



Funding and Other Resources

For occupational therapy professionals to support individuals with whom they work, to find funding or other resources for personal needs, services and equipment.

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**Disclaimer: This resource is a non-exhaustive list.
The information included may be subject to change.**

Government Funded Sources

All government funding sources listed are tax free.

Ontario Health Insurance Plan (OHIP)

- Occupational therapy services funded by the provincial health insurance plan may be accessed through:
 - Hospitals, Rehabilitation Centres, Family Health Teams, Community Health Centres, Assertive Community Treatment Teams (ACT Teams)
 - [Children's Treatment Network](#)
 - Simcoe, York, and Toronto region only
 - Provides access to occupational therapy for eligible students
 - [Ontario Health atHome](#)
 - Provides access to occupational therapy and other support services for eligible clients in their homes, schools, or community.
 - [School Based Rehabilitation Services](#)
 - Delivers occupational therapy and other services for children and youth in publicly funded schools to support children's functioning and development to participate more fully at school, home, and in the community.

Children and Youth

Assistance for Children with Severe Disabilities (ACSD) Program

- Monthly financial support for parents/guardians who are low or moderate income caring for a child under age 18 with a severe disability.
- Funding for disability-related costs such as: respite, travel to appointments, special shoes/clothes).
 - Coverage may also be offered for assistive device assessments, equipment, batteries, and repairs.
- [Eligibility criteria](#)
- [Apply through local regional offices](#)

Child Disability Benefit (CDB)

- Monthly payment for families caring for a child under 18 years of age with a severe or prolonged physical or mental functional impairment.
 - Amount is calculated using number of eligible children, adjusted family net income, and marital status.
- No application required if the child is already receiving the Canada child benefit (CCB) and disability tax credit (DTC); payments will be automatic.
- [Eligibility criteria](#)

[Canada Pension Plan \(CPP\) Children's Benefit](#)

- Monthly payment for the child of an individual receiving a disability benefit.
- Child must be under age 18, or under age 25 and a full-time student at a recognized school or university.
- [Payment amounts](#)
- Application for children under 18:
 - [Application for Benefits for Under 18 Children of a Canada Pension Plan Disabled Contributor \(ISP1152\)](#)
 - Section F of the [Application for Canada Pension Plan Disability Benefits \(ISP1151\)](#)
 - Mail or drop off documents at a [Service Canada office](#)
- Application for children aged 18-25:
 - [Application for Canada Pension Plan Child's Benefit \(ISP14000\)](#)
 - [Declaration of Attendance at School or University form](#)
 - Proof of enrolment at recognized school or university
 - Mail or drop off documents at a [Service Canada office](#)

[Ontario Autism Program \(OAP\)](#)

- Services and support for families of children and youth on the autism spectrum up to age 18.
- [Eligibility criteria](#)
- [Register](#)
 - [AccessOAP](#) is the independent intake organization funded by the Ministry of Children, Community and Social Services to help families access autism services in Ontario.
 - [Autism Ontario](#) is a charitable organization that helps all autistic individuals and families in their communities have access to support and resources.

[Special Services at Home \(SSAH\)](#)

- For families caring for a child under age 18 with a developmental and/or physical disability.
- Provides funding for respite, personal growth, and development.
- [Eligible expenses](#)
- [Apply](#)

Adults and Older Adults

[Registered Disability Savings Plan \(RDSP\)](#)

- When you open an RDSP, you can apply for:
 - Canada Disability Savings Grant
 - A matching grant where the government pays into the beneficiary's RDSP if the individual contributes to their plan.
 - Paid up until December 31 of the year the individual turns 49.
 - Canada Disability Savings Bond
 - Money the government contributes to the RDSPs of low and modest income individuals.
 - Individual does not need to make any contributions to their plan.
 - Individual may receive more in a year if they are approved for the Disability Tax Credit for any or all of the past 10 years (i.e., a carry-forward).
- [Eligibility criteria](#)
- [How to apply](#)

[Canada Pension Plan \(CPP\) Disability Benefit](#)

- Monthly payment to individuals under 65 who meet [eligibility criteria](#)
 - CPP disability benefit automatically converts to CPP retirement pension when individual turns 65.
- CPP Post-Retirement Disability Benefit
 - Individuals must be 60-65 and already receiving CPP retirement pension for more than 15 months or become disabled after starting to receive pension.
- [Apply](#)

[Hardship Fund](#)

- For low-income Toronto residents not receiving assistance from Ontario Works, Emergency Assistance or the Ontario Disability Support Program (ODSP).

[Ontario Comfort Allowance](#)

- Portion of income retained by low-income hospital patients receiving chronic care for their personal needs above and beyond the meal and accommodation services funded through the co-payment. Can include clothing, telephone, cable services, and the Ontario Drug Benefit Program's mandatory prescription co-payment. The current allowance is \$149/month.

[Ontario Disability Support Program \(ODSP\)](#)

- Tax-free monthly payment for adults with a disability to provide income support, benefits for health costs, and other disability-related supports.
- [ODSP health and disability benefits](#)
- [Eligibility criteria](#)
- [Apply](#)

[Ontario Fertility Program](#)

- Funds participating fertility clinics across Ontario to cover fertility treatment costs for eligible residents.
- [Treatment types and coverage limits](#)
- [Eligibility criteria](#)
- How to apply
 - Set up an appointment with a doctor or contact one of the [participating fertility clinics](#) to discuss options.

[Ontario Seniors Care at Home Tax Credit](#)

- Refundable tax credit to support seniors with low to moderate income with eligible medical expenses.
- [Eligibility criteria](#)
- [How to claim](#)

[Ontario Seniors Public Transit Tax Credit](#)

- Refundable tax credit to help seniors with [qualifying public transit costs](#).
- [Eligibility criteria](#)
- [How to claim](#)

[Passport Program for Adults with a Developmental Disability](#)

- Reimbursement program that helps adults 18 years or older with a developmental disability to participate in their communities and live as independently as possible. It also helps caregivers of an adult with a developmental disability take a break from their caregiving responsibilities.

[Seniors' Home Safety Tax Credit](#)

- Temporary refundable personal income tax credit that can be used towards home safety and accessibility modifications.
- [Eligibility criteria](#)
- [How to claim](#)

[Veteran Affairs Canada \(VAC\)](#)

- [Disability benefits](#)
 - Tax-free financial payment to support veterans' wellbeing.
 - [Eligibility criteria](#)
 - [Apply](#)
- Treatment benefits
 - Access to a VAC healthcare card providing coverage for a variety of benefits and services to help veterans get and stay healthy.
 - [Eligible services for coverage](#)
 - [Eligibility criteria](#)
 - Application is not necessary if you receive benefits from one of the listed eligibility qualifications (i.e., disability benefit, Veterans Independence Program, War Veterans Allowance, financial assistance from VAC for long-term care).

All Ages

[Assistive Devices Program \(ADP\)](#)

- Funding for individuals with long-term physical disabilities to cover costs for customized equipment.
- [Coverage details](#)
- [Eligibility criteria](#)
- [How to apply](#)

[Disability Tax Credit \(DTC\)](#)

- Non-refundable tax credit for individuals who have a severe or prolonged physical or mental functional impairment or for their supporting persons.
- [Eligibility criteria](#)
 - Can be assessed by an occupational therapist for walking, feeding, and dressing impairments.
- [Apply](#)

[Excise Gasoline Tax Refund Program](#)

- Refundable tax credit on a portion of the federal excise tax on gas.
- For individuals with permanent mobility challenges who are medically certified as being unable to use public transportation.
- [Apply](#)

[Eligible Medical Expenses Tax Credit](#)

- Can be claimed if the individual, their spouse, or common-law partner paid for [eligible medical expenses](#) in any 12-month period ending in the past tax year.
- [How to claim in your tax return](#)

[GST/HST Specially Equipped Motor Vehicle Rebate](#)

- Rebate for the GST or HST that was paid or is owed on the modifications of a converted van may be reimbursed.
 - Individuals who have leased their modified vans and then opted to purchase them may also apply.
- Application must be submitted within four years after the tax was paid or became due.
- Copies of receipts and invoices for all purchases recorded in this rebate application must be sent.
- [Apply](#)

[Interim Federal Health Program \(IFHP\)](#)

- Limited temporary coverage of healthcare benefits for specific groups of people in Canada who don't have provincial, territorial, or private healthcare coverage.
- [Eligible groups](#)
- [Overseas coverage](#)
 - Covers some pre-departure medical services if individual has already chosen to resettle in Canada as a refugee.
- [In-Canada coverage](#)
 - [Basic coverage](#), similar to healthcare coverage from provincial or territorial health insurance plans.
 - [Supplemental coverage](#), similar to coverage given to social assistance recipients by provincial or territorial governments.
- [Prescription drug coverage](#)
- [Immigration Medical Exam coverage](#)
- [Apply](#)

[Ontario Works \(OW\)](#)

- Monthly income assistance program for food, shelter, prescription medication, and healthcare costs for people in financial need.
- [Eligibility criteria](#)
- [Health-related benefits](#)
- [Apply](#)

Indigenous Peoples

[Inuit Child First Initiative](#)

- Ensures Inuit children have access to the essential government funded health, social and educational products, services and supports they need, when they need them.
- [Eligibility](#)
- [How to Apply](#)

[Jordan's Principle](#)

- Funding for First Nations children living in Canada to access products, services, and supports.
 - Covers a wide range of health, social, and education needs, including unique needs that First Nations Two-Spirit and LGBTQIEA children and youth and those with disabilities may have.
- [Eligibility criteria](#)
- [How to apply](#)

[Non-Insured Health Benefits for First Nations and Inuit \(NIHB\)](#)

- Coverage for a variety of health benefits that are not covered through other social programs, private insurance plans, and provincial or territorial health insurance.
 - [Benefits and services](#)
- [Eligibility criteria](#)
- [How to apply](#)

[Residential Rehabilitation Assistance Program for Persons with Disabilities \(RRAP-D\)](#)

- Funding for home modifications to support eligible First Nations members who live on reserve and have a disability.
- [Fact sheet](#) includes: eligibility criteria, home modifications and assistance available).
- [Contact CMHC Consultant or local CMHC office](#) for more information.

Charities and Organizations

Children and Youth

A Child's Voice Foundation (ACVF)

- [Kids Life Line](#)
 - Financially supports families in need who are caring for a sick or disabled child to pay for supports that are not otherwise covered by healthcare plans, government programs, or other organizations.
 - Small medical equipment and supplies, limited in-home nursing care therapy, required short term therapies, transportation to and from medical appointments, parking permits for hospital visits, medication, dental procedures, furniture, equipment.
- Phone: 905-275-3434
- Toll-free: 1-888-837-3354
- Email: admin@acvf.ca

Easter Seals Ontario (ESO)

- [Equipment Funding Program](#)
 - Funding for essential mobility and accessibility equipment for children and youth who are registered with Easter Seals.
 - Financial assistance for mobility equipment, home modifications, augmentative communication devices, bath and toileting aids.
 - [List of eligible equipment](#)
 - [Eligible equipment chart](#) includes: equipment, services, and programs for funding, criteria
- [Register for Easter Seals](#)
- [Apply for Equipment Funding](#)

For the Love of a Child

- Financial assistance for children with special needs living in Durham region.
- Funding for various services and equipment such as, assistive devices, mobility devices, recreational activities, day camps.
- [Apply](#)
- Email: info@fortheloveofachild.ca

[Jennifer Ashleigh Children's Charity](#)

- Works closely with children's hospitals across Ontario to cover costs for seriously and chronically ill children that are not covered by hospital funds, OHIP, or private insurance.
 - Medical treatment, household costs, respite care, hospital treatment costs, therapies.
- [Apply](#)
- Phone: 905-852-1799 ext. 32
- Email: generalmail@jenash.org

[Make a Wish Foundation of Canada](#)

- Fulfills wishes of children and youth between 3-17 years of age who have a critical illness that is currently in the life-threatening stage.
- [Apply](#)
- Phone: 416-224-9474 | 1-888-822-9474
- Email: nationaloffice@makeawish.ca

[PC Children's Charity](#)

- Addresses hunger in children across Canada and educates children about food and nutrition in their communities and schools.
- [Programs](#)
 - Power Full Kids Eat Well
 - Equipment Fund
 - Grow & Cook
- Email: PCCharity@Loblaws.ca

[Sunshine Dreams for Kids](#)

- Fulfills dreams for children and youth between 7-17 years of age who are living with severe physical disabilities or life-threatening illnesses.
- Phone: 1-800-461-7935 ext. 234
- Email: dreams@sunshine.ca

[The War Amps](#)

- [Child Amputee \(CHAMP\) Program](#)
 - Offers comprehensive services to child amputees under age 18 and their families.
 - Financial assistance, regional seminars, peer support.
- [JUMPSTART program](#)
 - Funding for children with multiple amputations for computers and assistive computer devices.
- [Apply](#)

Adults

[Ceridian Cares](#)

- Grants for food, clothing, footwear, household items, assistance for medical devices, home adjustments for barrier free living, and recreation programs for individuals and families in need.
- [Eligibility criteria](#)
- [Apply](#)

[Holocaust Survivor Emergency Funding and Case Management Services](#)

- Provides services and financial support to assist socio-economically vulnerable Holocaust Survivors in the Greater Toronto Area.
- Phone: 416-638-7800 ext. 6207

All Ages

[For the Needy - Not the Greedy](#)

- Distribution of used medical equipment and assistive devices to people and organizations in need, based in Niagara Falls.
- Phone: 289-296-8079
- Email: fortheneedynotthegreedy@cogeco.net

[United Way](#)

- Fights local poverty and supports the people and neighbourhood impacted.
- Works with a [network of agencies](#) in the Greater Toronto Area.

All Ages | Community Service Clubs

- Most service clubs do not have established programs for funding medical equipment. As a last resort, service clubs will often help members who have exhausted other avenues of funding and are still short of the total needed.
 - [Central Association of Kinsmen Clubs](#) | 519-653-1920
 - [Kiwanis Club](#) | 416-921-1297
 - [Knights of Columbus](#) | 416-410-8086
 - [Lions Club](#) | 416-698-9300
 - [Rotary Clubs](#) | 1-866-976-3279

Diagnosis Specific Associations

ALS Society of Ontario

- [ALS Canadian Equipment Program](#)
 - Funds equipment and assistive devices for mobility and communication.
- [Overview and eligibility criteria](#)
- [How to apply](#)
- Phone: 1-800-267-4257

Alzheimer Society of Ontario

- Connects individuals living with dementia and care providers with resources, education and care they require.
- [Programs and services](#)
- Phone: 416-488-8772 | 1-800-879-4226
- Email: info@alzheimer.ca

Arthritis Society Canada

- [Financial Wellness Guide](#)
 - Resources regarding Canada-wide and regional funding options.
- Phone: 416-979-7228 | 1-800-321-1433
- Email: info@arthritis.ca

Canadian Diabetes Association

- [Contact information for regional offices](#)
 - Information about services and support available.
- Phone: 1-800-226-8464
- Email: info@diabetes.ca

Heart & Stroke Foundation of Ontario

- [Your Stroke Journey](#)
 - Information on financial resources.
- Phone: 416-489-7111 | 1-888-473-4636

Multiple Sclerosis (MS) Society of Canada

- Contact MS Navigator for information, program details, and support.
- Phone: 416-922-6065 | 1-800-268-7582
- Email: info@mssociety.ca

Muscular Dystrophy Canada

- [Equipment Program](#)
 - Covers costs of equipment to registered members of Muscular Dystrophy Canada.
 - [Apply](#)
- [Community Services Fund](#)
 - Funds a variety of services for those who are registered members including: occupational therapy, home renovations related to accessibility, vehicle modification, adaptive technologies and tools, equipment repair, service fee for equipment vendor.
 - [Apply](#)
- Phone: 1-800-567-2873
- Email: info@muscle.ca

Ontario Federation for Cerebral Palsy (OFCP)

- [Life Enriching Activity Fund](#)
 - Financial assistance to members of the OFCP to enhance or adapt activities that the member participates in or is interested in.
 - [Apply](#)
- [Assistive Devices Funding Program](#)
 - Funding for members of the OFCP to access assistive devices and equipment.
 - [Apply](#)
 - [Guidelines for completing request](#)
 - [Approved list of equipment for funding](#)
- Phone: 416-244-9686 | 1-977-244-9686
- Email: info@ofcp.ca

Third Party Payor

Auto Insurance

- Individuals injured in motor vehicle accidents in Ontario may access occupational therapy services funding by the provincial no-fault insurance provisions of auto insurance.
- Benefits include vehicle and home modifications, assistive devices, wheelchairs.
- [Medical, Rehabilitation, and Attendant Care Benefits](#)

Workplace Safety and Insurance Board (WSIB)

- Individuals injured on the job or who experience work-related illness may access occupational therapy services and equipment such as assistive devices.
- [Apply](#)

Manufacturer Programs

[Honda Customer Mobility Assistance Program](#)

- Offers reimbursement for customers with physical disabilities that purchased and installed qualifying adaptive vehicle equipment on any eligible purchased or leased Honda vehicle.
- [Apply](#)

[Toyota Mobility Assistance Program](#)

- Offers financial assistance to customers with physical disabilities who acquire a new or eligible Toyota vehicle.
 - Allowance intended to fund the cost of installing mobility aids or adaptive driving equipment inside the vehicle.
- [Apply](#)

[Volkswagen Mobility Program](#)

- Offers financial assistance to customers with disabilities towards the purchase and installation of lift equipment, carriers, hand controls, pedal extension, or other assistance equipment on any eligible model.
- [Contact a dealer](#)

Extended Health Coverage

- Some insurers offer up to a maximum amount to cover occupational therapy.
 - [List of insurers that cover occupational therapy services.](#)
- Individuals whose health insurance policy does not cover occupational therapy services can contact their employers or insurance company about the coverage.
 - OSOT templates:
 - [Letter to employers](#)
 - [Letter to insurance company](#)

Private Occupational Therapy

- When occupational therapy services are not funded through an insurance or benefit program, individuals may seek occupational therapy services privately.
- Occupational therapists in private practice who accept client inquiries or referrals may be accessed through the Ontario Society of Occupational Therapists' [Find an OT Search Tool](#).



Are We Missing a Resource? Contact Us:



osot@osot.on.ca



1-877-676-6768



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