

Prime Timers Focus

Volume 2 Issue 2
May 2006

ODSP and the Extended Health Benefit: to pay for drugs and other medical costs

The Ontario Disability Support Program (ODSP) offers health benefits to people who qualify for ODSP income support. "Income support" is monthly financial assistance from ODSP.

If you cannot get income support because you have another income, you might be eligible for the health benefit called "Extended Health Benefit" or "EHB".

What is the ODSP Extended Health Benefit?

The EHB pays for:

- Most prescription drugs
- Dental care
- Vision care
- Hearing aids
- Diabetic and surgical supplies
- Transportation costs for travel to medical appointments if these costs are \$15.00 or more in a month
- The co-payment that you make if you get an assistive device under the Assistive Devices Program of the Ministry of Health and Long-Term Care.

Who can get ODSP benefits?

To qualify for ODSP benefits, most people must meet the ODSP definition of disability, but this is not necessary for everyone. For example, if you are over 65 and you are not eligible for Old Age Security, or if you get Canada Pension Plan disability benefits (CPP-d), you can qualify for ODSP benefits without having to meet the definition of disability.

****NOTE** IF YOU DO NOT QUALIFY FOR ODSP:**

If you do not qualify for ODSP, but are in financial need, you might be eligible for assistance from Ontario Works (OW).

OW also has an Extended Health Benefit. But OW rules are different from ODSP rules.

For more information, contact your local OW office or community legal clinic.

To qualify for ODSP income support, you cannot have income above a certain amount. You also cannot have assets above a certain level. Assets include savings and other valuable property.

Some income and assets are “exempt” and do not count. For example, your home and your car do not count as assets. Your “entitlement” is the amount of income support you could get from ODSP for a month.

If your income from sources other than the ODSP is more than your entitlement, then you have **excess income** according to ODSP rules. To figure out how much your excess income is, take your total income from other sources, and subtract your ODSP entitlement. If you have excess income, you will not get income support.

I have excess income. Can I get the Extended Health Benefit from ODSP?

If the only reason you do not qualify for income support is that you have excess income, you might be able to get the EHB (extended health benefit).

To figure out whether you are eligible for the EHB, you must:

- Calculate your entitlement,
- Calculate your excess income, and
- Add up your monthly costs for drugs, dental care, vision care, hearing aids, medically necessary diabetic and surgical supplies, medical transportation costs if they are \$15 or more, and co-payments for assistive devices.

Compare these monthly costs to your excess income. If, in any month, the total of these monthly costs is more than your excess income, then you might be eligible for the EHB in that month.

For advice or help calculating if you are eligible for the EHB, you can contact a community legal clinic.

How do I apply for the EHB?

You can apply to ODSP to get the EHB if:

- You are going off ODSP because you no longer need income support, or
- You are already on ODSP and your income support is cut off because you have excess income.

If you are not on ODSP, you can apply for the EHB even if you think you will not qualify for income support. If you are refused you can appeal to the Social

Benefits Tribunal and ask them to decide if you can get the EHB. Read on to find out more about appeals.

It is up to you to prove that you are eligible for the EHB. You will need proof of your drug costs and other medical expenses.

Ask your pharmacist for a print-out of your prescriptions for the last 6 months or one year. Figure out the average monthly cost of your medications. You can do the same for your costs for dental care, vision care, hearing aids, diabetic and surgical supplies, medical transportation, and assistive devices.

For an item that you pay for just once in the year, calculate the average monthly cost by dividing the amount that you paid by 12.

Can I get the EHB even if:

- I go off ODSP,
- my ODSP benefits are cut off, or
- my ODSP application is refused?

You can appeal to the Social Benefits Tribunal if you go off ODSP because you no longer need income support, or if your benefits are cut off or your application is refused, and you need the EHB. **But first you must write to the office that made the decision and ask for an 'internal review'.**

Internal review:

An "internal review" means that a different person in the office that made the original decision will review that decision and decide whether or not to change it.

Explain that you want the Extended Health Benefit and include proof of your drug and other medical expenses with your request for an internal review if:

- you went off ODSP only because you no longer needed income support, or
- you got cut off or refused because of excess income.

You must ask for an internal review within 10 days of the date you receive the decision to refuse the EHB, or to refuse or cut off your benefits.

Note about mail

The ODSP rules assume that if a notice is mailed to you, you receive it **3 days** after it is mailed. The mailing date should be stamped on the envelope by Canada Post. It might not be the same as the date on the letter. Keep the letter and the envelope. So, if the notice to cut off or refuse benefits is mailed to you, you have **13 days** (10 days plus 3 days) from the day it was mailed to object.

It is important to try to meet the time limit. If you miss it, you should still ask for an internal review. But make sure you ask for an extension of time in your written request for an internal review.

A decision on your internal review is supposed to be made within **10 days** from the date your request is received.

Appeal to the Social Benefits Tribunal

If you get an internal review decision within the 10 days, and the decision is negative, you have **30 days** from the date of this decision to appeal to the Social Benefits Tribunal (SBT).

If you do not get an internal review decision within 10 days, you can appeal the original decision to the SBT. Your appeal must be filed within **40 days** of your request for an internal review.

When you appeal, you can ask the SBT to order the Extended Health Benefit as “interim assistance”. If they order it, the ODSP office will have to give you the EHB while you wait for your appeal.

Getting Legal Help

For legal advice or help dealing with the ODSP, EHB problems, an internal review, or an appeal, contact your community legal clinic, the local Legal Aid office, or a lawyer.

You can usually find the community legal clinic nearest you by looking under “Legal Aid” or “Lawyers” in your phone book. You can also go to Legal Aid Ontario’s website at **www.legalaid.on.ca** or call them at **1-800-668-8258**. In Toronto call **416-979-1446**.

Accessibility Directorate of Ontario

The Accessibility Directorate of Ontario is going to hold some focus groups as they are building the specific standards of the AODA (Accessibility for Ontarians with Disabilities Act). These focus groups are specifically for people with disabilities, and are an opportunity for us to have our voices, needs and realities heard as this important legislation is brought forth.

And you will get paid \$50 for your contribution!

If interested, please respond directly to Brian Kon at BKon@dimes.on.ca

Five steps to keeping your blood pressure in the healthy range

You can't control your family history or your age, but you can control behaviours that put you at higher risk of high blood pressure. Here are five things you can do to keep it in the healthy range.

Get your reading done!

Blood pressure is the force of the blood pushing against the walls of the arteries. Think of it like water in a garden hose. If the water pressure is too high, it can cause the hose to burst, especially in weak areas. Similarly, if blood pressure is too high, it may burst a blood vessel in the brain causing a stroke, or burst a blood vessel leading to the heart, which could result in death. High blood pressure can also damage blood vessel walls and promotes the build-up of fatty plaque, a condition known as atherosclerosis. Strokes and heart attacks occur when a piece of this plaque breaks and a blood clot forms blocking blood flow to the brain or the heart.

The only way to know if you actually have high blood pressure is to have it measured. You should ask your health-care provider for the number and what it means. In general, unless you have heart disease or another serious illness, the lower the number the better. An optimal reading is 120/80 or lower. Get your blood pressure checked at least once every two years by a health-care professional.

Weight loss

If you have high blood pressure and you're carrying extra pounds, the Heart and Stroke Foundation recommends that you lose weight. Work with your doctor to find out what your optimal body mass index (BMI) should be. Another important risk factor is waist circumference. Men's waistlines should not exceed 102 centimetres (40 inches) and women's, 88 centimetres (35 inches).

Physical activity

The Heart and Stroke Foundation recommends that Canadians exercise at least four times a week to help keep your blood pressure under control.

Salt

Many of the foods we eat in Canada are salty – chips, pretzels, popcorn, sauces, condiments and processed foods, not to mention the salt we shake on our food. Here's the catch: it is suggested that your body only needs one teaspoon (5 mL) a day to function properly. Eating a lot of salty foods increases the volume of blood circulating in your arteries, which leads to high blood pressure. The Heart and Stroke Foundation suggests Canadians limit salt intake to 1 teaspoon a day (2,400 mg or 5 mL). Look for the Heart and Stroke Foundation's Health Check™ symbol, now on more than 500 food items, to ensure that the products you buy are healthy choices.

Alcohol

It's fine for Canadians to kick back with a favorite brew to watch hockey or drink a fine wine with dinner – as long as it's in moderation. Drinking more than two drinks a day on a regular basis may raise blood pressure and may increase blood lipids like cholesterol – two major risk factors that contribute to heart attacks and stroke. The Heart and Stroke Foundation recommends that you limit your daily intake to one to two standard drinks of beer, wine or liquor, for a weekly maximum of nine for women and 14 for men. A standard drink includes one bottle of 5% beer, one glass of 12% wine or one shot of 40% spirits.

Salmon, Avocado and Watercress Pinwheels

Serves 6

These simple-to-make and tasty pinwheels are perfect for passing around before dinner. And they're chock full of heart healthy ingredients, too. The smoked salmon provides omega-3-fats, a type of unsaturated fat that's been linked to improved blood pressure readings and lower blood triglyceride levels. Avocados supply monounsaturated fat, the B vitamin folate and lutein, a pigment associated with healthy vision. And by using whole-grain tortillas, you up the nutrition quotient even further.

Ingredients:

1/3 cup (75 mL) light cream cheese
4 tsp (20 mL) honey mustard
6 oz. (150 g) smoked salmon, coarsely chopped
1 small (California) avocado, cut into thin slices
1 cup (250 mL) watercress, stemmed
3 large whole-grain flour tortillas
Remaining watercress, for garnish

Instructions:

In a small bowl, mix together light cream cheese and mustard. Set aside. Place one tortilla on a work surface; spread 1/3 of cream cheese-mustard mixture evenly over tortilla, leaving a 1-inch/2.5-cm border at the top of the tortilla.

Layer 1/3 of smoked salmon over cream cheese; repeat with avocado and watercress. Roll up jelly roll style and wrap tightly with plastic wrap. Repeat with the remaining tortillas and filling; refrigerate at least 2 hours.

Before serving, place tortillas on cutting board and cut each tortilla into 8 pieces. Trim ends if necessary. Place on a platter lined with the remaining watercress

and serve.

Nutritional information

- Calories: 198
- Protein: 10 g
- Fat: 9 g
- Saturated fat: 3 g
- Carbohydrate: 23 g
- Dietary fibre: 3 g
- Dietary cholesterol: 13 mg
- Sodium: 470 mg
- Potassium: 359 mg

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Wheelchair Travel Tips www.disabledworld.com

Traveling on Holidays has always been fun. Actually, it has become one of our itineraries during this most anticipated season of the year. But you know what guys; even disabled persons love to travel. They love to stay out of the confines of their wheelchairs, enjoy their lives to the fullest, and realize that there's still a wonderful world that's waiting for them out there. However, there are certain considerations for wheelchair users to make in preparing and planning for travel.

According to the article "The Disabled Wheelchair Traveler – Holiday Tips" at www.apparelyzed.com, the author has put together some travel tips which will hopefully help in planning a holiday for a wheelchair user. Most of the tips are common sense but there may be a few you hadn't thought of! To sum up, traveling tips were presented in this article for these people in terms of locations and hotels, flights and travel, and medication and mobility.

In choosing where to go and stay, if you book your hotel directly by telephone, email the hotel and ask them to confirm your booking by sending you a booking confirmation reference code. This will be an evidence of your booking when you get there, just in case for some reason the hotel denies a booking was made. This truly happens! In choosing the plane for your trip, remember that not all airline companies are equal when it comes to the disabled traveler. Regarding your medication and mobility, some airlines will require a "fit to travel certificate" from your doctor and a letter to say you are taking specific drugs. The letter from your doctor may come in handy if you are stopped by customs as well, if you are on powerful medication.

Honestly, it was through this article when I finally realized how really hard it is to have a disability. I thought having a wheelchair is just enough for someone to continue to live normally but then, it's certainly not! Instead of being given due concern by "more normal" people while traveling, there is still a bit of

discrimination among them. Let's face it; we can never do away with our being rude to these people sometimes.

After all, everybody deserves to enjoy everything this world can offer. Whether you are disabled or not, you must always take extra effort in taking care of yourself from unexpected incidents especially during travel. It's better to set certain boundaries on your activities to avoid unwanted things to happen. As for persons having disabilities, take your time to enjoy but always remember that your actions are a bit limited already compared to others.

There you have it, you can now pack your things and have a good time!

PDN Annual Picnic

The Parenting with a Disability Network (PDN) is having their annual picnic on Saturday July 22, 2006 at High Park, and have graciously invited the Prime Timers to join them. You can look forward to lots of fun in the sun, good food and an excellent opportunity to network with others. Stay tuned for more details.

JOIN US NEIGHBOURS!!! Adult Social Club *For adults with disabilities*

WHEN: Every Wednesday, 11:00 a.m. to 1:00 p.m.
Beginning April 12, 2006

WHERE: 622 College Street (College & Grace)
in the CHIN Building at CUPPS Coffee Shop

WHY: To meet your neighbours, talk over lunch,
experience traditions and different cultures, share
laughter. We all pay for our own lunch.

NO MEMBER FEE! YOU ARE WELCOME TO JOIN US!

**Let's enjoy the quality of things in life like walking, talking,
and laughing together.**

For more information, please call Carmen at (416) 922-8696. We hope to see you soon!