

# Income Support Applications for Long COVID Patients: Tips for Family Physicians

Financial support can be crucial for your patients who are unable to work due to disability. Effective access to needed disability support programs depends on reflecting your patient's condition(s) accurately. Note that patients who live at low income, are racialized, and have poor workplace supports are at higher risk of COVID and the impacts of Long COVID.

When completing the necessary forms, **with varying symptoms and timelines from patient to patient, long COVID may pose special challenges.** Here are steps and guidance, along with tips and tools, to help.

- Identify the disability support programs relevant to your patient.
  - ✓ The **Prosper Benefits Wayfinder** produces an individualized list of income supports. **Steps to Justice** provides guides to income assistance.

- Conduct a thorough assessment of symptoms and functional impairments, including functional limitations as described by the patient. Pay particular attention to “invisible symptoms” such as fatigue and decreased concentration.

Include objective findings where possible and focus on the impact of impairments on day-to-day life, rather than medical proof of diagnosis. Remember that a long COVID diagnosis does not require a positive COVID test.

- ✓ The **Post-COVID-19 Functional Status (PCFS)** scale can be used to measure/quantify functional impairment.
- ✓ Refer to specialists or post-COVID clinics as warranted (see **Post-COVID-19 Condition: Guidance for Primary Care, Ontario Health**) and available; do not delay income support applications because of program/clinic wait times.
- ✓ Describe the impact of all medical conditions, not just Long COVID.
- ✓ Ensure a patient's inability to pay for reports does not delay submission.
- Be familiar with program details (see box for links to key programs) and, where available, tips for completing the application forms.
  - ✓ Here are helpful **checklists and guidelines** for completing applications for the Ontario Disability Support Program.
- Engage other supports for complicated cases or where a patient has been denied disability or other income support benefits:
  - ✓ Community support agencies can guide patients toward benefit programs and help with applications. Search **2-1-1 Ontario** for local resources.
  - ✓ **Legal Aid Ontario, Community Legal Clinics,** and **Specialty Clinics** can help with information and appeals.

## Key Programs for Income Support

- If missing work: **EI Sickness**
- If has private insurance: Short- and long-term disability
- If there was workplace transmission: **WSIB**
- If has a history of workplace contributions: **CPP Disability**
- If living at low income: **Ontario Disability Support Program** or **Ontario Works**