

# COMPLETE DTC APPLICATION GUIDE & ALBERTA SUPPORTS

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## **IMPORTANT INFORMATION - PLEASE READ FIRST**

### **What This Guide Is:**

- A tool to help you understand the Disability Tax Credit (DTC) application process
- A resource to make the process simpler and less confusing
- Ideas for how to explain your disabilities to doctors and the government
- A starting point for finding financial help in Alberta

### **What This Guide Is NOT:**

- Medical advice (always talk to your doctor about health decisions)
- Legal advice (this does not replace talking to a lawyer)
- A guarantee you will be approved (every person's situation is different)
- The only way to apply (you can apply however works best for you)

### **This Guide Was Made With You In Mind:**

- We use simple, clear language
- We break information into small chunks
- We use bullet points instead of long paragraphs
- We repeat important information
- We use bold text and headings to help you find what you need

### **Reading This Guide:**

- You don't have to read it all at once
- Take breaks when you need them
- Skip to the parts that matter most to you right now
- Ask someone to help you read it if that's easier
- Come back to it as many times as you need



### **Your Rights:**

- You have the right to apply for DTC
- You have the right to appeal if you're denied
- You have the right to ask for help
- You have the right to access disability supports
- You deserve respect throughout this process

### **Getting Help:**

- Call 211 anytime, 24/7 - they can help you navigate everything
- Ask a friend, family member, or support worker to help you
- Contact advocacy organizations (listed in this guide)
- It's okay to ask questions - there are no "stupid" questions

### **A Note About Success Rates:**

- The approval percentages in this guide are estimates based on common patterns
- Your individual situation may be very different
- Don't let low percentages stop you from applying
- Many people who are denied the first time succeed on appeal
- Having multiple conditions often increases your chances

### **Updates and Changes:**

- Government programs change frequently
- Always check current information with the program directly
- This guide was prepared in November 2025
- Some information may become outdated

### **You Are Not Alone:**

- Many people find this process confusing and frustrating
  - It's normal to feel overwhelmed
  - Taking it one step at a time is okay
  - You can do this
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# PART 1: DISABILITY TAX CREDIT (DTC) - STEP BY STEP GUIDE

## What Is The DTC?

The Disability Tax Credit (DTC) is money the government gives back to people with disabilities.

### What it does:

- Reduces the taxes you owe
- Opens doors to other programs (like RDSP - a savings account with free government money)
- Can give you money back for up to 10 years in the past
- Can give you up to \$1,987 per year (2024 amount)

### 2025 amounts:

- Federal base amount: \$10,138 (this is how much income you don't pay tax on)
- For people under 18: Extra \$5,914

**Important:** The DTC reduces taxes you owe. If you don't pay income tax because your income is too low, you might not get money back directly. BUT you should still apply because:

- It opens doors to other benefits
- You might owe taxes in the future
- Your family members might be able to claim it
- You can get the Canada Disability Benefit (\$200/month)

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## The Most Important Thing To Know

**You DO NOT need a specific diagnosis to get DTC.**

### What you DO need:

- Proof that you can't do basic daily activities like other people
- Proof that these problems happen at least 90% of the time
- Proof that these problems have lasted (or will last) at least 12 months



### **The government cares about:**

- HOW your disability affects you daily
- WHAT you can't do or what takes you much longer
- HOW OFTEN you have these problems (must be 90% of the time or more)

### **The government cares less about:**

- What your diagnosis is called
  - Medical test results
  - What caused your disability
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## **Why Do People Get Denied?**

### **The #1 reason people get denied:**

- Not enough detail about how the disability affects daily life
- The form just lists diagnoses without explaining the problems

**Example of BAD application:** "Patient has fibromyalgia, autism, and ADHD."

**Example of GOOD application:** "Patient has fibromyalgia, autism, and ADHD. These conditions mean:

- Patient forgets instructions within 2 minutes and needs everything written down
- Getting dressed takes 30 minutes instead of 5 minutes due to pain and joint problems
- Patient can only walk 5 minutes before needing to rest for 20 minutes
- Patient needs alarms and reminders for all daily tasks including eating and taking medication
- Social situations cause shutdowns that last for hours
- These problems happen every single day, all day long"

**See the difference?** The second one shows exactly HOW the person is affected.

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## **STEP 1: PREPARE BEFORE SEEING YOUR DOCTOR**



### **Why this step matters:**

- Your doctor is busy and may not know all your daily struggles
- You need to tell them specific details to put on the form
- The more details you give them, the better your chance of approval

### **Keep A Daily Journal For 2-4 Weeks**

#### **What to write down each day:**

##### **Morning:**

- How long did it take to get out of bed?
- How long did it take to get dressed? (Average person: 5 minutes)
- Did you need help?
- Pain level (0-10)
- Did you remember to eat breakfast on your own or need a reminder?

##### **During the day:**

- What tasks did you try to do?
- How long did they take compared to other people?
- What did you forget?
- Did you need reminders or help?
- How many breaks did you need?
- Pain and fatigue levels throughout the day

##### **Evening:**

- How much time did you spend resting/recovering?
- What activities did you have to skip or cancel?
- What didn't you accomplish that you planned to do?

##### **Social/Mental:**

- Any meltdowns, shutdowns, panic attacks, flashbacks?
- How long did they last?
- How long to recover?
- Social situations avoided?

**Keep it simple - even brief notes help!**



Example:

- "Tuesday: Took 45 min to get dressed (pain 8/10). Forgot to eat lunch until partner reminded me. Tried to go grocery shopping but too overwhelmed after 10 minutes - had to leave. Rested for 3 hours after. Cancelled dinner plans - too exhausted."

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## COMPREHENSIVE CONDITION DOCUMENTATION GUIDE

**Remember: You're showing how these conditions affect you at least 90% of the time**

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### FIBROMYALGIA

**Do you need a diagnosis?** No - but it helps

**Which DTC category?** Usually "Mental Functions" or "Walking" or "Cumulative Effects"

**Chance of approval:** 30-50% (Medium difficulty - often denied first time, better chance if you appeal with more details)

**How to get approved:** Focus on brain fog (fibro fog), how tired you are, how pain stops you from doing things, and needing lots of rest time

**What to document:**

**Pain levels:**

- What is your pain on a normal day? (scale 0-10 where 10 is worst pain ever)
- What percentage of the day are you in pain? (Example: "I have pain 95% of my waking hours")
- What is your pain during a flare-up?
- What is your best day pain level?

**Where does it hurt?**

- Which parts of your body hurt?
- Tender spots?



- Joint pain areas?

### **Flare-ups:**

- How many flare-ups per week or month?
- How long does each flare-up last?
- What triggers flare-ups? (weather, activity, stress, poor sleep, etc.)
- How long does it take to recover after a flare-up?

### **Tiredness (fatigue):**

- How tired are you on a normal day?
- What activities make you exhausted?
- How many unplanned rest periods do you need each day?
- How many hours per day do you spend resting?

### **Brain fog (thinking problems):**

- How often do you have memory problems?
- How hard is it to concentrate?
- Do you have trouble finding words?
- How does this affect work or daily tasks?
- How much time do you lose because your brain isn't working well?

### **Sleep problems:**

- How many hours of sleep do you get?
- How many hours do you need?
- Is your sleep restful or do you wake up still tired?
- How many times do you wake up at night?
- How stiff are you in the morning? For how long?
- How does poor sleep affect the next day?

### **Rest and recovery:**

- How many hours per day do you spend resting?
- Do you need to lie down during the day?
- How long does it take to recover after doing small activities?

### **What you can't do:**

- What physical activities trigger flare-ups?



- How long can you stand? Sit? Walk?
  - What can't you lift?
  - What repetitive motions hurt you?
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## **HYPERMOBILITY (EDS/HSD)**

**Do you need a diagnosis?** No - but having an EDS diagnosis helps

**Which DTC category?** "Walking" or "Dressing" or "Cumulative Effects"

**Chance of approval:** 40-60% (Medium - depends on how detailed your documentation is)

**How to get approved:** Show how often joints dislocate or sublux (partially dislocate), how much time you spend in braces or recovering, how you can't do basic activities safely, and chronic pain affecting everything

**What to document:**

**Joint instability:**

- How often do your joints feel unstable?
- Which joints are affected most?
- How does this affect your daily activities?

**Dislocations and subluxations (partial dislocations):**

- How often? (daily, weekly, monthly)
- Which joints dislocate or sublux most often?
- How long does it take to recover after each one?
- Do you need to go to the doctor or hospital?

**Pain:**

- What is your baseline joint pain level?
- Does moving cause pain?
- Do you have to limit movement to avoid injury?

**Braces and supports:**

- Which joints need bracing?



- How many hours per day do you wear braces?
- What happens if you don't wear them?
- How long does it take to put braces on and take them off?

#### **What you can't do:**

- What activities cause injury?
- How much can you lift or carry?
- How long can you stand, walk, or reach?
- What movements do you have to avoid?

#### **Physical therapy:**

- How many hours per week in physical therapy?
- How much time on home exercises?
- How long does it take to recover after therapy?

#### **Other problems:**

- How tired are you from trying to keep joints stable?
- Do you have trouble knowing where your body is in space?
- How often do you fall or get injured?
- Chronic pain from damaged joints?

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### **COMPLEX PTSD (CPTSD)**

**Do you need a diagnosis?** No - but it helps

**Which DTC category?** "Mental Functions"

**Chance of approval:** 50-70% (Medium to Good - if you give lots of examples of daily problems)

**How to get approved:** Show that you can't problem-solve, make decisions, control emotions, remember things, or function toward goals 90% of the time. Show how trauma symptoms stop you from functioning every day.

**What to document:**

**Flashbacks and dissociation (spacing out/feeling unreal):**



- How many episodes per week or month?
- How long does each one last?
- What triggers them? (both things you know about and unexpected triggers)
- How much time do you lose when dissociating?
- How long does it take to recover?

**Social situations:**

- What situations do you have to avoid?
- Do you feel on-guard (hypervigilant) in public?
- Can you go to gatherings, meetings, appointments?
- Do you need someone with you for support?

**Anxiety and panic:**

- How often do you have panic attacks?
- What physical symptoms? (fast heartbeat, sweating, nausea)
- What activities does anxiety stop you from doing?
- Does worrying about things stop you from doing them?

**Need for routine:**

- What happens when your routine is disrupted?
- How rigid does your schedule need to be?
- Can you adapt to changes?
- How long do you need to prepare for changes?

**Can't handle stress:**

- What types of stress cause you to fall apart?
- How often do you have trouble controlling emotions?
- How long does it take to recover after stressful events?
- What environments or situations do you have to avoid?

**Work and relationships:**

- Can you keep a job?
- Do you have trouble with relationships?
- Do you have trouble trusting people or working with others?
- Do you react emotionally in the workplace?

**Therapy:**



- How many hours per week in therapy?
- Other mental health appointments?
- How long does it take to recover after therapy?
- Do you need crisis help sometimes?

**Other:**

- Sleep problems and nightmares?
- Do your emotions feel numb or swing wildly?
- History of self-harm or suicidal thoughts?
- Time spent managing medications?

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**AUTISM SPECTRUM DISORDER (ASD)**

**Do you need a diagnosis?** No - but strongly recommended to have one

**Which DTC category?** "Mental Functions" (main one) or "Cumulative Effects"

**Chance of approval:** 60-75% (Good - especially with detailed documentation of daily challenges)

**How to get approved:** Show that you can't complete tasks, control behavior, make daily decisions, and that routine activities take excessive time due to sensory, social, and executive function challenges 90% of the time.

**What to document:**

**Sensory sensitivities:**

- Sound: What sounds bother you? Do you need quiet spaces?
- Light: Do fluorescent lights or brightness bother you?
- Touch: What textures or physical contact bother you? Clothing issues?
- Smell and taste: What bothers you?
- What environments do you have to avoid?
- How much time do you spend dealing with sensory overload?

**Need for routine:**

- What happens when your routine is disrupted?
- How long do you need to prepare for changes?



- How inflexible is your daily schedule?
- Do routine changes cause meltdowns?

### **Social and communication difficulties:**

- Do you have trouble understanding social cues?
- Do you misunderstand what people mean?
- Can you do small talk?
- Are group settings hard?
- Do you need very clear, explicit instructions?
- How long does it take to process social information?

### **Processing time:**

- How long does it take you to respond to questions or requests?
- Do tasks take you longer than other people?
- Are quick transitions hard?
- Do you need information written down?

### **Meltdowns and shutdowns:**

- How many per week or month?
- How long do they last?
- What triggers them?
- How long does it take to recover?
- Can you function after?

### **Executive function (planning and organizing):**

- Do you have trouble planning and organizing?
- Time management problems?
- Trouble starting tasks?
- Problems switching between tasks?
- Do you need external structure and reminders?

### **Masking (pretending to be neurotypical):**

- How much energy does it take to mask?
- Do you get burned out from masking?
- How long do you need to recover after social or work situations?
- Can you keep up masking long-term?



**Other:**

- Do you think very literally and misunderstand things?
  - Do you need to stim (repetitive behaviors)?
  - Do special interests take over other tasks?
  - Other conditions like anxiety or depression?
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**ADHD (Attention-Deficit/Hyperactivity Disorder)**

**Do you need a diagnosis?** No - but recommended

**Which DTC category?** "Mental Functions"

**Chance of approval:** 40-60% (Medium - often denied first time, better with strong examples of severe problems)

**How to get approved:** Must show SEVERE problems, not just typical ADHD challenges. Show you can't problem-solve, remember, learn new things, or work toward goals without constant supervision or support 90% of the time. Often need to show that medication doesn't help enough.

**What to document:**

**Attention and concentration:**

- Can you stay focused on tasks?
- How often do you get distracted?
- How much time do you lose switching between tasks?
- What tasks don't get finished?
- What mistakes do you make because you're not paying attention?

**Executive function (planning and organizing):**

- Do you have trouble planning and prioritizing?
- Time management problems?
- How often are you late?
- How many deadlines and appointments do you miss?
- Can you estimate how long tasks will take?

**Working memory (remembering things):**



- Do you forget instructions right after hearing them?
- Do you need written reminders for everything?
- How often do you lose things? (keys, phone, documents)
- Can you follow multi-step directions?

### **Impulsivity:**

- Do you interrupt others in conversation?
- Can you wait your turn?
- Do impulsive decisions affect work or relationships?
- Do you take risks?

### **Hyperactivity (if you have it):**

- Can you sit still when you need to?
- Does restlessness interfere with work?
- Do you need movement breaks?
- Does forced stillness cause physical discomfort?

### **Emotional problems:**

- How often do your moods swing?
- Do you have rejection sensitivity? How often?
- Do you have trouble managing frustration?
- How does this affect relationships and work?

### **Daily functioning:**

- What tasks can't you complete without support?
- Do you need external structure and accountability?
- Time spent on medication and side effects?
- Can you keep a job without accommodations?

### **Other:**

- Sleep difficulties? (falling asleep, waking up)
  - Do you hyperfocus and neglect other needs?
  - Do you seek or avoid sensory input?
  - Do you have anxiety or depression too?
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## **PMDD (Premenstrual Dysphoric Disorder)**

**Do you need a diagnosis?** No - but helpful to have a documented pattern

**Which DTC category?** "Mental Functions" (during symptomatic period)

**Chance of approval:** 20-35% (Difficult - hard to meet the 90% requirement because symptoms are cyclical)

**How to get approved:** Very challenging because symptoms aren't present 90% of the time unless combined with other conditions. Best chance: show symptoms are present 10-14 days per month AND are so severe during that time that overall you meet the threshold, OR combine with other qualifying conditions.

**What to document:**

**When symptoms happen:**

- How many days per month are you symptomatic? (usually 10-14 days)
- Can you predict when symptoms will start?
- What percentage of the month can you not function normally?

**Mood symptoms:**

- Severe depression or hopelessness?
- Anxiety or tension levels?
- Mood swings and irritability?
- Anger or fights with people?
- Suicidal thoughts during luteal phase (the 2 weeks before period)?

**Physical symptoms:**

- Severe fatigue and low energy?
- Pain? (breast tenderness, headaches, joint/muscle pain)
- Bloating and physical discomfort?
- Sleep problems?
- Appetite changes?

**Thinking problems:**

- Difficulty concentrating?
- Feeling overwhelmed or out of control?



- Brain fog?
- Decreased productivity?

#### **How it affects your life:**

- How many days per month can you not work?
- How are relationships affected?
- What activities do you have to cancel?
- Do you have to plan your whole life around your cycle?
- How long does it take to recover after the luteal phase?

#### **Treatment:**

- Medical appointments for management?
- Medication side effects?
- Time spent tracking symptoms?
- Have treatments you've tried not worked?

#### **Other:**

- How is this different from regular PMS? (must cause significant problems)
- How has it affected your career?
- Do you isolate yourself during symptomatic periods?
- Financial impact of lost work time?

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### **GENDER DYSPHORIA (Being Trans)**

**Do you need a diagnosis?** No - but can help

**Which DTC category?** "Mental Functions" (if dysphoria severely affects functioning)

**Chance of approval:** 25-40% (Difficult - often denied, better when showing severe mental health impacts and functional limitations 90% of the time)

**How to get approved:** Focus on severe depression, anxiety, and dissociation from dysphoria that stops you from functioning in daily life. Show time burden of medical transition. Often more successful when combined with documented PTSD, depression, or anxiety diagnoses.

**What to document:**

**Mental health:**

- How severe is your depression? How often?
- Anxiety levels related to dysphoria?
- Do you dissociate from your body?
- History of suicidal thoughts?
- How does this affect daily functioning?

**Dysphoria distress:**

- How often and how intense are dysphoric episodes?
- What situations trigger dysphoria?
- How much time do you spend managing distress?
- What activities do you avoid because of dysphoria?
- How long does it take to recover after triggering situations?

**Time managing medical transition:**

- Medical appointments: endocrinologist, surgeons, primary care
- Surgery recovery time
- Electrolysis/laser hair removal appointments (hours per week/month)
- Voice therapy sessions
- Mental health appointments (for letters, ongoing support)

**Social and employment barriers:**

- Experiences of discrimination
- Job loss or inability to find work?
- Difficulty accessing services?
- Safety concerns in public?
- Time spent on name/gender marker changes?

**Minority stress:**

- Do you feel on-guard (hypervigilant) in public spaces?
- Emotional toll of discrimination?
- Family or relationship strain or loss?
- Social isolation?
- Health impacts of chronic stress?

**Other:**



- Time managing medications?
  - Financial burden of transition care?
  - Lack of family/community support?
  - Bathroom access anxiety?
  - Legal documentation stress?
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## **CHRONIC MIGRAINE/HEADACHE DISORDERS**

**Do you need a diagnosis?** No - but neurologist documentation helps

**Which DTC category?** "Mental Functions" (during migraines) or "Cumulative Effects"

**Chance of approval:** 35-50% (Medium - depends on how well you document frequency and severity)

**How to get approved:** Show 15+ migraine days per month with severe problems functioning. Emphasize thinking problems during and after migraines, time in dark room, inability to function. Strong documentation of chronic daily headache increases success.

**What to document:**

**How often:**

- Number of migraine days per month
- How long does each migraine last?
- How many days have headache of any severity?

**How bad:**

- Pain intensity (scale 0-10)
- Other symptoms: nausea, vomiting, vision problems, aura
- Light and sound sensitivity requiring dark, quiet room

**What you can't do:**

- Can you work during migraines?
- What activities do you have to cancel?
- Thinking problems during and after?
- How long does recovery take? (postdrome)



### **Triggers and avoidance:**

- Environmental triggers that need accommodation?
- Foods/situations you must avoid?
- Screen time limitations?
- Need for predictable routine?

### **Treatment burden:**

- Medication schedules (preventive and abortive)
  - Medication side effects?
  - Medical appointments (neurology, headache specialist)
  - Time spent in dark room during attacks?
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## **ME/CFS (Myalgic Encephalomyelitis/Chronic Fatigue Syndrome)**

**Do you need a diagnosis?** No - but diagnosis helpful

**Which DTC category?** "Walking" and/or "Mental Functions" or "Cumulative Effects"

**Chance of approval:** 45-65% (Medium to Good - if severe and well-documented)

**How to get approved:** Show post-exertional malaise (PEM) causing multi-day crashes, inability to sustain activity, severe thinking problems, and that baseline functioning is markedly restricted 90% of the time. Focus on both physical and thinking limitations.

### **What to document:**

#### **Post-exertional malaise (PEM - crashes after activity):**

- How often do you crash after minimal activity?
- How long do crashes last? (days/weeks)
- What level of activity triggers PEM?
- How long does recovery take?

#### **Severe fatigue:**

- What are your daily energy levels? (percentage of pre-illness)
- How many hours can you be upright/active?
- How many rest periods do you need throughout the day?



- How often are you bed-bound or house-bound?

### **Thinking problems:**

- How severe is brain fog?
- Can you read or process information?
- Word-finding difficulties?
- Can you work or study?

### **Orthostatic intolerance (problems standing):**

- Dizziness upon standing?
- How often do you need to lie down?
- POTS symptoms if applicable?
- How long can you stand or walk?

### **Pain:**

- Muscle and joint pain?
- Headaches?
- Sore throat/swollen lymph nodes?

### **What you can't do:**

- What is your baseline activity tolerance?
- What activities must you avoid?
- Do you have to pace yourself?
- Social isolation because of illness?

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## **CHRONIC PAIN CONDITIONS (General)**

**Do you need a diagnosis?** No - but specific diagnosis helpful

**Which DTC category?** "Walking," "Dressing," "Mental Functions," or "Cumulative"

**Chance of approval:** 35-55% (Medium - varies by specific condition and how detailed documentation is)

**How to get approved:** Must show pain prevents basic activities 90% of the time, not just during flare-ups. Show inability to walk reasonable distances, dress



independently, or think clearly due to pain. Often need to show you've tried pain management and it's not enough.

**What to document:**

**Pain details:**

- Where is the pain?
- What does it feel like? (burning, aching, sharp, etc.)
- How intense? (average and worst)
- Constant or comes and goes?

**What you can't do:**

- How long can you sit?
- How long can you stand?
- How far can you walk?
- What can't you lift or carry?
- Fine motor limitations? (hands, fingers)
- Do you need assistive devices?

**Daily living:**

- Trouble with self-care? (bathing, dressing, grooming)
- What household tasks can't you do?
- Do you need help with daily tasks?

**Treatment burden:**

- How many hours per week in physical therapy?
- Medical appointments?
- Time managing medications?
- Pain medication side effects?
- Procedures and recovery time?

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**GIFTEDNESS (2e - Twice Exceptional)**

**Do you need a diagnosis?** No

**Which DTC category?** N/A - Does not qualify on its own



**Chance of approval:** 0-5% (Extremely unlikely to qualify based on giftedness alone)

**How to get approved:** Giftedness itself does NOT qualify for DTC. However, when combined with autism, ADHD, or other qualifying conditions, explain how giftedness may hide or complicate other conditions, leading to late diagnosis and severe burnout.

**What to document (only when combined with other qualifying conditions):**

**Asynchronous development:**

- Gap between intellectual and emotional/social development
- Perfectionism stopping you from completing tasks
- Existential depression
- Heightened sensitivities

**When combined with autism:**

- Intense special interests interfering with functioning
- Higher masking ability leading to severe burnout
- Late diagnosis causing lack of support
- Misunderstood by peers and professionals

**When combined with ADHD:**

- Compensation hiding ADHD until higher demands
- Executive function problems despite high intelligence
- Underachievement and employment difficulties
- Emotional intensity and dysregulation

**Overexcitabilities:**

- Emotional intensity requiring recovery time
- Sensory sensitivities
- Intellectual obsessions interfering with daily life
- Psychomotor intensity (restlessness, rapid speech)

**Social/employment impact:**

- Difficulty finding appropriate work
- Underemployment despite qualifications
- Social isolation due to differences



- Misunderstanding from others
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## **ADDITIONAL CONDITIONS TO CONSIDER**

### **Ehlers-Danlos Syndrome (vascular/other types)**

**Do you need a diagnosis?** No - but diagnosis strongly recommended **Which DTC category?** "Walking," "Cumulative Effects," or "Life-Sustaining Therapy" if severe  
**Chance of approval:** 50-70% (Good if well-documented with heart/digestive/autonomic complications)

#### **What to document:**

- Heart complications
- Digestive system not moving properly (dysmotility)
- Autonomic dysfunction
- Fatigue beyond hypermobility

### **POTS (Postural Orthostatic Tachycardia Syndrome)**

**Do you need a diagnosis?** No - but cardiologist confirmation helpful **Which DTC category?** "Walking" or "Mental Functions" **Chance of approval:** 40-60% (Medium - depends on severity)

#### **What to document:**

- Dizziness and fainting episodes
- Need to lie down frequently
- Can't exercise or be active
- Brain fog from poor blood flow

### **Endometriosis**

**Do you need a diagnosis?** No - but surgical confirmation helpful **Which DTC category?** Usually "Cumulative Effects" **Chance of approval:** 25-40% (Difficult unless extremely severe)

#### **What to document:**

- Days per month in severe pain



- Impact on bowel/bladder function
- Fatigue and chronic pain
- Surgery recovery time

## **IBS/IBD**

**Do you need a diagnosis?** No - but diagnosis recommended (especially for IBD)

**Which DTC category?** "Eliminating" (for severe cases) **Chance of approval:** 30-50% for severe IBD; 15-30% for IBS

### **What to document:**

- Need to be near bathrooms
- Unpredictability of symptoms
- Dietary restrictions and planning time
- Pain and fatigue

## **Chronic Insomnia**

**Do you need a diagnosis?** No **Which DTC category?** "Mental Functions" (because of sleep deprivation) **Chance of approval:** 20-35% (Difficult as main condition)

### **What to document:**

- Hours of sleep you get vs. need
- How it affects next-day functioning
- Thinking problems from lack of sleep
- Treatment time (sleep studies, CBT-I)

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## **IMPORTANT: MULTIPLE CONDITIONS = STRONGER CASE**

### **If you have several conditions:**

- They can add up even if no single condition is severe enough alone
- This is called "cumulative effects"
- Example: Autism + ADHD + chronic pain together may qualify even if each one alone wouldn't

**How to explain cumulative effects:** "Each of my conditions creates problems. Together, they make basic daily activities much harder 90-100% of the time:"



- Autism creates sensory and social challenges
  - CPTSD causes hypervigilance, flashbacks, and emotional dysregulation
  - Fibromyalgia causes chronic pain and fatigue
  - Hypermobility causes joint instability and chronic pain Together, these conditions mean I can't function like an average person my age."
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## TREATMENT BURDEN

**Time spent managing your conditions can count toward DTC if it's 14+ hours per week**

**Add up all time spent on:**

- Medical appointments (traveling to/from, waiting, appointment time)
- Therapy sessions
- Physical therapy
- Medication management
- Medical procedures
- Recovery time after appointments/procedures

**Example:**

- 2 hours therapy per week = 2 hours
  - 1 hour psychiatrist per month = 0.25 hours per week
  - 2 hours physical therapy per week = 2 hours
  - Daily medication management (15 min/day) = 1.75 hours per week
  - Monthly specialist appointments (3 hours with travel) = 0.75 hours per week
  - Recovery time after appointments (2 hours per appointment, 3 appointments per week) = 6 hours per week **TOTAL = 12.75 hours per week**
- 

## OVERALL SUCCESS RATES BY CONDITION

**Highest Success Rates (60-80%):**

- Severe autism with clear daily functional problems
- ME/CFS with documented severe PEM and thinking problems
- Severe EDS with multiple system involvement



- Well-documented severe CPTSD with daily dissociation/functional problems

### **Medium Success Rates (40-60%):**

- Hypermobility with frequent dislocations and chronic pain
- ADHD with severe executive function problems (despite treatment)
- Chronic migraine (15+ days/month)
- Chronic pain conditions with clear functional limitations

### **Lower Success Rates (20-40%):**

- Fibromyalgia (often requires appeal)
- PMDD (cyclical nature makes 90% difficult)
- Gender dysphoria (unless severe mental health impacts)
- IBS/endometriosis (unless extremely severe)

### **Generally Not Approved (<20%):**

- Giftedness alone
- Mild-moderate anxiety or depression alone
- Conditions well-managed with treatment
- Cyclical conditions that don't meet 90% threshold

**Remember:** These are just estimates. Your situation is unique. Don't let low percentages stop you from trying. Many people who are denied initially succeed on appeal.

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## **STEP 2: PREPARE A PACKAGE FOR YOUR DOCTOR**

**Why:** Your doctor is busy. A prepared package makes it easier for them to help you.

### **What to include:**

#### **1. Cover Letter**

Keep it short and clear:

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Dear Dr. [Name],



I am applying for the Disability Tax Credit. I need your help completing Form T2201.

I have prepared this package to help you understand how my conditions limit my daily functioning.

**My conditions:**

- [List your diagnoses or suspected conditions]

**Key points:**

- I take much longer than average to complete basic activities
- These limitations happen 90%+ of the time
- My conditions have lasted/will last 12+ months

I have documented my functional limitations over [X weeks]. The CRA (government) needs specific examples of HOW these conditions restrict me, not just the diagnosis names.

Thank you for your help.

[Your name]

---

**2. Functional Impact Summary (1-2 pages)**

Organize by the DTC categories that apply to you:

**Example for Mental Functions:**

"I am substantially limited in mental functions necessary for everyday life:

**Memory:** I must use extensive reminder systems (phone alarms, written notes, partner reminders) for basic tasks like taking medications, appointments, and meals. Without these, I forget within minutes. Example: Last week I forgot to eat lunch 4 out of 5 days until my partner reminded me.

**Starting and completing tasks:** Starting and completing tasks takes me 3-4 times longer than average. I become overwhelmed and unable to proceed. Example: Doing laundry takes me 4 hours instead of 1 hour because I have to take multiple breaks and remind myself of the next step.



**Adapting to change:** Changes to routine cause significant distress and I can't function for hours or days. Example: When my therapy appointment was rescheduled last month, I had a shutdown and couldn't function for 2 days.

**Concentration:** I can only focus for 10-15 minutes before needing breaks. Reading or following instructions requires re-reading multiple times. Example: Reading a single page of instructions takes me 20 minutes.

This happens 90-100% of days and has lasted [X months/years]."

**Repeat this format for other categories like Walking, Dressing, etc.**

### 3. Weekly Activity Log

Create a simple chart:

Day	Hours on Medical Stuff	Basic Activities & Time	Pain/Fatigue (0-10)	What I Couldn't Do
Monday	2 hrs (therapy + meds)	Dressing: 30 min, Walking: 5 min	Pain: 8, Fatigue: 9	Couldn't grocery shop - too exhausted
Tuesday	1 hr (PT)	Dressing: 25 min, Cooking: gave up	Pain: 7, Fatigue: 8	Couldn't cook dinner - partner helped

### 4. Supporting Documents

If you have them:

- Previous medical records
- Specialist letters
- Therapy records
- Medication lists

**Don't worry if you don't have all of these - your detailed documentation is most important**

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## STEP 3: THE DOCTOR'S APPOINTMENT



### **What to bring:**

- Your prepared package
- List of all current symptoms
- List of all medications
- Timeline of when conditions started

### **What to say:**

"I'm applying for the Disability Tax Credit because my conditions substantially limit my daily functioning. I've prepared detailed documentation to help you complete the form.

The government doesn't just want diagnoses - they need specific examples of HOW I'm limited in basic activities at least 90% of the time. I've documented this in detail.

The most important part is the 'Effects of Impairment' section where you describe specific functional limitations with examples."

### **Help your doctor use the right words:**

The government needs to see that:

- Effects happen at least 90% of the time
- You need more time or help to do activities compared to someone without the impairment

### **Good phrases for doctors to use:**

- "Takes significantly longer than average person"
- "Requires assistance/reminders at least 90% of the time"
- "Unable to perform without substantial effort"
- "Restricted all or substantially all of the time"
- "Even with therapy and medication, limitations persist"

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## **STEP 4: COMPLETING FORM T2201**

### **Your Part (Part A):**

- Fill in accurately



- Provide your Social Insurance Number
- Let CRA contact your doctor if needed
- Request retroactive adjustment if you've been disabled for past years
- Sign and date

### **Doctor's Part (Part B):**

#### **Help them understand which sections to check:**

#### **For your conditions, focus on:**

1. Mental Functions (PRIMARY for autism, CPTSD, ADHD, fibro fog)
2. Dressing (if hypermobility or pain causes significant difficulty)
3. Walking (if pain limits you significantly)
4. Life-Sustaining Therapy (if medical management exceeds 14 hours/week)

#### **Effects of Impairment - THE MOST CRITICAL PART:**

This is where your doctor explains HOW you're affected.

#### **What to include:**

- Relevant diagnoses
- Emphasize effects on daily life and functionality
- Compare to average person your age
- Give specific examples
- Use numbers and time measurements

#### **Strong Example:**

"Patient has autism, CPTSD, fibromyalgia, and hypermobility spectrum disorder. These conditions substantially limit mental functions and physical abilities:

**MENTAL FUNCTIONS:** Patient requires extensive external supports (alarms, written instructions, caregiver prompting) to complete daily tasks 95% of the time. Memory impairment requires information repeated multiple times. Tasks take 3-4 times longer than peers due to processing difficulties, sensory overwhelm, and executive function deficits.

Patient cannot adapt to changes in routine without significant distress leading to complete shutdown for hours or days. Social interaction is severely limited due to anxiety and communication difficulties. Decision-making, even for basic choices,



causes paralysis and requires support. Patient experiences dissociative episodes weekly affecting all functioning.

**PHYSICAL:** Chronic pain from fibromyalgia and joint instability from hypermobility affect all activities. Pain levels 6-8/10 daily. Dressing takes 20-30 minutes due to pain, fatigue, and joint issues vs. 5 minute average. Walking limited to short distances (under 10 minutes) before severe pain and need for rest. Recovery time of several hours needed after basic activities.

These limitations have persisted for [X years] and are permanent in nature. Even with medication and therapy, patient remains substantially limited in basic activities of daily living all or substantially all of the time."

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## **STEP 5: SUBMISSION**

### **Two ways to submit:**

#### **Option 1: Digital (RECOMMENDED - Faster)**

- Through CRA My Account
- Processing time: 8-12 weeks
- You get confirmation of receipt
- You can track status

#### **Option 2: Paper**

- Mail to address on form
- Processing time: 12-16 weeks
- No tracking

### **After you submit:**

- CRA reviews (8-12 weeks usually)
  - They might ask for more information
  - You get an approval or denial letter
- 

## **STEP 6: IF DENIED - APPEAL RIGHT AWAY**



## **Don't give up! Many denials are overturned on appeal.**

Recent updates: clearer appeals process with designated review team and ability to submit additional medical documents online

### **Appeal Strategy:**

1. **Request reconsideration within 90 days**
2. **Get a more detailed letter from your doctor** - use examples from this guide
3. **Add specialist letters** if you can
4. **Provide more functional examples** - be even more detailed
5. **Consider DTC advocacy services** (some are free)

### **Resources for Appeals:**

- **Disability Alliance BC:** 1-800-663-1278
- **RDSP.com:** 1-844-311-7526
- **211 Alberta:** 211 (they can connect you to local advocacy)

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## **KEY TIPS - DO's and DON'Ts**

### **DO:**

✓ Be extremely detailed about functional limitations ✓ Use specific examples and measurements ✓ Emphasize time comparison to average person ✓ Note that limitations happen "90-100% of the time" ✓ Describe cumulative effect of multiple conditions ✓ Have doctor compare you to person your age without disabilities ✓ Keep copies of everything ✓ Follow up if you don't hear back in 12 weeks ✓ Appeal if denied - don't give up!

### **DON'T:**

✗ Just list diagnoses without explaining functional impact ✗ Minimize your difficulties ✗ Leave any section blank ✗ Forget signatures ✗ Give up if denied - **APPEAL!** ✗ Pay companies that promise to get you DTC (CRA doesn't charge for this)

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## **KEY DOCUMENTATION PRINCIPLES**



### **Always emphasize the 90% rule:**

- You are restricted at least 90% of the time
- Focus on baseline (normal) functioning, not best days
- "All or substantially all of the time" = 90%

### **Use specific, concrete examples:**

- BAD: "has trouble walking"
- GOOD: "can only walk 50 feet before needing to rest for 20 minutes"
- BAD: "has memory problems"
- GOOD: "forgets tasks within 2 minutes of being told, requires written reminders for all daily activities"

### **Compare to average person:**

- Takes 3 times longer to dress due to pain and joint instability
- Requires supervision to complete basic tasks
- Cannot perform activity without assistive devices

### **Document what happens WITHOUT accommodations:**

- What would happen if you tried to work full-time?
- What happens when you push beyond your limits?
- Why can't you function like average person?

### **Be honest about good days:**

- Acknowledge variability BUT emphasize restrictions exist 90% of the time even on "good" days
- Good days may mean 6/10 pain instead of 9/10, but still can't function normally

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## **PART 2: FINANCIAL SUPPORTS IN CALGARY & ALBERTA**



## IMMEDIATE FOOD HELP

### Calgary Food Bank

- **What:** Emergency food hampers
- **Phone:** 403-253-2055
- **Cost:** FREE
- **Info:** No referral needed, multiple locations
- **Website:** <https://www.calgaryfoodbank.com>

### Community Kitchen Program of Calgary

- **What:** Good Food Box - fresh produce at very low cost
- **Phone:** 403-538-3779
- **Info:** Also cooking programs
- **Website:** <https://www.ckpcalgary.ca>

### Muslim Food Bank Calgary

- **What:** Halal food hampers monthly (2nd Saturday)
- **Info:** Also vegan and gluten-free options
- **Email:** [register@muslimfoodbank.com](mailto:register@muslimfoodbank.com)
- **Address:** 416 Meridian Rd SE Unit 11A

### Other Food Resources:

- **Jewish Family Service Calgary:** 403-287-3510 (Wynne's Pantry)
- **Veterans Food Bank:** 403-277-8387
- **Call 211** for complete food resource list
- **Text "INFO" to 211** or visit [ab.211.ca](http://ab.211.ca)

### School Food Programs

- Federal-provincial agreement
- Families save estimated \$800/year with two children in participating schools

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## HOUSING/RENT HELP

### Rent Assistance Benefit (RAB) - Calgary Housing



- **What:** Long-term rent subsidy for private rentals
- **Who qualifies:** Income below thresholds, assets under \$25,000
- **Phone:** 587-390-1200 (press 2)
- **Website:** <https://calgaryhousingcompany.org/rent-assistance/>

### **Temporary Rent Assistance Benefit (TRAB)**

- **What:** Short-term help for working Albertans
- **Info:** Modest subsidy for rent
- **Apply:** [calgaryhousingcompany.org](http://calgaryhousingcompany.org)

### **Calgary Housing Company**

- **What:** Affordable housing options
- **Who qualifies:** Must meet income and asset requirements
- **Info:** Wait lists apply
- **Application:** [calgaryhousingcompany.org](http://calgaryhousingcompany.org)

### **For Homeownership (if applicable in future):**

#### **Attainable Homes Calgary**

- Only \$2,000 down payment needed
- Interest-free down payment loan
- Income must be below average Calgary income
- Website: <https://attainablehomes.ca>

### **For Mortgage Help:**

- Credit Counselling Society: 1-888-527-8999 (FREE, non-profit)

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## **INCOME SUPPORT PROGRAMS**

### **Current AISH Program (until July 2026)**

- **Amount:** \$1,940/month (2025)
- **Who qualifies:** Permanent disability limiting ability to earn living
- **Includes:** Health benefits
- **Apply:** 1-877-644-9992
- **Website:** <https://www.alberta.ca/aish>



## Future: Alberta Disability Assistance Program (ADAP) - Starting July 2026

- **Info:** Higher earning exemptions than other programs for those assessed as able to work
- **Includes:** Same health benefits as AISH

**⚠ WARNING:** Advocacy groups warn ADAP provides \$200 less monthly income than AISH. Individuals will be worse off unless employment earnings exceed \$2,114/month. All 77,000 AISH recipients will be moved to ADAP and must reapply for AISH if unable to work.

## Income Support (for those who don't qualify for AISH)

- **What:** For those expected to work but temporarily unable
- **Amount:** Lower than AISH
- **Apply:** 1-877-644-9992
- **Emergency Income Support:** 1-866-644-5135 (24/7)

## Alberta Child and Family Benefit

- **Who:** Families with children
- **Info:** Income-tested, file taxes to access
- **Website:** <https://www.alberta.ca/alberta-child-family-benefit>

## Canada Disability Benefit (CDB)

- **Amount:** Up to \$200/month (2024/2025)
- **Who qualifies:** Must be approved for DTC

**⚠ WARNING:** Alberta is the only province clawing back the \$200 Canada Disability Benefit from AISH recipients.

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## EMPLOYMENT HELP

### Disability Employment Services

- **What:** Support finding/maintaining employment
- **Who:** Those on or applying for ADAP
- **Includes:** Job coaching and accommodations
- **Contact:** Through Alberta Supports: 1-877-644-9992



## Work Capacity Assessment

- **What:** Can help determine accommodation needs
  - **Info:** Available through vocational rehabilitation services
- 

## HEALTH & WELLNESS SUPPORTS

### Alberta Health Services (AHS) Programs

- **Home Care:** For staying in home safely
- **Mental Health Access:** 403-943-1500
- **Website:** <https://www.albertahealthservices.ca>

### Low-Income Transit Pass

- **What:** Reduced rate transit passes
- **Info:** Province maintains \$6.2 million contribution to Calgary's subsidized transit pass program
- **Apply:** Through Calgary Housing or social services

### Prescription Drug Coverage

- **Through:** AISH/Income Support OR
  - **Apply:** Alberta Aids to Daily Living
  - **Phone:** 1-877-644-9992
- 

## TRANS-SPECIFIC SUPPORTS IN CALGARY

### Skipping Stone Foundation (PRIMARY RESOURCE)

- **What:** Comprehensive trans healthcare navigation
- **Includes:** Support groups for trans adults, youth, families
- **Trans ID Clinic:** Name changes, gender markers
- **Services:** Case management, FREE
- **Website:** <https://www.skippingstone.ca>

### Calgary Outlink



- **What:** LGBTQ2IA+ support, education, referrals
- **Includes:** "You Matter" peer support line, social programs
- **Website:** <https://www.calgaryoutlink.ca>

### **End of the Rainbow Foundation**

- **What:** TransJourneys peer support group
- **When:** 1st Sunday & 3rd Friday monthly
- **Includes:** FREE tax clinic for 2SLGBTQ+ community, support for LGBTQ+ refugees/newcomers
- **Phone:** 403-262-4068
- **Website:** <https://endoftherainbow.ca>

### **Trans Wellness Initiative**

- **What:** Directory of trans-affirming healthcare providers
- **Website:** <https://transwellnessinitiative.ca>

### **Centre for Sexuality**

- **What:** Health education and counseling
- **Includes:** Camp fYrefly for LGBTQ youth
- **Website:** <https://www.centreforsexuality.ca>

### **Crisis Support:**

- **Trans Lifeline:** 1-877-330-6366
- **988 Suicide Crisis Helpline**
- **Kids Help Phone (under 29):** 1-800-668-6868

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## **FREE TAX HELP**

**Why this matters:** Filing taxes gives you access to many benefits even if you have no income

### **End of the Rainbow Foundation**

- **What:** LGBTQ+ tax clinic
- **Email:** [elliott@endoftherainbow.ca](mailto:elliott@endoftherainbow.ca)



## Community Volunteer Income Tax Program (CVITP)

- **What:** FREE tax filing help
- **Find locations:** Call 211

**CRITICAL:** Filing taxes opens access to many benefits even with no income

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## UTILITY HELP

### ENMAX EasyMax

- **What:** Reduced utility rates
- **Phone:** 310-2010

### City of Calgary Fair Entry Program

- **What:** Reduced fees for recreation
  - **Phone:** 311
- 

## SUPPORT NAVIGATION

### 211 Alberta (MOST IMPORTANT NUMBER)

- **What:** 24/7 community resource specialists
- **Help with:** Finding any support service
- **Phone:** 211
- **Text:** "INFO" to 211
- **Chat:** ab.211.ca
- **USE THIS** to find additional supports

### Alberta Supports Centres

- **What:** In-person help accessing programs
  - **Where:** Calgary locations throughout city
  - **Phone:** 1-877-644-9992
  - **Website:** <https://www.alberta.ca/alberta-supports-centres>
-



## YOUR ACTION PLAN

### IMMEDIATE (This Week):

✓ **Call 211** - Get connected to food banks and immediate supports ✓ **Apply to Calgary Food Bank:** 403-253-2055 ✓ **Register for Good Food Box:** 403-538-3779 ✓ **Contact Skipping Stone Foundation** for trans support ✓ **Start documenting** your functional limitations (use journal template from this guide)

### SHORT-TERM (Next 2-4 Weeks):

✓ **Complete 2-4 weeks** of detailed functional documentation ✓ **Prepare package** for your doctor ✓ **Book appointment** with family doctor for DTC form ✓ **Apply for Rent Assistance Benefit** (if eligible) ✓ **Explore Income Support** if not on AISH ✓ **File taxes** (use free clinic) to access benefits

### MEDIUM-TERM (1-3 Months):

✓ **Submit completed DTC application** ✓ **Follow up** on housing applications ✓ **Connect with employment supports** if wanting to reduce hours gradually ✓ **Explore disability employment services** for workplace accommodations

### LONG-TERM (3-6 Months):

✓ **If DTC approved:** Open RDSP, claim retroactive benefits ✓ **If DTC denied:** Appeal immediately with additional documentation ✓ **Reassess financial situation** with new supports in place ✓ **Consider AISH application** if not already receiving (before ADAP launches 2026)

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## FINAL IMPORTANT NOTES

### For DTC Success:

The key to DTC approval is overwhelming detail about functional limitations. Don't hold back - describe exactly how hard daily life is, with specific examples and time comparisons. The CRA needs to see that these limitations are present 90%+ of the time and substantially restrict daily activities.



### **For Financial Support:**

You likely qualify for multiple programs. Start with emergency food assistance immediately, then work through housing and income supports. Filing taxes is critical even with no income to access benefits.

### **For Trans Support:**

Skipping Stone Foundation should be first contact - they can help navigate healthcare and provide community connection while dealing with other stressors.

### **Advocate Firmly:**

If denied for any program, appeal. The system often requires persistence. Document everything, keep records, and don't give up.

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## **QUICK CONTACT REFERENCE**

- **211 Alberta:** 211 (24/7 support navigation)
- **Alberta Supports:** 1-877-644-9992
- **Calgary Food Bank:** 403-253-2055
- **Skipping Stone Foundation:** <https://www.skippingstone.ca>
- **Emergency Income:** 1-866-644-5135
- **Trans Lifeline:** 1-877-330-6366
- **Crisis Line:** 988

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**This guide prepared November 2025. Programs and amounts subject to change. Always verify current information with program providers.**

**You've got this. Take it one step at a time. Ask for help when you need it. You deserve these supports.**

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