

# **FINANCIAL WELL-BEING FOR PEOPLE LIVING WITH DISABILITIES**

# Personal planning for adults 18-64

Getting assistance with decisions about spending their money for quality of life (health and personal), and decisions about managing their money and taxes (legal and financial).

Available government assistance and programs available when child becomes of age.

Many adults with disabilities can certainly manage their own affairs and live independently. Some, however, have difficulties and are unable to live outside their parents' home or another type of sheltered environment.

Parents are also getting older, and in time, they are unable to provide that sheltered environment for their adult children with disabilities.

# When Your Adult Child Does Not Have Mental Capacity

# Why Choose a Legal Representation Agreement

Legal alternative to adult guardianship in BC designed to make personal planning more accessible. Created for people who know and care for an adult who requires help now. The rep agreement gives legal status to the adult's rep when informal help is not enough. Personal planning allows their representative to make decisions about spending their money for quality of life (health and personal), and decisions about managing their money and taxes (legal and financial).

# Who Can Make these Documents - Mental Capacity

Must know what property they own - Broad Rep. Agreement RA9 & Power of Attorney

Must understand the powers being granted - Broad Rep. Agreement RA9 & Power of Attorney

Must understand that an attorney or representative might abuse their power - Broad Rep. Agreement RA9 & Power of Attorney

Can indicate that they want assistance with decision-making - Standard Rep. Agreement RA7

Understands that the representative will act on their behalf - Standard Rep. Agreement RA7

It can be shown that they have a relationship of trust with their representative - Standard Rep. Agreement RA7

**PWD (Persons with Disabilities)**

Income assistance for shelter and support available to individuals living with disabilities beginning at age 18 (can apply 6 months early).

To be eligible, you must:

Show that you meet financial eligibility (income and asset) to receive assistance.

Have a severe physical or mental impairment that is expected to continue for more than two years.

Be significantly restricted in your ability to perform daily-living activities.

Require assistance with daily living activities from another person, an assistive device, or an assistance animal.



# PWD Benefits

non-taxable

RDSP/discretionary trusts are exempt assets

RDSP payments are exempt income

premium free Medical Services Plan (MSP)

100% coverage no deductible Pharmacare prescriptions

employment earnings up to \$12,000 (single rate) annually

general and health supplements and programs

no limit on the value of a vehicle

retain PWD designation when no longer financially eligible

# Person with Persistent Multiple Barriers (PPMB)

People with Persistent Multiple Barriers (PPMB) income assistance used to provide applicants with time and support to overcome their barriers or to give applicants extra time to transition to other income supports such as PWD.

Applicants are exempt from looking for work

To be eligible for PPMB, an applicant must:

Have been on income assistance for 12 of the last 15 months.

Have multiple severe barriers to employment.

Have a severe eligible medical condition that hinders their ability to perform or search for a job.

# PPBM Benefits

non-taxable

premium free Medical Services Plan (MSP)

100% coverage no deductible Pharmacare prescriptions

employment earnings up to \$700 per month (single rate)

general and health supplements

# Monthly Nutritional Supplement (MNS)

**A Monthly Nutritional Supplement** is provided to recipients eligible for the Person With Disabilities designation who are receiving disability assistance and who have a severe medical condition causing a chronic, progressive deterioration of health with symptoms of wasting. Benefit of \$205 paid monthly.

# Transportation Supplement/BC Bus Pass for people receiving PWD

Beginning January people receiving disability assistance will get an extra \$52 each month for a new transportation supplement.

The new supplement can be used for an annual bus pass or for other transportation needs.

# Canada Pension Plan (CPP) Disability Benefit

Monthly benefit available to people under 65 who stopped working due to a severe and prolonged disability and paid into CPP. Able to apply if you have worked 4 out of the last 6 years and paid contributions. Minimum earned income required (\$5,500 for 2018). Basic monthly benefit \$471.43 (base amount) plus amount based on how much you contributed.



**Canada Pension Plan (CPP) children's benefit** provides a monthly payment of \$244.64 for each dependent child.

The CPP recipient applies for children under age 18 and children between the ages of 18 and 25 in full-time attendance at a recognized school or university are required to apply.

# Fair PharmaCare Plan

Pays 70% of your prescription drug cost after your deductible. Your deductible is based on previous two years net family income. Registration required at age 19.

# Home and Community Care

Provide a range of health care and support services. These services are designed to complement and supplement your efforts to care for yourself with the assistance of your family, friends and community. (ex home support, adult day services, caregiver respite/relief). You apply through your health authority and must be 19 years of age.

To be eligible for services, you must also be unable to function independently because of chronic, health-related problems or have health care conditions that require care due to one or more of the following:

You have recently been discharged from an acute care hospital.

You require care to prevent or reduce the need for hospital or emergency department services or admission to a residential care facility.

You have a life-limiting illness.



**British Columbia Aboriginal Network  
on Disability Society (BCANDS)**

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