charities. The Government may pay or subsidize some services and other services may be provided privately for a fee. Depending on your location, these services may be available to you and your family:

### Attendant Care Services for:

- Acquired brain injury services,
- Blindness and impaired vision,
- Foot care,
- Home help and homemaking, and/or
- Hospice care.

### Support Care Services:

- Deafness and impaired hearing such as: accessibility, counseling, educational programs,
- Palliative care education and consultation programs,
- Personal emergency response systems,
- Personal support and independence training,
- Respite care for caregivers, and/or
- Service arrangement and coordination.

### Supportive Housing:

- Is available in designated residential buildings (apartments or group homes) to people who require daily personal support and essential homemaking to live independently.

### Transportation:

- Is available for people with disabilities (e.g., bus passes).

You do not need a referral to use most Community Support Services. However, Community Services that are eligible for government funding support may require a referral from a Local Health Integration Network (LHIN).

## Childhood Disabilities

The reason that medical experts are so heavily involved in every phase of a pregnancy is to ensure that the baby and the mother are in the best condition possible. To do that requires regular checkups, the use of prenatal vitamins, different kinds of imaging to monitor the baby's health and even exercise classes to support and assist during childbirth. It is a collaborative effort between the mother and her family health team to achieve the best possible outcome for the child.

Generally, birth abnormalities are not issues that can be prevented in any way. A birth injury, on the other hand, is something that is usually preventable. The most commonly cited causes for birth injuries are:

- Anoxia and Hypoxia,
- Birth Asphyxia,
- Delayed Birth,
- Drug-Related Negligence,
- Failure to Diagnose,
- Fetal Macrosomia,
- Infant Resuscitation Errors,
- Medication Birth Defects,
- Newborn Jaundice,
- Perinatal and Neonatal Asphyxia,
- Perinatal Hypoxia,
- Placenta Previa,
- Placental Abruption,
- Placental Insufficiency,
- Post-term Pregnancy Causes and Risks,
- Preeclampsia,
- Premature Cord Clamping,
- Maternal Infection,
- Umbilical Cord Compression, and/or
- Umbilical Cord Problems.

Depending on how your child was injured, will determine who pays for their health care. Different funding resources outside the Ministry programs could be available to your family, if your child was injured by:

- Car Accident,
- Negligence,
- Defective Products,
- Medical Devices, or
- Human Error.

Babies and young children are fragile and you need to be diligent in monitoring their health. If your newborn was premature, or was in the neonatal intensive care unit (NICU) or was treated with medical procedures not normal to the birthing process, these may be red flags for you to investigate. If your child is not meeting their developmental milestones or has received a diagnosis of Cerebral Palsy and you have concerns you must be able to voice them sensibly to advocate for your child's wellbeing.

The results of childhood injury can be temporary or lifelong. Many can cause medical issues or motor delays immediately but sometimes it becomes more apparent over time when children do not reach their expected milestones. It might be then that you start to become aware that your child may have suffered a brain injury. If that is the case, you should investigate the condition thoroughly.

**TIP:** Before leaving any appointment, request a copy of the report. You have every right to receive a copy. Document the names and contact information of the health professionals on your child's team. Do not be afraid to ask questions to doctors, clinicians, therapists and educators if you have concerns.

# Ontario Motor Vehicle Insurance

**All owners of vehicles in Ontario must purchase a standard auto insurance policy. All insurance policies include the following coverage:**

- Third Party Liability;
- Uninsured Automobile;
- Direct Compensation-Property Damage; and
- Accident Benefits (basic).

In the province of Ontario, there is a special system for obtaining compensation related to motor vehicle accidents. Although quite complicated, an experienced Personal Injury Lawyer can inform you of your rights, can assist you to navigate your claim, and assist you to obtain full and just compensation.

**There are two sources of compensation available:**

- **An Accident Benefit Claim**
  - A claim made against your own insurance company or the car insurance company of another vehicle involved in the accident for medical and rehabilitation, attendant care and other benefits.
- **A Tort Claim**
  - A lawsuit made against the at-fault driver.

**If you are injured in an automobile accident, it is important for you to understand that there is always an Accident Benefit Insurer, which is one of the following:**

- your own insurance company;
- the insurer of the vehicle in which you were a passenger;
- the insurer of any other vehicle involved in the accident; or
- the Motor Vehicle Claims Fund set up by the government of Ontario.

## Accident Benefits Claims

**There are three Statutory Benefits Determination levels. Your available benefits are based on one of the injury classification. The three levels are:**

- 1 **Minor Injury Guideline (MIG):** A minor injury is determined by the MIG to include a strain, or sprain of muscles, tendons, ligaments, including partial but not total tearing, whiplash (except if this includes spinal dislocations or signs of nerve damage), cuts, bruises, lacerations, and partial but not total joint dislocation.
- 2 **Non-Catastrophic Injury:** A Non-Catastrophic Injury is defined as falling neither under the MIG, nor under the “catastrophic” classification.

## Ontario Motor Vehicle Insurance (cont'd)

- 3 **Catastrophic (CAT) Injury:** A Catastrophic Impairment or Injury includes the following conditions:
- Paraplegia or Tetraplegia;
  - Severe impairment of ambulatory mobility or use of an arm, or amputation;
  - Loss of Vision of Both Eyes;
  - Traumatic Brain Injury (applicant under 18 years of age at the time of accident);
  - Physical Impairment or Combination of Physical Impairment which results in 55% or more of whole person;
  - Mental or Behavioural Impairment, Excluding Traumatic Brain Injury; Combined with a Physical Impairment, which results in 55 percent or more impairment of the whole person;
  - A Class 4 impairment (marked impairment) in three or more areas of function that precludes useful functioning or a Class 5 impairment (extreme impairment) in one or ore areas of functioning, due to mental or behavioural disorder.

The insurance company is responsible to pay for reasonable and necessary expenses incurred within 2-year post-MVA as a result of visiting the insured person during their treatment or recovery. Examples of reimbursable expenses include: mileage, parking receipts, and meals.

### A per the SABS people eligible to submit expenses include:

- the spouse, children, grandchildren, parents, grandparents, brothers and sisters;
- an individual who has demonstrated a settled intention to treat the insured person as a child of the individual's family; and
- an individual whom the insured person has demonstrated a settled intention to treat as a child of the insured's family.

**Tip:** Keep copies of all receipts and create a journal of all appointments, mileage and travel dates.

The insurance company is responsible to pay for reasonable and necessary expenses incurred in repairing or replacing the following:

- clothing worn at time of the MVA that was lost or damaged;
- prescription eye wear;
- dentures;
- hearing aids;
- prostheses; and/or
- other medical or dental devices lost or damaged.

## Automobile Insurance Claims: Paediatric Traumatic Brain Injury

As of June 1st, 2016, if the insured person was under the age of 18 years at the time of the accident and has suffered a traumatic brain injury, a child will be considered to be catastrophically impaired if:

1. There is an in-patient admission to a Level I trauma centre with positive findings on CT/MRI scan indicating intracranial pathology that is the result of the accident; or
2. There is an in-patient admission to a publically funded rehabilitation facility that is a member of the Ontario Association of Children's Rehabilitation Services;
3. One month or more after the accident, the insured person does not exceed category 2 (Vegetative) on the KOSCHI scale;
4. Six months or more after the accident, the insured person does not exceed category 3 (Severe disability) on the KOSCHI scale;
5. Nine months or more after the accident, the insured person's level of function remains seriously impaired for the majority of the waking day.

**Tip:** Children injured in a motor vehicle accident may require a range of costly health care services to ensure that they have the best opportunity to succeed and reach their full potential. It is best to consult with a personal injury lawyer to ensure that their rights are being protected and that they are compensated according to the Insurance Laws.

## NOTES

[illegible]

## Private Supplementary Health Plans

The Private Supplementary Health Plans provide reimbursement of necessary medical expenses incurred by plan members and their eligible dependents. The benefits are designed to supplement the hospital and medical care available through provincial plans.

**Private Supplementary Health Plans includes (but is not limited to) coverage of the following (subject to policy limitations as determined by the plan sponsor):**

- Diagnostic procedures;
- Drugs;
- Hospital services; semi-private room, private room; and chronic care facility;
- Paramedical services;
- Professional Health Services; such as: chiropractor, physiotherapist, psychologist, massage therapist; osteopaths; podiatrists; naturopaths; speech therapists; dieticians, social workers, kinesiologists, and sports therapists (must be licensed);
- Medical services, supplies and equipment; such as: equipment rental; non-dental prostheses, supports and hearing aids;
- Private duty nursing;
- Out-of-province/out-of-Canada benefits and after hours assistance; and/or
- Vision care.

**Other supplies that may be covered:**

- Artificial eyes, limbs and breast prostheses;
- Braces, trusses, collars, leg orthoses, casts, splints;
- Stock-item orthopedic shoes, including modifications or adjustments to stock-item orthopedic shoes or regular footwear;
- Charges for casted custom-made orthotics;
- Custom-made shoes required because of a medical abnormality;
- Hearing aids (including charges for batteries);
- Surgical stockings;
- Surgical brassieres; and
- Wigs and hairpieces.

**Other standard medical supplies that may be covered include:**

- Ileostomy, colostomy and incontinence supplies; and
- Medicated dressings, burn garments, and oxygen.

Call your benefit provider or your Human Resource's department for detailed information on the health care coverage available under your work place policy.

**The following information may be required when calling the benefit provider:**

- Name of person and date of birth filing the claim;
- Name of the workplace or personal benefit plan;
- Policy & ID number;
- Diagnoses; and
- Level of care or medical equipment or supplies needed.

## Self-Funded Care

This is a sample of services that can be privately purchased by a variety of home care providers in your community for in the home, hospital or assisted/group home living.

Service	Goal	Basic Service
<b>Home Support</b>	To make living at home easier by helping with daily household activities	<ul style="list-style-type: none"> <li>• Light housekeeping</li> <li>• Meal preparation</li> <li>• Laundry</li> <li>• Shopping</li> </ul>
<b>Personal Care</b>	To enable people with chronic health or physical problems to continue to live in their own homes	<ul style="list-style-type: none"> <li>• Washing &amp; Bathing</li> <li>• Help with Dressing and Eating</li> <li>• Medication Assistance</li> <li>• Basic Hand &amp; Foot Care</li> </ul>
<b>Community Rehabilitation Support Worker</b>	Support of recreational activities	<ul style="list-style-type: none"> <li>• Behavioural Management</li> <li>• Life Skills Retraining</li> <li>• Educational &amp; Vocational Support</li> <li>• Fitness Training</li> <li>• Community Reintegration</li> </ul>
<b>Registered Practical Nurse</b>	To help people recover at home following a hospital stay	<ul style="list-style-type: none"> <li>• Medication Administration</li> <li>• Basic Wound Care</li> <li>• Chronic Disease Management</li> </ul>
<b>Registered Nurse</b>	To assist people with specialized nursing needs who are recovering at home after a hospital stay	<ul style="list-style-type: none"> <li>• Advanced Wound Care</li> <li>• Intravenous Therapy</li> <li>• Ventilator Care</li> <li>• Pain &amp; Symptom Management</li> <li>• Peritoneal Dialysis</li> </ul>
<b>Social Worker</b>	Work with individuals and their families to enhance their individual and collective well-being	<ul style="list-style-type: none"> <li>• Assist in Navigating the Complex Ontario Health Care System and Provide Mental Support and Guidance</li> <li>• Provides counseling and support</li> </ul>
<b>Occupational Therapist</b>	To restore vocational, homemaking, and daily living skills, as well as general independence, to persons with disabilities or developmental delays	<ul style="list-style-type: none"> <li>• Provides Assessments and intervention tools to support a return back to work and/or to daily meaningful activities.</li> </ul>
<b>Physiotherapist</b>	To assist with personalized exercise programs designed to improve strength, range of motion, and function	<ul style="list-style-type: none"> <li>• Joint Mobilization and Manipulation to reduce pain and stiffness</li> <li>• Hot &amp; Cold Packs and Modalities to relieve pain, reduce swelling, speed up the healing process, improve movement and function</li> </ul>
<b>Speech Language Pathologist</b>	Assess and treat persons with speech language, voice, and fluency disorders. May select alternative communication systems and teach their use	<ul style="list-style-type: none"> <li>• Articulation skills/Speech intelligibility</li> <li>• Swallowing/Feeding Issues</li> <li>• Cognitive-Communications Skills</li> <li>• Social Language Skills</li> <li>• Voice and Resonance</li> <li>• Expressive Language</li> </ul>
<b>Respite Care</b>	Professional services for caregiver relief in the home. Respite services give the primary caregiver a temporary break from the routine of providing care for a family member	<ul style="list-style-type: none"> <li>• Personal support</li> <li>• Short or long-term care stay in a home</li> <li>• Day programs outside the home</li> </ul>

## Respite Care

As a caregiver for someone with a disability, you need to take breaks from time to time for your mental health and wellbeing. This is referred to as respite care.

Your Local Health Integration Network (LHIN) will perform an assessment to determine whether you are eligible for respite care funding through the Provincial Ministry programs.

### Respite services may include:

- personal support (e.g., oral care, bathing, dressing, assistance with medication, mobility);
- homemaking (e.g., cleaning, laundry, preparing meals); and
- professional services (e.g., nursing, physiotherapy, occupational therapy).

### To qualify a person you care for must have:

- a valid Ontario health card; and
- a home properly equipped for the services needed (e.g., shower chairs, transfer benches).

### Ontario funds two programs to provide families respite relief from day-to day-care of their child with special needs.

- 1 Out-of Home Respite:** Families of children with multiple special needs can receive up to seven days of out-of-home respite per year. This can be provided in a location other than their own home.

### To be eligible a child must:

- be under 18 years of age;
- have a multiple special needs because of a physical and/or developmental disability, and
- live at home and need care 24 hours a day, 365 days a year.

- 2 Enhanced Respite Funding**

- is provided in addition to other respite services, and a family may be eligible for up to \$3,500.00 per child, per year.

### Families who may qualify for this grant have children who:

- rely on medical and technological equipment, such as mechanical ventilators, apnea monitors, renal dialysis, urinary catheters, colostomy bags;
- are administered drugs intravenously; or
- rely on tracheotomy tube care, suctioning, oxygen support or tube feeding.

### To be eligible the child:

- is under 18 years of age;
- lives at home; and
- needs intensive care and constant monitoring on a 24-hour basis.

### Funding for respite care may also be available through:

- The Ministry of Community and Social Services (Special Services at Home Program); and
- Autism Spectrum Disorder Respite Program.

For more information on all respite services visit the website: [www.respiteservices.com](http://www.respiteservices.com). If provincial funding does not cover you, reach out to other charitable organizations.

**Tip:** Family and friends genuinely want to help, they just may not know how. Make a list of things that would make a difference for you, such as picking up an item at the store, taking a sibling out for fun, providing a meal for the family. Small acts of kindness can go a long way. Take time for yourself and reach out to others for emotional support. Everyone will benefit.



## Self Care for Your Family

Your child and other family members depend on you, so make sure to take care of yourself first. It is so important to manage your mental health. The stress involved in caring for a child with a disability or chronic condition is considerable. Try to break the challenges into manageable parts by planning a week or a month at a time to make it less overwhelming. Reach out for and be open to help when needed and remember at all times try to be kind, caring, empathetic and responsive to yourself and your family.

### Recognizing Caregiver Burnout

Caregiver burnout is a state of physical, emotional, and mental exhaustion that may be accompanied with a change in attitude, from positive and caring to negative and unconcerned. It is very important for caregivers to identify symptoms of burnout.

#### The symptoms may include:

- Withdrawal from friends and family;
- Loss of interest in activities previously enjoyed;
- Feeling blue, irritable, hopeless, and helpless;
- Changes in appetite, weight, or both;
- Feeling ill more frequently;
- Feelings of wanting to hurt yourself or the person for whom you are caring;
- Emotional and physical exhaustion; and/or
- Excessive use of alcohol and /or sleep and medications.

#### Prevent caregiver burnout by:

- Finding someone you trust to talk to about your feelings and frustrations;
- Setting realistic goals, accepting that you may need help and delegating tasks when possible;
- Setting aside time for yourself;
- Talking to a professional for support in dealing with a range of physical and emotional issues that you are facing. Your family doctor is a great starting point;
- Taking advantage of respite care services;
- Knowing your limits and recognize signs of burnout, and remember no one has immunity.
- Educating yourself on the illness. The more you know the more effective you will be in caring for the person with the illness;
- Developing tools for coping;
- Staying healthy by eating right and getting plenty of exercise and sleep; and/or
- Accepting your feelings. Having negative feelings, such as frustration or anger, about your responsibilities or the person for whom you are caring is normal.

**TIP:** Taking care of yourself is not a luxury but an absolute necessity for you to be an effective caregiver. Remember what they tell you on an airplane; make sure you put on your oxygen mask before you put on your child's. You cannot take care of others unless you take care of yourself. Wait lists for respite are long and the application process can take time. Make sure you act quickly to put respite supports in place.

There are many free mobile apps that provide ideas for coping strategies and mindfulness.

#### Need Immediate Help:

- For children and youth: Kids Help Line 1 800 668 6868 (anywhere in Canada)
- For adults: Centre for Suicide Prevention 1 833 456 4566 or text: 45645 or [www.suicideinfo.ca](http://www.suicideinfo.ca)
- Canadian Mental Health Association [www.cmha.ca](http://www.cmha.ca)

## Preparation for Hospital Stays to Minimize Stress and Anxiety

Hospitals can be a confusing place for families. Preparing everyone ahead of time for the things they may experience in the hospital will reduce the anxiety.

**TIP:** *Schedule appointments for times and dates that work for you and your family, when ever possible. Prepare questions ahead of time. Do not let anyone make you feel rushed. If you don't understand something, ask for clarification. If they are using a words or acronyms you do not understand, stop the conversation and ask them to explain. Take notes to refer back to after the meeting. When possible take someone along with you, so that you can cross-reference your notes.*

### First you need to prepare yourself:

- Understand your own feelings and perceptions about the hospitalization;
- Don't be afraid to ask for help. Identify who can help you or who are your support systems;
- Gather information before speaking to your child about tests, procedures and treatment planned for your child;
- Talk openly with your child and provide honest answers keeping in mind their age, development stage, personality and past experiences; and
- Prepare the siblings who may be struggling with their own issues about the hospitalization.

### Tips for preparing a child:

- For younger children (under age of 5), talk to him or her a day or two before the experience;
- Older children should have a few more days to a week to get information and ask questions;
- Be careful not to force discussion if your child does not seem ready;
- Be honest. If you do not know the answer, tell your child you don't know, but you will find out;
- Use words the child will understand;
- Encourage the child to discuss feelings and ask questions about the upcoming experience; and
- Have your child pack a suitcase with the things he or she will want in the hospital.

### Expect long wait times so be prepared by bringing snacks & toys to keep your child comfortable.

**TIP:** *While you are waiting at appointments, why don't you plan some adventures to make life enjoyable for your family?*

- **Access to Entertainment Card** for persons with permanent disabilities to participate in entertainment, cultural and recreational events at a reduced rate. [www.access2card.ca](http://www.access2card.ca)
- **Disability Travel Card** will allow a caregiver to travel on Via Rail, Greyhound, Coach Canada and Motor Coach Canada at a reduced rate. [www.easterseals.ca](http://www.easterseals.ca)
- **Accessible Parking Permit** will make it easier for you to enjoy outings in the community. [www.ontario.ca](http://www.ontario.ca)

# Financial Planning for your Child's Future

## Registered Disability Savings Plan (RDSP)

RDSP is a Canada-wide registered matched savings plan specific for people with disabilities. It is designed as a long-term savings plan to help the holder to better prepare financially for their child's future. Parents or guardians may open a RDSP for a child under the age of majority. Otherwise, the RDSP must be opened before the end of the calendar year in which the person turns 59.

### Here are some basics:

- For every \$1.00 invested in a RDSP account, the federal government can (if your family income is below \$91,831.00) match up to \$3.00. This is called the **Canada Disability Savings Grant**.
- For people living on a low-income (less than \$30,000.00), the federal government will put in \$1,000.00 each year for 20 years. This is called the **Canada Disability Savings Bond**.
- For people living on an income between \$25,356.00 to \$45,916.00, they can receive a partial bond.
- Anyone can contribute to a RDSP including other family members, friends, and/or neighbours. This allows people who wish to assist your family help in a meaningful way.
- The money can be invested to grow, allowing for a good return on investment. Depending on someone's income, any money saved immediately triples in value.
- The RDSP is exempt from most provincial disability and income assistance benefits. It does not get clawed back and it does not reduce disability benefit payments.
- People with disabilities can choose what to do with the money. There are no restrictions on how the money can be spent.

**To establish an RDSP, a person must qualify for the federal Disability Tax Credit (DTC).**

### RDSP Structure consists of:

- **Contributions** are limited to a lifetime amount of \$200,000 per beneficiary, with no annual limit. Anyone can contribute to an RDSP including the beneficiary and their family.
- **Canada Disability Savings Grants (CDSGs)**. The federal government will match annual contributions with CDSGs up to a lifetime CSSG limit of \$70,000.00. Matching rates will vary depending on family income.
- **Canada Disability Savings Bonds (CDSBs)** up to \$1,000.00 per year will be provided where low-modest-income families up to a lifetime limit of \$20,000.00 establish RDSPs. There is no requirement for a person to contribute to an RDSP in order to access CDSBs.

## Financial Planning for your Child's Future (cont'd)

### Inheritance

When your dependent child faces a lifetime of inherent disability-related earnings limitations and continued dependency into adulthood, perhaps for many years after you're no longer around to care for them, you need to make a plan that will continue to support them without affecting their support network and funding. Money, property or possessions they inherit could affect their eligibility or the amount of money they receive from Ontario Disability Support Program (ODSP).

ODSP consider all of your income and assets when they assess the eligibility for the Ontario Disability Support Program.

#### The list includes:

- Inheritances,
- Life insurance policies,
- Trusts, and
- Payments from trusts and life insurance policies.

In some cases, ODSP income and asset rules may apply. To understand how they may apply to your specific situation and affect eligibility for the program, contact your local Ontario Disability Support Program office.

### Estate Planning

For many individuals, the initial steps in developing an estate plan can be overwhelming and intimidating. However, for individuals with children with disabilities, there are many additional challenges. A significant one being: how to leave an inheritance within the will without impacting the entitlement to provincial disability benefits.

Proper trust planning is perhaps the biggest and most important part of estate planning that is intended to leave assets behind for the well-being and benefit of disabled heirs.

For adult children with disabilities that do not have the ability to manage an inheritance, this routinely results in the need for the development of a fully discretionary trust (sometimes called a "Henson Trust") written within the parents' will.

- **Henson Trust:** A Henson Trust is a trust created to benefit a person with disability. It ensures that a person with a disability cannot be cut off from benefits if they're receiving money from a trust created to help them. The trust requires that the designated trustee have complete control over financial disbursement from the trust.
- **Special Needs Planning:** There are many organizations that provide financial and estate planning information and solutions for individuals and families of people with disabilities. It is important to find someone you can trust to help you plan accordingly. A good place to start is [www.specialneedsplanning.ca](http://www.specialneedsplanning.ca). or call 905-640-8285. This organization is made up entirely of parents of individuals with disabilities.

**TIP:** If your child has a disability and continues to need support with living expenses after the age of 18, they may qualify for **Ontario Disability Support Program (ODSP)**. This Ministry Program has many benefits and you need to keep this in mind as you plan their financial future.

# Decision Making Tree

## *Health Care Consent Act and Substitute Decision Act*

In Ontario, when a person is incapable of making their own decisions with respect to their care, the Health Care Consent Act (the “HCCA”) and the Substitute Decision Act (the “SDA”) allow others to make decisions for incapable person’s behalf.

### **What happens if a Power of Attorney for Personal Care is not completed?**

Ontario law does not ensure there will be a substitute decision-maker to make all your personal decisions for you unless you appoint a substitute decision-maker through a Power of Attorney for Personal Care. However the law does make sure that there will always be a substitute decision-maker to make some health decisions for you, but this include decision only about:

- your health care, (e.g., treatments),
- your admission to long-term care facility, and
- the personal assistance services you will receive in a long-term care facility.

If you have not designated a substitute decision-maker through a Power of Attorney for Personal Care, a health care provider must turn to the hierarchy of substitutes named in the law to make the above types of health decisions. The highest-ranking person on this list who is available, capable and willing to make these decisions will become your substitute decision-maker for treatment.

- **your spouse, common-law spouse or partner;**
- **your child** (if they are 16 years of age or older) **or parent;**
- **your parent with right of access only;** custodial parents rank ahead of non-custodial parents;
- **your brother or sister;** or
- **any other relative by blood, marriage or adoption.**

**The Office of the Public Guardian and Trustee:** The provincial Public Guardian and Trustee is the substitute decision-maker or last resort if there is no other appropriate person to act for you. If you do not have a substitute decision-maker, almost anyone, including family members and friends, can apply to the Superior Court of Ontario to be appointed as your “Guardian of the Person” with authority for treatment.

NOTES:

---



---



---



---

# LET THEM PLAY



## JOIN PARASPORT ONTARIO

ParaSport Ontario is here to help you find the sport that's just right for your child. We know that getting your child to play sports is essential for healthy development of children with disabilities.

Membership is free and you'll also get access to plenty of benefits like our annual magazine, monthly e-newsletters, peer & expert forums, podcasts, discounts and more.

### BECOME A MEMBER TODAY!

Call 416.426.7187 or visit [www.parasportontario.ca](http://www.parasportontario.ca)



# CARING FOR YOUR CHILD WITH SPECIAL NEEDS

A Resource Guide | Ontario

Although the author and publisher have made every effort to ensure that the information in this book was correct at press time, the author and publisher do not assume and hereby disclaim any liability to any party for any loss, damage, or disruption caused by errors or omissions, whether such errors or omissions result from negligence, accident, or any other cause.

**This booklet provides general information, not legal advice.  
For legal advice about your own situation, contact a lawyer.**

©2018, Dianne Henderson, Reg.N., B.A. Psych, M.Ed.

MEDICAL-LEGAL CONSULTANT,  
GLUCKSTEIN PERSONAL INJURY LAWYERS P.C., TORONTO, CANADA

NO REPRODUCTION, COPYING, MODIFICATION OR TRANSMISSION OF THIS PUBLICATION, IN WHOLE OR PART, MAY BE MADE WITHOUT THE PRIOR WRITTEN PERMISSION OF DIANNE HENDERSON.

**For additional copies or comments, please contact:**

**Dianne Henderson**  
[henderson@gluckstein.com](mailto:henderson@gluckstein.com)

or

**Brenda Agnew**  
[agnew@gluckstein.com](mailto:agnew@gluckstein.com)

1.866.308.7722  
[www.gluckstein.com](http://www.gluckstein.com)



**GLUCKSTEIN**  
PERSONAL INJURY LAWYERS