

## What is the Canada Disability Benefit (CDB)?

The Canada Disability Benefit will be a monthly payment for working-age persons with disabilities who have low income. The benefit was intended to lift people with disabilities out of poverty, but the maximum benefit of \$200 a month is too low to accomplish this goal. There are [other problems with CDB's design](#). Applications opened in June 2025 and payments began in July.

## Who qualifies for the CDB?

You must:

- be currently approved for the Disability Tax Credit (DTC),
- be between the ages of 18 and 64,
- have filed an income tax return for the last tax year,
- be a resident of Canada

Further details about CDB eligibility from the Government of Canada are [here](#).

## How much is the CDB?

The maximum benefit amount is \$2,400 a year, or \$200 a month. The amount received is based on both your income and the income of your spouse or common-law partner in the previous tax year.

The benefit amount will be reduced if your income is above a certain threshold. People who earn more than a specified income limit are not eligible to receive the CDB. How much income you can earned before CDB is reduced depends on whether your earnings are employment income or from another source, and whether you are single or have a spouse or common-law partner and whether that partner also receives CDB.

The Government of Canada provides information about CDB payments [here](#).

## Can I receive CDB and other government benefits?

The federal government has exempted CDB as income in calculations of other federal benefits, which means the CDB is a benefit you receive in addition to other benefits. Receiving CDB will not reduce Canada Child Benefit, Employment Insurance, or other



benefits you receive from the Government of Canada. Because the Government of Canada requires recipients to report the CDB as income on your tax return, provinces and territories each can decide on how it interacts with their own programs and benefits, like AISH. Among provinces and territories, only Alberta is clawing back provincial benefits for individuals receiving the CDB.

## How will the Government of Alberta's CDB clawbacks affect me?

If you receive AISH or Income Support from the Government of Alberta, every dollar of CDB you receive from the federal government will lead to an equal reduction in the provincial assistance you receive through AISH or Income Support. Even though you technically will receive the CDB, you will in fact have no more income than before you qualified for CDB because your AISH or Income Support has been reduced.

The only exception is individuals who receive a modified AISH living allowance because they reside in a Continuing Care facility. For reasons that are not clear, the [AISH regulation](#) has been amended to exempt CDB as income but not for everyone. Only the individuals living in Continuing Care facilities, [3% of the total number](#) of people who receive AISH, get to keep the benefit.

If you do not receive AISH or Income Support, receiving CDB could still change whether you are eligible for the other provincial benefits and the amounts you receive. Unless Alberta exempts CDB from being counted as income in eligibility and benefit calculations, it could lead to reductions in benefits from the following programs: Alberta Child Health Benefit, Medical benefits from Family Support for Children with Disabilities (FSCD), Alberta Aids to Daily Living (AADL), Residential Access Modification Program (RAMP), Alberta Student Aid, Alberta Child and Family Benefit, and Affordable Housing including Rental Assistance Benefit (RAB), Temporary Rental Assistance Benefit (TRAB), Community Housing, and Special Needs Housing. Eligibility for municipal government low-income transit passes may also be affected because the CBD must be reported, impacting the tax documents that cities use to determine eligibility.

## Should I bother applying for CDB since I am on AISH and it will be clawed back?

The Government of Alberta sent [a letter](#) to everyone who receives AISH notifying them that they are required to apply for DTC and CDB. A [second letter](#) informed individuals that they must notify AISH by September 5, 2025, on the status of their DTC and CDB applications.

The second letter, an update to the [AISH Program Policy Manual](#), and an [FAQ document](#) for the AISH program state that failure to do so may result in \$200 being deducted from their AISH benefits beginning in October.

Applying provides little benefit to you if you receive AISH—the provincial government seems to be motivated by wanting to reduce the amount it spends on AISH payments for individuals who receive CDB. Applying for the CDB will be very challenging for some because it requires that you first apply successfully for a DTC certificate and ensure you have filed an income tax return. We advise you to try to comply because whether you do or not, your AISH benefits may still be reduced by \$200. For some individuals who receive AISH, applying for DTC has advantages because it allows them to qualify for [other federal benefits](#).

## How do I get a DTC certificate so that I will be eligible for CDB?

The DTC application has two parts:

- Part A – completed by the person with a disability or their legal representative.
- Part B – completed a medical practitioner.

Doctors and nurse practitioners can fill out all sections of Part B, and other health professionals can help their patients certify specific categories of disabilities. Finding a healthcare provider willing to complete DTC forms can be challenging, especially for the over [650,000 Albertans](#) in need of a family doctor. Cost is also a barrier as healthcare providers charge fees as high as \$300 to complete the forms. An [FAQ from AISH](#) says that

“The federal government’s Budget 2024 committed funding to cover the cost of the medical forms required to apply for the DTC. Details of this reimbursement model have not yet been announced, and more information will be shared when it becomes available. In the interim... AISH clients may request consideration by AISH to cover this cost, which will be repayable to AISH upon reimbursement by the federal government.”

To be reimbursed, you must provide to AISH a quote or invoice from their medical practitioner. AISH previously required AISH applicants to demonstrate that paying for the medical form would demonstrate financial hardship but this no longer is the case.

Find more information about applying for the Disability Tax Credit [on our website here](#).

Only one quarter of persons with disabilities likely to be eligible for the DTC have submitted a complete DTC application according to the Government of Canada’s 2024 Disability

Advisory Committee report. The report highlights the time-consuming and complex application process as a barrier to qualifying for the Disability Tax Credit (DTC). The report notes that only 24% of online applications that are begun are completed and concludes that “more support and accessibility in the process is needed for applicants to successfully complete the process”.

Many third-party companies offer to help people to apply for the DTC, but there are often considerable fees for their service. There are also organizations that provide free support. Click here for [a list of organizations](#) the Government of Canada funds to provide disability benefits navigation services, covering not only federal benefits and credits like DTC and CDB, but also provincial benefits. [Voice of Albertans with Disabilities](#) specifically supports individuals in Alberta. Other organizations provide support to individuals anywhere in Canada. The [Disability Planning Helpline's](#) advisors provide free support with your application by providing sample language, reviewing your paperwork, and helping you prepare a letter for your medical practitioner. If your application is denied, they can help you understand why and guide you through the reapplication process. You can also try the [My DTC app](#), where you can find guides about the DTC for both applicants and medical professionals, a questionnaire that generates materials that will help you apply, and a checklist to help you stay on track through the application process.

## What should I do if I don't have a family doctor or my doctor is unwilling to complete a DTC medical form (part B of the application)?

The [AISH programs](#) says: “Albertans are encouraged to use the Find a Doctor tool to locate a family physician or nurse practitioner accepting new patients in their area. Alternatively, Alberta Health Services (AHS) offers Virtual Health to connect patients by phone or video to physicians. Albertans can contact Health Link Alberta at 811 for health advice from experienced nurses or visit the AHS Know Your Options webpage for more information about nearby programs and services, including hospitals and walk in clinics.”

## How do I apply for the CDB?

The process is explained on the Government of Canada's [Canada Disability Benefit page](#).

## Do I need to notify AISH of the status of their CDB or DTC application?

The [AISH program](#) says: “Yes, AISH clients have been informed of the requirement to access the CDB and advised to notify their local AISH office by September 5, 2025, of the status of their DTC and CDB application. This will allow workers to monitor the file and adjust as necessary.”

You can update AISH by phone, email or fax. Contact information for AISH offices is available on the Alberta Government website.

The [Plan Institute](#) has created letter templates that you can use to update your local AISH office on the progress of your CDB and/or DTC application.

There are three templates that you can choose from depending on what stage you are at with your application:

- [Use this template if you have already applied for the CDB](#)
- [Use this template if you have applied for the DTC](#)
- [Use this template if you are in the process of applying for the DTC](#)

At the top of the letter there is space to add the date, your name, your contact details and your AISH file number. We recommend providing as much of this information as possible to ensure that the AISH office can update your file accurately.

Within each template you can select the progress step that best applies to you. You can also adapt the letter based on your circumstances.

## Do I need to provide substantiation to AISH regarding my CDB application status?

The AISH programs says: “Clients are expected to update the AISH program on the status of their CDB application. This can include verbal updates (e.g. awaiting a medical appointment to complete the DTC medical form or awaiting a CDB eligibility decision). In some cases, substantiation may be requested in the form of documentation (e.g. if a client is denied eligibility for the DTC or CDB, the denial letter). This will support accurate case management of the file.”

The Alberta government has indicated that they do not currently require documentation showing your application progress. However, we recommend providing as much documentation as possible to support your update. This might include your application



submission reference codes, any written correspondence with your medical practitioners and your determination letters. It is good practice to keep copies of all documentation related to your application. If you do not have any documentation available, it would be helpful to note in the letter the barrier preventing you from accessing this.

Once you had received from Service Canada a letter containing the results of your CDB application, you should share this with AISH.

If the AISH office requires additional documentation as proof of your application status they will let you know when you contact them, as well as any next steps.

## What if I have been denied DTC in the past?

The [AISH programs says](#): “The federal government significantly broadened the DTC eligibility criteria in 2025. In cases where an AISH client was denied eligibility for the DTC prior to 2025, they will be required to reapply for the DTC. If a client was denied the DTC in 2025, they should provide substantiation to confirm denial to avoid a reduction in benefits.”

## What if I do not apply for the CDB?

The [AISH programs says](#): “Given the statutory requirement to access all sources of income they may be eligible for, AISH clients who have not communicated the status of their CDB application prior to September 5, 2025, may see an equivalent amount to the CDB benefit, a maximum of \$200, deducted from their monthly AISH benefits, beginning with the October period of assistance. AISH benefits will not be held or terminated if a client does not communicate the status of their CDB application. Clients who are taking steps to access the CDB and communicate this to the AISH program will not see a reduction in their AISH benefit.”

## How can I advocate for the Government of Alberta to reverse its decision to claw back CDB?

We are asking you to request a meeting with your MLA, with the Minister of Seniors, Community and Social Services, and with the Minister of Finances. We urgently need to join in opposing this claw back, otherwise government will assume that people with



disabilities are resigned to accepting this unjust policy. Instructions on how you can take action are [here](#).