

Practical Strategies for Supporting Patients on OW & ODSP

PANELIST

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WITH

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Ontario College of
Family Physicians



Family & Community Medicine
UNIVERSITY OF TORONTO

February 19, 2026

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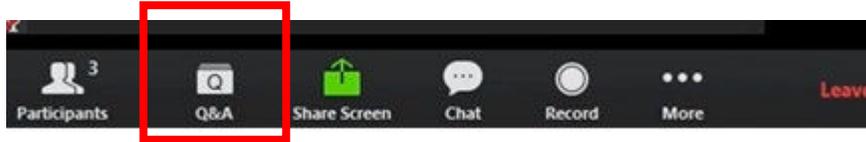


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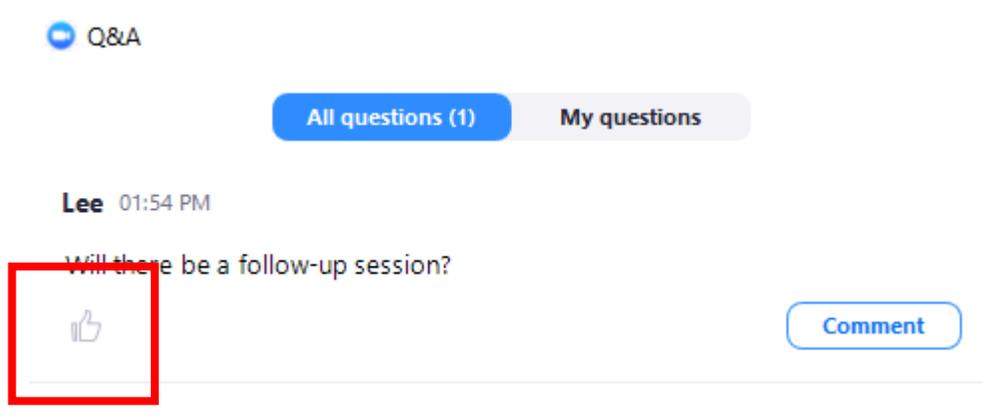
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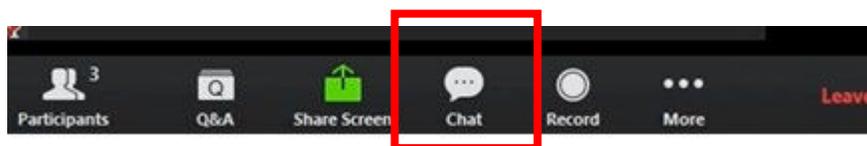
- All questions should be asked using the Q&A function at the bottom of your screen.



- Press the thumbs up button to upvote another guest's questions. Upvote a question if you want to ask a similar question or want to see a guest's question go to the top and catch the panels attention.



- Please use the chat box for networking purposes only.



Your Panelist: Disclosures

Dr. Ritika Goel

- Relationships with financial sponsors:
 - Speakers Bureau/Honoraria: Ontario College of Family Physicians
 - Potential for conflict(s) of interest: There are NO conflicts of interest for the speaker

Dr. Vanessa Redditt

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Disclosure of Financial Support

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Potential for conflict(s) of interest:

N/A

Mitigating Potential Bias

- The Program Advisors have control over the choice of topics and speakers.
- Content has been developed according to the standards and expectations of the Mainpro+ certification program.
- The program content was reviewed by program advisors.



PRACTICAL STRATEGIES FOR SUPPORTING PATIENTS ON OW & ODSP

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February 19, 2026

Objectives

By the end of the session, participants will be able to:

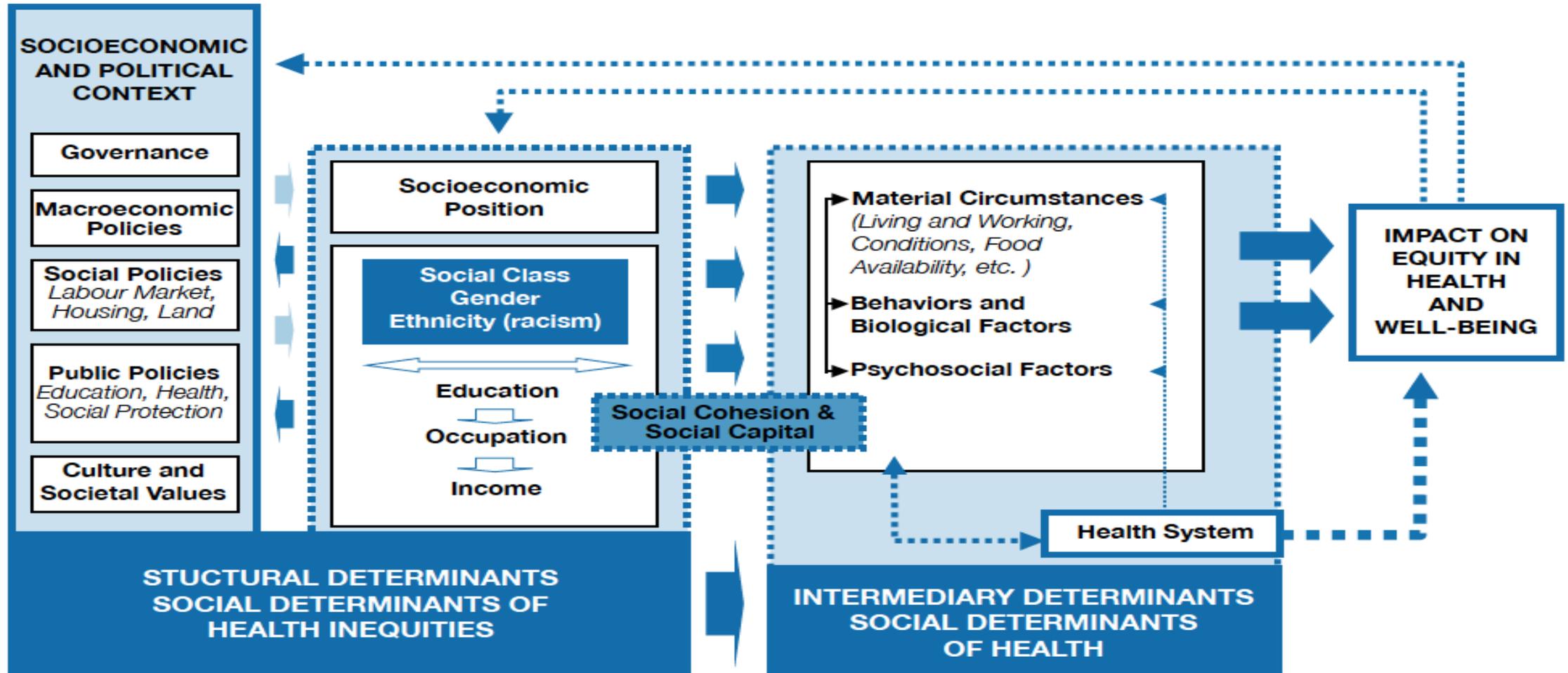
- Differentiate OW and ODSP and identify when each program is most appropriate for a patient's situation.
- Complete and support ODSP applications and medical reviews using clear, eligibility-aligned clinical documentation.
- Identify, explain and initiate SD, MSN and DTC processes and connect patients to associated health benefits (physio, dental, vision).

Acknowledging land and power

- ❖ I am joining you today from Treaty 13 territory, Tkaronto, the traditional territories of the Mississaugas of the Credit, the Anishinaabeg, Chippewa, Haudenosaunee, and Huron-Wendat peoples.
- ❖ I come to this work as a South Asian woman, a mother, an immigrant, born in India, raised in East Africa, in countries with their own histories of colonial rule.
- ❖ My intention as a settler on this land is to seek to understand and name the legacy of colonialism and genocide the Indigenous peoples of this land have endured, survived and resisted.
- ❖ My intention is to examine the ways in which I benefit from the history and ongoing practice of colonization of this land, as well as privileges I am afforded as physician, an abled person, a cisgender and heterosexual person, in various positions of power
- ❖ As a clinician, my intention then is to use this power/privilege to serve the most marginalized communities and be in solidarity with them in the clinic and outside it

Symptoms of Deeper Societal Issues

Figure A. Final form of the CSDH conceptual framework



Ontario Works

- \$733/month for a single adult (January 2026)
- Eligibility:
 - Ontario resident age 16+
 - No assets beyond \$10,000 (does not include primary vehicle)
 - Requirement to participate in employment search activities
- Can apply online – have to submit various documents

Ontario Disability Support Program

- \$1408/mo for single adult (January 2026)
- Eligibility
 - Ontario resident age 18+
 - Asset limits \$40,000 for single person
 - Meet the medical criteria for disability
- “Poverty line” based on the federal Market Basket Measure (MBM) for 2024, is approximately \$2221 per month
- Average bachelor apartment rent in Toronto, Jan 2026 - \$1499 (City of Toronto website)
- Huge increase in cost of living has been devastating for people living in poverty

Applying for ODSP

- Red flag - If someone has been on OW x a few years
- ODSP forms must be obtained from OW worker (can be done online)
- Advise patients:
 - It is important to do a thorough application as many are denied
 - We need to make sure we have the information we need (appropriate tests, consultations) to make a strong case for you
 - This might take several visits (depending on the situation)
 - Assess main reasons – “What are the main issues preventing you from working?” to get a sense of what needs to be properly explored/documentated and make a plan to do so
- Psychiatric assessment recommended for most patients – explore the mental health impact of their condition if not mainly mental health related (unless seen in past year, long psych hx etc)

Tips for ODSP application

- Obtain records to append – get consent to review Connecting Ontario, sign consents for previous clinics, hospitals, imaging if not accessible, also can include primary care notes
- Complete the scales considering *functional impairment* – eg. Depression/substance use disorder often severely impairs grooming, ability to prepare meals, grocery shop, engage in social interactions
- Write a letter that paints the general picture and append – “severe and persistent disability that leads to impairment in the home, community or work settings”
- Once submitted, takes 90 business days for response, if approved, backdated payment
- If declined (80%), advise to submit for internal review, if declined, can go to Social Benefits Tribunal (refer to legal clinic)

Benefit	Ontario Works	ODSP
Income for diet	Special Diet or Pregnancy/Nutritional Allowance form	Special Diet or Pregnancy/Nutritional Allowance form
Transportation	Write a letter	Complete MSN form for transportation
Medical supplies	Give a Rx and ask them to ask worker (may need to get a quote)	Complete MSN form for supplies (sometimes with a Rx, may need to get a quote)
Air Conditioner	Write a letter indicating they require a cooling device stating medical condition and risk of hospitalization	Write a letter indicating they require a cooling device stating medical condition and risk of hospitalization
Vision	Routine eye exams q24 months MAY help cover cost of eyeglasses + repairs	Routine eye exams q24months Eyeglasses + repairs q3y
Dental	VERY basic – encourage everyone to apply for CDCP	More comprehensive coverage – still better to apply for CDCP
Medications	ODB formulary	ODB formulary
Physiotherapy	At OHIP-covered physiotherapy clinics, may ask for a 'referral letter'	At OHIP-covered physiotherapy clinics, may ask for a 'referral letter'

Special Diet

- Allows for up to \$250/month additional funds based on their conditions
- Familiarize yourself with the conditions:
 - DM2, HTN, hyperchol, obesity
 - Allergy to wheat, milk, lactose intolerance
 - Osteoporosis, severe renal failure
 - Unintended wt loss due to a number of conditions – eating disorder, malignancy, cirrhosis, CHF, IBD, HIV/AIDS, MS
- If a new diagnosis is made, let the patient know and print a new SD form, check off this condition including their others and get the form to the worker
- Pregnancy nutrition allowance- separate form!



For Local Office Use Only		OHIP Fee Code K055
Date Received	Local ODSP/OW Office Stamp	

Section 1 - To be completed by applicant (also see section 4)

Applicant Information

Last Name		First Name	Initial
Date of Birth (yyyy/mm/dd)	Member ID	Relationship to recipient <input type="checkbox"/> self <input type="checkbox"/> spouse <input type="checkbox"/> dependent child or dependent adult	

Section 2 - To be completed by an approved health care professional (see list below)

- This application must be completed by one of the following approved health care professionals:**
- A Physician
 - A Registered Nurse in the Extended Class
 - A Registered Dietitian
 - A Registered Midwife or a Traditional Aboriginal Midwife recognized and accredited by her or his Aboriginal community. (**Note:** A Registered Midwife or a Traditional Aboriginal Midwife, who is recognized and accredited by her or his Aboriginal community, may only confirm that a special diet is required for the medical condition inadequate lactation to sustain breastfeeding or breastfeeding is contraindicated.)

Instructions

- When completing section 3, 1) place a check mark next to the applicant's medical condition that requires a special diet, 2) indicate the length of time the diet is required and 3) initial in the space provided to confirm the medical condition.
- Complete the information below and sign.

First Name		Last Name	Initial
Unit Number	Street Number	Street Name	
City/Town/Municipality		Province	Postal Code
Telephone Number		Fax Number	

<p>I am a legally qualified:</p> <input type="checkbox"/> Physician <input type="checkbox"/> Registered Nurse in the Extended Class <input type="checkbox"/> Registered Dietitian <input type="checkbox"/> Registered Midwife or a Traditional Aboriginal Midwife recognized and accredited by her or his Aboriginal community	<p>Stamp (optional)</p>
--	--------------------------------

and I confirm that I have indicated a total of _____ (e.g., one, two, etc.) medical condition(s) on this application form for which the applicant requires a special diet and that the information I have provided is true in my professional opinion.

Signature of approved health care professional	Date (yyyy/mm/dd)
--	-------------------

Note: The Criminal Code of Canada s.s. 380 (1) states that everyone who by deceit, falsehood or other fraudulent means defrauds the public of any property, money or valuable security, is guilty of an offence. The *Ontario Works Act, 1997, Sec. 79/Ontario Disability Support Program Act, 1997, Sec. 59* states a person who knowingly aids or abets another person to obtain or receive assistance to which the other person is not entitled under this Act and the regulations is guilty of an offence.

Payment – If you are a Registered Nurse in the Extended Class, a Registered Dietitian, a Registered Midwife or a Traditional Aboriginal Midwife recognized and accredited by her or his Aboriginal community, please forward your invoice in the amount of \$20.00 to the appropriate local Ontario Works office or ODSP office noted at the top of the application form. Please be sure to include the applicant's name and Member ID on the invoice.

Mandatory Special Necessities

- Transportation funds:
 - Appointments to physicians, allied health (dental, physio, optometry, massage, chiro), mental health therapy/groups/support, addictions supports (NA/AA)
 - Money for TTC visits gets added to their cheque
 - For people with severe anxiety who cannot take TTC, taxi for appointments can be obtained (to the specific addresses)
 - WheelTrans is regular TTC fare – separate application

Applicant Name (First and Last Name) _____
 Member ID _____ **OHIP Fee Code K054**

Instructions for Health Care Professional

The Ontario Disability Support Program (ODSP) may assist with the costs of eligible medical transportation, diabetic supplies, surgical supplies and dressings, as well as items and devices.

Only complete the sections below that are applicable to your patient's documented medical needs. The ministry may request supporting information, including verification of attendance to determine eligibility.

Medical Transportation

ODSP covers the cost of the most affordable way for a client to travel to medical appointments. To be eligible your patient must be travelling to medical treatment provided by a health care professional, or to alcohol and drug recovery groups available locally, or to mental health therapy that has been prescribed by a physician or psychologist. The following health care professionals licensed to practice in Ontario can complete this section:

- Physicians
- Nurse Practitioners
- Occupational Therapists
- Physician Assistants
- Psychologists
- Registered Nurses
- Physiotherapists

The default mode of transportation is public transportation (e.g., buses, subway, trains and para-transit).

Based on your patient's medical condition can they use public transit or para-transit if it is available? Please check one.

My patient does not have a medical condition that prevents them from using public transit where it is available

My patient has a medical condition that prevents them from using public transit where it is available

If your patient cannot use public transit, do they require specialized patient transportation services?

Yes No

Complete the table below with the following information, for transportation over the next 12 months.

Visit Location Health Care Professional's Name and/or Facility Name	Telephone Number (if known)	Visits over next 12 months	Required from (mm/yy)	Required until (mm/yy)	Is an attendant or overnight stay required?
		<input type="checkbox"/> Month <input type="checkbox"/> Year Number of Visits			<input type="checkbox"/> Attendant <input type="checkbox"/> Overnight
		<input type="checkbox"/> Month <input type="checkbox"/> Year Number of Visits			<input type="checkbox"/> Attendant <input type="checkbox"/> Overnight
		<input type="checkbox"/> Month <input type="checkbox"/> Year Number of Visits			<input type="checkbox"/> Attendant <input type="checkbox"/> Overnight
		<input type="checkbox"/> Month <input type="checkbox"/> Year Number of Visits			<input type="checkbox"/> Attendant <input type="checkbox"/> Overnight

Surgical Supplies, Items and Devices

ODSP helps with the costs of medical supplies, and items and devices not otherwise provided by any other provincial, federal or

- Physicians
- Nurse Practitioners
- Occupational Therapists
- Physician Assistants
- Registered Nurses
- Physiotherapists

For each applicable section, indicate if your patient has been diagnosed with a medical condition that requires surgical supplies, items or devices, and the expected duration of need. Attach if available, assessments and estimates for items being requested.

Wound Care and Surgical Supplies

Is your patient diagnosed with a medical condition or undergoing medical treatment requiring surgical supplies? For example, antiseptic solutions, bandages, compression bandages, shields/sponges/gauze, irrigation supplies, or gloves.

Yes No **Duration** 3 months 6 months 12 months Indefinite

Pressure Devices and Lymphedema Management Devices, Items and Supplies

Is your patient diagnosed with lymphedema requiring lymphedema management items and supplies? For example, compression bandages, compression stockings/sleeves/gloves, or padding.

Yes No **Duration** 3 months 6 months 12 months Indefinite

Incontinence Products and Supplies

Is your patient diagnosed with a medical condition that requires incontinence products and supplies? For example, catheters, diapers and liners, under pads, incontinence supplies, gloves, or enema kits.

Yes No **Duration** 3 months 6 months 12 months Indefinite

Diabetic Supplies

Is your patient diagnosed with diabetes that requires diabetic supplies? For example, tubing, lancets, needle tips, syringes, antiseptic wipes, or insulin pens.

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Other medical necessities

- Diabetic supplies
 - Surgical supplies, wound care supplies
 - Compression stockings
 - MSK (neck/back/knee) braces
 - Ergonomic pillow/chair/mattress
-
- Many of the special items would also require a Rx from the MD with a stated diagnosis and quantity

Ontario Drug Benefit (ODB)

- Everyone >65 – note: they must declare their financial information
- OW/ODSP
- OHIP+ (up to 25) BUT if you declare private insurance pharmacies are REQUIRED to bill that first, and will NOT have public plan cover the difference
- Same formulary for IFH

Ontario Drug Benefit (ODB)

- Covers almost everything (sometimes slow to add new/expensive meds or new indications eg. Ozempic covered only for people with DM2)
- Google ODB formulary if you're not sure if something is covered
- Acetaminophen, Ibuprofen, Ferrous fumarate, Vitamin B12 injectable covered
- Many OTCs not covered: Calcium, Vitamin D, oral Vit B 12, antihistamines, anti-emetics, ASA 81mg
- Common Rx not covered that need an EAP: Triptans, Testosterone for gender-affirming care (both injectable and topical) – 1000 items on EAP

Trillium Drug Plan

- Patients NOT on social assistance and DO NOT have private insurance
- Application (available online)
 - Spend >4% of your after-tax household income on prescription drug costs
- Coverage gives you access to ODB formulary
- Deductible must be paid each year (about 4% household income after taxes) – year is broken into quarters so every 3 months they have to pay 1% again before drugs fully covered

Dental care

- Ontario Works
 - Basic emergency care, extractions, exams, X-rays, fillings, dentures covered
 - NOT covered – crowns, bridges, root canals, orthodontics
- Healthy Smiles Ontario – comprehensive program for all <17yo
- Ontario Seniors Dental Care Program – free routine dental care
- ODSP – check-ups, cleanings, preventive services, fillings, root canals, oral surgery, dentures, repairs, crowns, bridges
- ****CDCP****

CDCP (Federal dental plan)

- Rollout increasing eligibility since 2023 – full program now up for all seniors and
- Eligibility:
 - No current private dental insurance
 - Tax returns done the previous year
 - Family income <\$90,000 (tiered coverage, fully free if <70k, co-pay 40-60% otherwise)
 - No annual limit on coverage
- People on OW/ODSP also eligible, reimbursement rates MUCH better on CDCP and CDCP widely accepted among dental clinics unlike ODSP
 - Eg. 2 units of scaling – ODSP pays up to \$76 and CDCP pays \$134
 - If dentist charges \$145 – can bill \$134 to CDCP and remaining \$11 to ODSP, no charge to patient
- Very easy online application

Vision care

- OW/ODSP
 - Eye exams every 2 years
 - Anyone with diabetes can get annual diabetic eye exam by optometrist (no charge)
 - Glasses and repairs every 3 years
- Children (under 18)
 - Annual eye exams covered
 - Glasses – assistance for lenses and frames every 3 years
- Generally any optometrist accepts the government coverage

Rehab care

- Physiotherapy available through some primary care teams
- OHIP-covered physiotherapy for children, seniors people on OW/ODSP
 - Google “OHIP-covered physiotherapy” to find specific locations – please help patient find one that is close to them
 - No longer supposed to require a referral but many still ask
- Home care (LHIN) – can access OT mobility assessment or home safety assessment, technically can access home-based physiotherapy
- Rare cases where outpatient post-op physiotherapy covered
- Massage generally not covered – low cost options like Sutherland Chan school
- Chiropractic care generally not covered

Tax Credits and Benefits

- Ask patients if they have done their taxes – MANY credits/benefits go through the tax system and cannot be accessed without completion of taxes
- Free income tax clinics – google and available on CRA website, also run by many community agencies
- Common tax credits/benefits
 - Canada Child Benefit
 - GST/HST credit - for low to moderate income
 - Ontario Trillium Benefit (sales tax credit for low-to-mod income, energy tax credit)

Disability Tax Credit

Several very important benefits to being approved:

- CRA will pay back taxes paid up to past 10 years in one time payout
- Ongoing decreased tax burden for the patient or a caregiver
- Can open an RDSP – very helpful for anyone <49yo, can access at age 60
- *NEW* Canada Disability Grant – up to \$200/mo for everyone with valid DTC

DTC – how to apply

- Patient can start online application process and provide you a reference number
- Can look up application and print in office – need patient's SIN number and signature
- Based on functional impairment – very helpful to provide specific examples and illustrations
- Mail to the CRA and wait for response (patient will get a letter)
- After this separate quick online application for the Canada Disability Benefit
- Have to go to bank to open RDSP

Eg. Patient gets easily overwhelmed when going into the community to complete tasks such as grocery shopping due to anxiety disorder

Please be in touch!

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Next Health Equity CoP: Coming in April 30, 2026

- **Topic:** Caring for Adults with Intellectual and Developmental Disabilities
- **Speakers:** Dr. Haniah Shaikh and Dr. Ivona Berger
- **Date:** April 30, 2026
- Attendees will receive an email notification once registration launches. Stay tuned for more details!



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Community of Practice



[Prescribing for Insomnia: When and How to Use Medications Safely \(Feb 25\)](#)

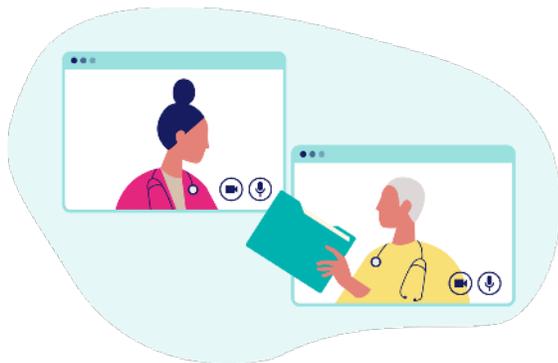
[Navigating WSIB for Family Physicians: Improving Patient Access and Your Practice \(Mar 25\)](#)

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- Family physicians at all stages of their career
- Transitioning to retirement
- Psychiatry in primary care
- Transitioning to GP psychotherapy
- Support for family physicians with lived experience of a chronic illness/disability
- Boundaries/work-life balance



The deadline to register is March 9, 2026

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